

London

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Business Matters

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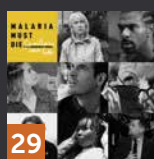
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London businesses confidence plummets



The LCCI's latest economic survey has highlighted the loss of confidence in the London and

UK economy amongst the capital's businesses. The government, London's Mayor, and the Mayoral election candidates have been urged by the Chamber to urgently act upon the findings.

Steven Reilly-Hii reports

The *Capital 500* Quarterly Economic Survey for the last quarter of 2018 shows business expectation of the London economy, and overall company prospects, falling to their lowest recorded levels. The survey findings also shine a light on declining domestic sales, reduced cashflow, and companies encountering difficulties in increasing their employment levels.

The polling, carried out by the independent research agency ComRes on behalf of LCCI, is based on responses from over 500 London businesses – which makes it London's largest and most authoritative regular business survey.

Wake-up call

Commenting on the results, LCCI chief executive Colin Stanbridge, said: "*Capital 500* is Lon-



"It is staggering that we are now weeks away from leaving the EU and businesses still don't know the terms of that departure."

these results should act as a wake-up call for the government.

"It is staggering that we are now weeks away from leaving the EU and businesses still don't know the terms of that departure and what preparations they require – government must urgently provide that clarity. Businesses, particularly those small and medium sized, need support and encouragement in these exceedingly turbulent times.

"And with the next Mayoral election just over a year away, commitments from the main candidates to pursue an agenda of greater devolution to London would also be welcome – as retaining more of the tax generated in the capital and securing new policy competencies would ensure City Hall has the necessary resources to drive and deliver future growth."

Steven Reilly-Hii is media relations manager at LCCI

don's largest business survey and, with all business confidence and economic indicators falling and cashflow balance at a record low,

Take four

LCCI makes four key recommendations to help the Mayor and the government ensure London businesses are better equipped for the future.

1. London will need greater powers to accommodate forecasted population growth. Retaining more of the tax generated in the capital and securing new policy competencies would ensure the Office of Mayor has the necessary resources to drive and deliver future growth.
2. The Mayor of London should explore the potential
3. The Mayor of London should liaise with established business groups to create a post-Brexit one-stop shop resource at City Hall that is available 24/7 to help London firms.
4. Consideration should be given to exempting areas of strategic importance to the economy from permitted development rights to protect vital business and workspace.

for a dedicated Shortage Occupation List for London to make it easier for businesses to secure the skills and talent they need to sustain themselves in the long-term.

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Onwards and upwards

Last month the City of London Corporation released fascinating, updated images of how its City Cluster skyline will look in 2026.

The City Cluster is the area in the eastern corner of the square mile and is home to some of London's most iconic skyscrapers.

A range of policies set to redefine the area and the wider City of London are currently out for consultation.

World-class

Key proposals in the 25-year transport strategy will see pedestrians prioritised, the implementation of a 15 mph speed limit and deliveries reduced by 30 per cent through consolidation centres based outside the City. Britain's first large scale zero emission zone covering the City Cluster is also proposed. These proposals are intended to enable the delivery

of world-class public realm and make the City's streets attractive to walk, cycle and spend time.

Recognisable

Chris Hayward, chairman of the Corporation's planning and transportation committee, and a recent guest at the LCCI's property and construction breakfast club, said: "These images remind us that the City's skyscrapers are some of the most recognisable structures in the UK. But great cities are not made from great buildings alone.

"These plans will play a central part in shaping the future of the City of London therefore it is vital that we hear from the local residents, workers and key stakeholders that will be impacted."

www.cityoflondon.gov.uk

Photography: GMJ and City of London Corporation.



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The World Trade Organization



As London Business Matters goes to print, the UK leaving the EU with no formal deal has not been ruled out. Exiting the EU without a negotiated deal at the end of March would result in the UK trading on World Trade Organization (WTO) terms. Alex Michael looks at the WTO, its purpose in enabling free trade between nations, and the rules which enable them to do so

The WTO was established on 1 January 1995 and is based in Geneva, Switzerland. Its origins lie in the General Agreement on Tariffs and Trade (GATT), formed to combat protectionism after World War II, and the subsequent Uruguay round of trade negotiations between 1986 and 1994.

The WTO's *raison d'être* is to ensure that international trade is as smooth and free as possible, and it is the only world-wide body that deals with the global rules of trade between different countries.

WTO (and GATT) negotiations – 'rounds' – over the years have resulted in vastly reduced tariffs worldwide as well as the removal of many non-tariff barriers to trade.

Collective

At its core are the agreements which have been negotiated and agreed by its current membership of 164 trading nations (98 per cent of total world trade) and ratified by their national parliaments. At present, the UK holds its WTO membership through the EU which is a collective trade bloc member.

Any country or customs territory that enjoys full autonomy over the conduct of its trade policies may become a member of the WTO. However, all WTO members must agree on

the terms. If a country wishes to join the WTO, a working party of existing members is set up and a process of negotiations begin. WTO membership brings with it a mix of rights and obligations.

Minimal impediment

WTO agreements provide the legal ground rules under which international commerce is conducted. They are contracts which oblige WTO member governments to keep their trade policies within agreed limits. Governments negotiate and sign the agreements with the aim of helping manufacturers of goods, providers of services, exporters and importers to trade with minimal impediment. The WTO rules are devised in a way that also allow governments to meet their social and environmental objectives. These may be subject to other international agreements or are the intended policies of democratically-elected national governments.

The WTO is responsible for:

- Administering WTO trade agreements
- Acting as a forum for trade negotiations

- Resolving trade disputes
- Monitoring national trade policies
- Providing technical assistance and training for emerging economies
- Co-operating with other supra-national organisations.

Trade negotiations

The WTO agreements cover goods, services and intellectual property. They make clear the principles of liberalisation (with permitted exceptions). Agreements include member countries' commitments to reduce customs tariffs and other trade barriers as well as opening markets for services, and dispute settlement procedures. These agreements are not set in stone as they are renegotiated from time to time when new elements can be added.

Implementation and monitoring

WTO agreements stipulate that member governments pursue transparent trade policies by notifying the WTO about laws in force and measures they have adopted. Various WTO councils and committees exist to ensure that the requirements are followed and that WTO agreements

are properly implemented. All WTO members' trade policies and practices are subject to regular scrutiny.

Dispute resolution

The WTO uses a 'dispute settlement understanding' procedure to resolve trade disputes. This is vital for enforcing the rules and making sure that international trade is frictionless. Countries bring disputes to the WTO if they think their rights under the agreements are being infringed. Independent trade experts who are specially appointed will judge each case based on interpretations of the agreements and individual countries' commitments.

Helping developing countries

WTO agreements contain special provisions for developing countries, such as giving them longer to implement trade agreements and commitments than the more advanced economies. They also provide measures to increase their trading opportunities and support to help them build their trade capacity, handle disputes and implement technical standards. The WTO organises hundreds of technical co-operation missions to emerging markets each year. It also holds many courses each year in Geneva for government officials. For example, Aid for Trade helps developing countries develop the skills and infrastructure they need to build their international trade.

Working with others

The WTO liaises with non-governmental organisations, politicians, other international organisations, the media and the general public on various aspects of the work of the WTO. The purpose is greater co-operation and increased awareness of WTO activities.

www.wto.org

A-Z of trade topics covered by WTO

- Agriculture
- **Aid for trade**
- Anti-dumping
- **Building trade capacity**
- Competition policy
- **Customs valuation**
- Dispute settlement
- **Electronic commerce**
- Environment
- **Goods schedules**
- Government procurement
- **Import licensing**
- Information technology
- **Intellectual property**
- Investment
- **Market access**
- Non-tariff measures
- **Pre-shipment inspection**
- Regional trade agreements
- **Rules of origin**
- Sanitary and phytosanitary measures
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After the Prime Minister's deal falls, she survives a no confidence vote. But what happens next?



Brexit: Theresa May's deal is voted down in historic Commons defeat

■ <https://bbc.in/2Fvn7Qi>

Theresa May survives vote, but Britain remains in Brexit deadlock

■ <https://bit.ly/2TTD4me>

Following the vote, the Prime Minister set about talking to the opposition party leaders and relevant committee chairs in a bid to try to break the Parliamentary deadlock and find a compromise deal.

Jeremy Corbyn refuses to meet with Theresa May unless she rules out no deal Brexit

■ <https://bit.ly/2sD8CBt>

What is the Brexit Plan B?

The government was expecting to have 21 days to produce a Plan B for Brexit if the Prime Minister's deal was voted down. However, MPs backed calls for Parliament to respond within three working days.

What Comes Next for Brexit: U.K. Parliament to Vote on 'Plan B'

■ <https://bit.ly/2Do8rA2>

What are the main possible Brexit outcomes?

1. No deal

If no alternatives can be agreed, the default position would be a no deal Brexit.

Likelihood: Few MPs positively support the UK leaving the EU with no formal deal but this is the default if all else fails.

2. Second vote on the Prime Minister's deal

This approach could involve making some minor adjustments to the deal, which might include making requests to the EU which may or may not be granted.

Likelihood: The Prime Minister would have to convince a very large number of sceptical MPs across the House that her deal is the right one. Pro-Brexit MPs might be encouraged to support the deal if they can be persuaded that there is no alternative, while pro-Remain MPs might be deterred by the fear of no deal.

3. Major renegotiation of Brexit deal

The government could initiate a major renegotiation of the existing Brexit deal which would involve far more than small adjustments. A significant rethink could require an extension of Article 50 to complete.

Likelihood: The Prime Minister has repeatedly stated that there will be no extension of the Article 50 deadline. It would also involve the EU's willingness to reopen negotiations. The Prime Minister might also have to cross some of her own 'red lines'.

4. A second referendum on EU membership

The government could opt to hold another referendum. This would also require an extension to Article 50 because it is already too late to hold a referendum before 29 March. The rules for referendums are set out in a law called the Political Parties, Elections and Referendums Act 2000 – they cannot happen automatically.

Likelihood: There would need to be a Parliamentary majority for a second referendum.

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Scott Gavin at Aramco Overseas discusses his CIPD learning journey with Acacia

Throughout his studies, Scott achieved the difficult task of balancing academic achievement and practical application into his workplace. His commitment was recognised when he was shortlisted by CIPD People Management for an Outstanding Advanced Student Award! Read what Scott has gained from his CIPD Associate status.

"As Group Lead of the Talent Attraction function at Aramco Overseas Company UK my team is responsible for promoting the employee value proposition and employer brand globally.

I wanted to expand my HR knowledge and CIPD was the obvious route to achieve this. I decided to study with Acacia as they had great reviews and a former colleague recommended them.

It took me just over 2 years to complete my CIPD level 7 HRM Diploma. I completed most of the modules by attending

weekly lectures in London.

Fellow students came from a diverse range of industries so it was interesting hearing differing viewpoints on best practices deployed by different organisations. It was also great to meet new people on the course and build a HR network.

I've benefitted hugely from my studies and will continue to build on this knowledge to improve my performance as well as that of my direct reports. Focusing on how best I can use my current skillset, develop as a professional, and maintain professional knowledge and competence has been of great help and I now feel much clearer in regards to my future learning plans and continuous professional development.

I'd definitely recommend Acacia and actually already have as two of my colleagues are currently completing the course on the back of the value-add I gained from the course."

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5. A General Election

The Prime Minister could decide to hold an early General Election to seek to obtain a mandate for her deal. As in 2017, she could ask MPs to vote for an early election under the terms of the Fixed Term Parliaments Act.

Likelihood: The current polls show a slim government lead, so a strong or landslide Conservative win seems unlikely.

6. Another vote of no confidence

Labour could table a second vote of no confidence in the government at any time. Although another General Election is not due until 2022, a vote of no confidence allows MPs to say whether they want the present government to continue.

Likelihood: The Opposition do not have the numbers to defeat the government in the current Parliament unless the Democratic Unionists withdraw their support, which is unlikely.

7. Parliament takes control of the Brexit process

Under normal Parliamentary procedure the government usually controls the business of the House of Commons. However, some MPs want to circumvent the normal rules so they can make progress on the outcome of Brexit.

Likelihood: Who knows?

Brexit: All you need to know about the UK leaving the EU

■ <https://bbc.in/2KvA0Ze>

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

Navigating Brexit

LCCI's Brexit Helpdesk provides information to members on the implications and impacts of an EU exit on UK business.

Brexit executive Tom Marsan will coordinate responses to queries on importing from and exporting to EU and the rest of the world, employment issues, contracts, funding, data, and the myriad of other issues that will be impacted by emerging business and trade arrangements.

News and developments

The LCCI Brexit webpage will develop a comprehensive list of FAQs alongside information sheets and the latest Brexit news and developments from the Chamber policy team. *London Business Matters* will continue its monthly Brexit Q&A as well as regular articles on business aspects of the UK departure from the EU.

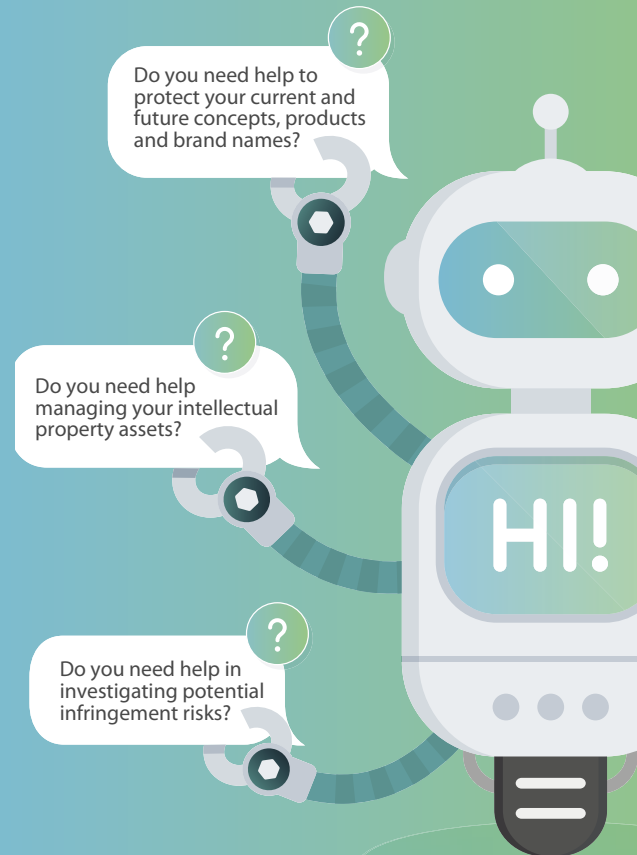
Together with regular events and round tables on relevant issues the LCCI Brexit Helpdesk will help members navigate the uncertain waters in the run up to March 2019 and beyond.

Contact Tom Marsan at Brexit@londonchamber.co.uk



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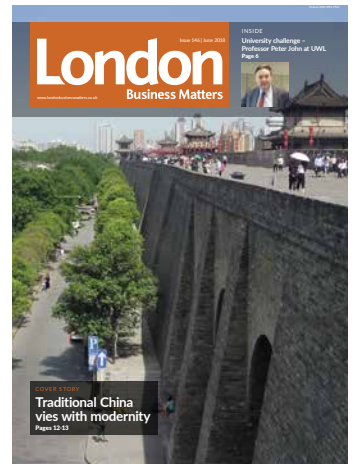


2018 – the year in London Business Matters front covers

Content on Brexit – with continuous attempts to make sense of the turmoil and uncertainty – featured heavily in *London Business Matters* last year but the subject was scarcely reflected in its front covers. Only the April issue was directly connected, carrying a shot of Prime Minister Theresa May speaking at the Mansion House. She was presenting the government’s Brexit objectives, later converted into the ‘Chequers

proposal’ and the Withdrawal Agreement which was given the thumbs up by the EU Commission but was rejected by the British Parliament. Images of London took the lion’s share of front covers as is only right for a magazine which features the best of the capital. Speaking of lions, Trafalgar Square with its seasonal Christmas tree and the Ninevah-inspired sculpture on the fourth plinth featured

twice. Westminster Abbey, lit up as part of the London Lumiere Festival, and the Serpentine’s Mesopotamia installation both provided arresting covers. China took the honours on three occasions. A Chinese New Year dragon, Xi’an’s ancient city wall, and Shenzhen models at London Fashion Week all made for colourful images. The State Rooms in Buckingham Palace illustrated a feature on a new exhibition of pictures selected by HRH The Prince of Wales. Regent Street’s stunning Spirit of Christmas light display saw out the year.



“Images of London took the lion’s share of front covers as is only right for a magazine which features the best of the capital.”



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LCCI in the news – Brexit dominates



by Steven Reilly-Hii

The New Year began in London with its now globally-renowned fireworks, more appropriate than ever following the explosive political year of 2018 and the further fireworks that we are currently witnessing as the UK ‘rockets’ towards an EU exit.

The media and public desire for Brexit debate continues to present opportunities for the LCCI and the capital’s businesses to make the headlines.

Coinciding with the planned, later rescheduled, House of Commons vote on the withdrawal deal, December 11 saw BBC, *CityAM*, the Press Association, regional UK newspaper, and Russian state TV coverage of the Chamber’s *Brexit Summit* with counterparts from the Berlin Chamber.

Located (as was the New Year’s firework display) on the banks of the Thames at County Hall, the summit brought together fifty businesses from the two capital cities to discuss Brexit concerns and expectations.

LCCI chief executive Colin Stanbridge was interviewed on BBC London’s TV and radio lunch-time and evening programmes outlining the Brexit clarity that businesses from both London and Berlin still seek from the UK government, as well as highlighting the key statistics that LCCI polling had shown – particularly that 75 per cent of London’s businesses had not yet made any provisions in preparation for the possible effects of Brexit.

The BBC also filmed and interviewed Karim Fatehi of United Corporation Ltd – a multiple export



award-winning Chamber member. Talking further about the uncer-

tainty facing London’s businesses, Stanbridge was live on CNBC’s UK

and European TV channel, with the interview also carried globally on CNBC.com. A number of LCCI’s key polling statistics were used on-screen as he spoke about small businesses’ lack of time to second-guess the government and what respective Brexit scenario they would eventually be facing.

The interview was shared by *Yahoo Finance* and picked up by the *Daily Express* online.

Immigration is a key theme of Brexit, and in late December the government unveiled its white paper on the subject. LCCI responses were picked up by *CityAM*, the Press Association, and *On London*.

PM Brexit deal rejection

Following the largest defeat in British political history LCCI chief executive Colin Stanbridge, said: “Brexit uncertainty has been impacting businesses for some time now, with business confidence and economic indicators in the capital plummeting.

“But the adverse impact of the uncertainty is nothing compared to the economic disaster that will ensue if this country leaves the EU without a deal.

“London businesses are aghast as Parliament continues to either guide or fail to stop the country heading towards the No Deal cliff edge. MPs simply must agree a deal, and fast.”



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Colin Stanbridge went live on Tom Swarbrick's *LBC* evening show, talking about the government's proposed £30,000 earnings threshold and how it would cause issues for vital sectors of the UK and London economy, including the NHS, care providers and schools.

Away from Brexit, in the approach to Christmas LCCI responded to other domestic issues affecting the capital, including comment in *CityAM* regarding a £1.4 billion bailout of the Crossrail project, and on green belt planning. LCCI reaction to the significant disruption that was experienced at Gatwick Airport by



drones also made BBC online national news, with the corporation tweeting the statement from four different social media accounts.



LCCI's first major research event of 2019 saw businesses gathering at JLT in London to hear the findings of the *Capital 500* Quarterly Eco-

nomics Survey – see page 3 for a full report.

London Live filmed the event as part of a package for their evening news broadcast, with the *Evening Standard*, *CityAM*, *LBC* radio, *BBC* Online, and *Politico* all covering the story that day.

The Press Association also shared the Chamber's press release on their news wire service to media across the UK and beyond, which lead to Chinese online news coverage.

Steven Reilly-Hii is media relations manager at LCCI

STOP PRESS

The rejection of Prime Minister Theresa May's withdrawal deal by Parliament triggered a wave of press coverage from across the country and beyond.

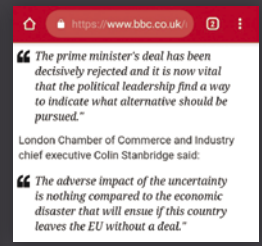
LCCI views were covered in *The Guardian*, *Daily Mirror*, *BBC* National Online, *Metro*, *BBC* Radio London, *the Morning Star*, and on MSN.



The Press Association put out LCCI statements leading to regional and local newspaper coverage, including in Manchester, Leeds, Cambridge, Glasgow, Staffordshire, Leicester, Hull,

Surrey, West Yorkshire and Scotland as well as London.

The day after the vote LCCI chief executive Colin Stanbridge was interviewed by *ITV* *London News* and Finnish broadcaster *YLE* while LCCI also arranged for Danish TV channel *TV2* to film with a member company.



Climbing Everest

If you are like half the people who set new year resolutions, you have probably already cheated on your resolution by this time of the year. If you are like 80% of people, you will have given up on your resolution by mid-February.

Here's one way you could be part of the 20% who do not give up on their goal.

Assume for a moment that you decide to climb Mount Everest. The first thing you would need to know is that it is 8,848 metres. This is where most people would give up.

What if you knew the secret technique to climbing 8,848 metres? Would it make it less difficult?

Now think about a 12.12-metre ladder. Do you think you could climb it? Could you climb it again tomorrow? How about every day next week? Next month? Next year?

Well, if you climbed this ladder every day for two years, at the end of the two years you would have climbed 8,848 metres – the height of Everest.

By breaking it into bite-sized pieces, the seemingly unachievable target suddenly became quite achievable. However, this is only 10% of the battle. Many people decide to stop at different levels of the mountain, either satisfied with their 'progress' or in defeat.

As a business coach, one of my primary responsibilities is to help clients define their Mount Everest, break it down into

five-year, three-year, one-year and 90-day plans, and then work with them to make sure they keep going. Sometimes, when I sit down with a client and help them define their Big Hairy Audacious Goal, they think I'm being naive in my understanding of their industry, competition, products and services, environment, etc. They are convinced that the goal is impossible.

I may not be an expert in every industry, but I certainly know how to set aggressive goals and help my clients achieve them. Usually,



when broken down into bite-sized chunks, it is surprising what you can achieve if you are fully committed to your goal.

Press the 'Reset' Button to your Goals. You don't need a year to end to do this. Do this now. And break down your goal into bite-sized chunks and start again. We still have a significant part of the year ahead of us.

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 www.londoncoachinggroup.com/sparks (P&P extra)

B2B Marketing Expo 2019

The LCCI is the capital's largest independent networking and business organization and it's imperative we continue to create thousands of connections with a range of practical and professional services. That is why this year we have partnered with Europe's leading marketing event, the B2B Marketing Expo

Hosted at the London ExCeL on the 27th and 28th March, the free-to-attend event showcases all the tools, techniques and systems set to revolutionise the world of marketing.

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Experts will be on hand to enlighten visitors with the most beneficial marketing guidance for your business, whilst an array of the industry's biggest brands and most innovative suppliers such as Google, Microsoft, SAP, Fujitsu and Amazon, will showcase the marketing solutions of the future.



Last year saw the addition of MTEX to the B2B Marketing Expo, Europe's leading and favourite marketing event, for the very first time. With the significance of digital increasingly dominant within the marketing industry, this show has become a vital part of the continuous evolution of the overall event and will continue to bring the very latest from the world of martech.

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Your free ticket will give you access to the B2B Marketing Expo and MTEX, as well as the Sales Innovation Expo, the Call & Contact Centre Expo and the Customer & User Experience Expo. With a combined lineup of 1,000 cutting-edge exhibitors, 500 educational speakers and 200 interactive masterclasses, this is a show like no other.

Visit www.b2bmarketingexpo.co.uk to get your free ticket

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Six steps to a rodent-free premises

Cleankill Pest Control is advising premises owners to adopt its six simple steps to avoid rodent infestations this winter.

Managing Director, Paul Bates, says: "Once rats or mice are in your building, it can be difficult to remove them and prevention is always better than cure."

1. Make sure food is stored in sealed containers to stop rodents getting a free meal
2. Make sure all discarded food is put in bags inside durable bins with lids
3. Make sure grounds and gardens they are clean and tidy with grass cuttings bagged and removed.
4. Make sure foliage, such as ivy and wisteria, is kept away from the walls of the premises and does not reach the roof line or rodents will use it as a highway to the attic
5. Remove sources of water.

A rat needs 60 millilitres of water a day. If sources of water are removed it will encourage them to leave your property

6. Check air bricks and gaps around windows and doors. In addition, drains should have interceptors fitted to stop their use as routes into the premises.

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



Fair and square

Nicky Morgan MP, chair of the Treasury Select Committee, was guest speaker at a recent LCCI patron lunch.

Trained as a lawyer, the member for Loughborough has previously been secretary of state for education and minister for women and equalities. She has been in the thick of Brexit discussions and spoke of the potential impact of a no deal outcome, key issues to ensure financial stability, and the possible impact on London both within and beyond the square mile.



Showcasing on Instagram



The LCCI Instagram account showcases the people behind the chamber's expanding business network. Sarah Chapman, Chapman Consulting shares her top networking tips and business concerns for the year ahead in her profile:

“With 30 years of board level sales and marketing experience with both PLCs and SMEs, my specialist industry knowledge and high-level connections span the commercial office, retail, health, education and prestigious residential markets. With plenty of networking experience my top tips include: be polite, be confident in what you do, listen and always follow up.

“One of the most exciting parts of my job is creating marketing

ideas that support our clients' business ambitions. It's a real privilege to be given the opportunity to work within our clients' businesses and help them to de-mystify marketing and business development.

“For us, a business concern going into the new year is the impact Brexit will have on the property and construction industry – certainly from a recruitment perspective as good people are very hard to find.

“Outside of work, I enjoy interior design, music, sailing and regular trips to Cornwall. ”

Connect with @london_chamber and chat to your account manager to find out how to feature.



SPONSORED COLUMN

Britain is open for genuine entrepreneurs



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

If you are anything like me, I always find a hundred and one things to do to keep myself occupied, often putting off those important decisions that if I had only set aside some time to consider them could have paid off dividends.

That's why a new year is always a good time to take stock and re-assess priorities. For some, those priorities may include looking to retire or sell their current business.

Business owners can therefore take some comfort from Philip Hammond's 'Britain is open for business' Budget last year where he rejected calls from some parts of society to scrap entrepreneurs' relief, stating that 'entrepreneurs must be at the heart of a dynamic economy'.

As a brief recap, Entrepreneurs' Relief is available to UK taxpayers to reduce their Capital Gains Tax liability on the qualifying disposal of shares. There are several conditions that need to be satisfied before the relief is given but it ultimately has the effect of reducing Capital Gains Tax from 20% for higher rate taxpayers to 10% on lifetime gains of up to £10 million.

However, since its introduction on 6 April 2008, Entrepreneurs' Relief (which was originally designed to encourage people to start small businesses) has undergone several significant changes. The Chancellor is committed to keeping Entrepreneurs' Relief but is only interested in ensuring that 'genuine entrepreneurs' benefit from the relief. Therefore, he has announced that from 6

April 2019 the holding period for qualifying shares will be extended from 12 months to 24 months. This doubling of the holding period is unlikely to have a major impact on those retiring but serial entrepreneurs need to take note and may even want to bring forward a share disposal to ensure that the qualifying period requirement is obtained.

'but it ultimately has the effect of reducing Capital Gains Tax from 20% for higher rate taxpayers to 10% on lifetime gains of up to £10 million.'

At the same time, the Chancellor has also added 2 new tests to the definition of a 'personal company', requiring the claimant to have a 5% interest in both the distributable profits and the net assets of the company. The new tests must be met, in addition to the existing tests, throughout the specified period for relief to be due. Therefore, individuals with investments in various classes of shares such as alphabet shares may want their company's articles of association reviewed and changed to satisfy these new tests going forward.

For more advice about these changes and entrepreneurs relief in general, please call Clare Munro or Steven Pinhey on **020 7490 7766** or email **claremunro@lubbockfine.co.uk**, **stevenpinhey@lubbockfine.co.uk**.

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Advice that adds up



Cash flow planning for first time exporters



Businesses considering exporting goods for the first time – this could be especially relevant if the UK leaves the EU in March with no deal – should take care when planning ahead. When it comes to managing cash, things can become a lot more complicated while trading internationally. *Nick Farmer explains*

Many first-time exporters will be drawn in by the revenue opportunities that new geographies may offer. Whatever the motivation, the decision to expand overseas should not be taken lightly.

To be successful, businesses must plan their resources sufficiently and recognise that the investment required to activate an export initiative could significantly impact cash flow. Factors to consider that may put a strain on the working capital cycle of businesses exporting for the first time include:

- Customs delays
- Longer delivery times
- Increased payment terms.
- Large volumes of new customers
- Potential issues around foreign currency
- Increased use of credit, likely to increase the risk profile of the organisation.

Viability

Preparing a detailed set of financial projections can help first-time



exporters to assess the financial viability of their overseas expansion giving them a full understanding of how it could impact on their cash position. I recommend that three-way forecasting should be considered.

Scenarios

Three-way forecasting involves integrating information from data sources including their profit and loss accounts, balance sheets and cash flow reports in order to predict the financial position of the business based on a number of possible scenarios. For example, the need to insure against increased geopolitical risks, the payment of tariffs or the imposition of withholding taxes in certain markets could come as unexpected additional costs if not identified and built into financial forecasts at an early stage.

When it comes to cash flow modelling how far ahead to forecast can be unclear, although it is likely to depend on the organisation's strategic objectives. At the very least, businesses should ensure that forecasts cover the entire trade cycle,

from receiving an order to its fulfilment and taking payment. This will reassure the management team that the resources exist to cover any operational overheads without experiencing cash-flow difficulties.

Growth plans

For companies with plans to grow significantly, it may be necessary to take further precautions to protect working capital. Once cash-flow modelling has been undertaken, appropriate steps should be taken to improve the business' financial position and ensure a healthy profit margin. For example, this may mean renegotiating contract terms with customers or lengthening payment terms with key suppliers to avoid running short of cash as they increase their export drive.

Risk factors

It is important to proactively manage the payment process with your overseas customers before it starts to undermine the company's financial position. Tactics may include, getting paid in advance and

using letters of credit to mitigate the risk and ensure punctual payment. If credit is to be offered (before entering into any agreement), it is important to carry out extensive credit checks, consider the use of export credit insurance and establish efficient credit control procedures.

Another area of risk for the first-time exporter is exchange control which could make it difficult to transfer local currency out of a particular market, for example, China, India and parts of Africa. During the planning process you should fully understand the regulations and restrictions (including documentation and local taxes), whilst agreeing with customers how these requirements will be met, and incorporating time delays into the cash flow forecast. Where possible it makes sense to get payment upfront for all or a significant percentage of the contract value.

UK Export Finance is a government body which helps companies put the right finance and insurance in place, to help them win contracts, fulfil orders and get paid. It can assist first-time exporters when trying to secure overseas contracts and works alongside banks to combat late payments and helps businesses to obtain attractive financing terms.

www.gov.uk/government/organisation/uk-export-finance

Nick Farmer is a partner and international trading specialist at accountancy firm Menzies LLP www.menzies.co.uk

Upcoming LCCI trade missions

Spain: La Rioja

Sector: Agrofood (buyers only)

27 - 28 February 2019

Contact: Elena Molinari

Tel: 0207 203 1929

Email: emolinari@londonchamber.co.uk



La Rioja

Ethiopia: Addis Ababa

Sector: Renewable energy

24 - 27 March 2019

Contact: Zuzana Brutenicova

Tel: 0207 203 1823

Email: zbrutenicova@londonchamber.co.uk



Addis Ababa

Netherlands

Sector: tba

Early April 2019

Contact: Vanessa Vlotides

Tel: 0207 203 1838

Email: vvlotides@londonchamber.co.uk



Amsterdam

Trade and investment opportunities in Pakistan



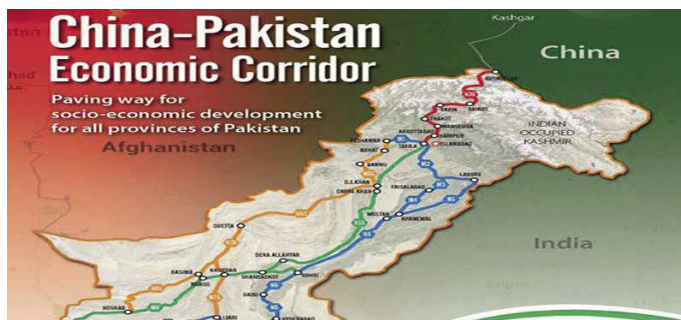
by Tahirah Butt

According to IMF estimates, Pakistan's economy will have grown at a rate of 5.8 per cent in 2018 and is projected to reach six per cent this year. The country has a young population and a growing middle class actively seeking western goods. English is the main business language and the highly-developed services sector contributes two thirds of GDP.

Pakistan is an attractive market for multinational firms, particularly the fast-moving consumer-goods sector, and those involved in infrastructure development which offers tremendous opportunities for investors in various sectors of the economy including Special Economic Zones (SEZs) in the China-Pakistan Economic Corridor (CPEC) project. Imports include oil, machinery, chemical products and metals. Primary export commodities include textiles, leather goods, sports goods, chemicals, carpets, medical instruments and rice. British businesses have opportunities to benefit through the integration of Pakistani firms into their supply chains.

Connectivity

Post-Brexit focus on developing global trade relationships means that exploring opportunities in Pakistan makes sense for UK businesses. Pakistan and British governments are actively looking to increase their bi-



lateral trade from £3.5 billion a year to £5 billion this year. Recent years have seen \$64 billion of investment from China into key Pakistani infrastructure as part of CPEC. This opportunity is not restricted to Pakistan and China. With the presence of Gwadar port, CPEC provides a route of connectivity for major players including Central Asia states and Russia. UK is poised to be a key partner of CPEC, with big opportunities for British businesses to benefit from this investment. Pakistan has taken great strides to liberalise its trade and investment framework as part of commitments made to WTO, IMF and the World Bank.

American firms that have a strong presence in Pakistan include Coca-Cola, Procter & Gamble, Microsoft and McDonald's. Unilever and Shell are showing what UK companies can achieve in Pakistan's growing market of 200 million customers, and the UK government is ready to help.

The transitions of government power in 2013 and in July 2018 have contributed to Pakistan's macroeconomic and microeconomic stability. Economic growth has shown

British businesses considering investing in Pakistan should seek professional advice and undertake thorough research and are invited to contact the UK-Pakistan Chamber of Commerce and Industry (UKPCCI). Knowing your clients, partners, customers and carrying out due diligence is absolutely critical. UKPCCI can introduce you to individuals or groups seeking to build and develop trade and investment relationships.

www.ukpcci.net

a gradual recovery since 2013 in connection with the US\$6.2 billion credit facility agreement signed with the IMF. The growing balance of payments problem will require Pakistan to return to the IMF for a new programme that may force the government to make hard choices regarding spending, revenue collection and other structural reforms to strengthen long-term economic performance. The debt-to-GDP ratio

increased to 72 per cent in 2018. The budget deficit for 2017-18 stood at 6.6 per cent.

Key industry sectors

The agricultural sector is the main pillar of the Pakistani economy. It contributes a quarter of GDP and employs over 40 per cent of the active population. Wheat, rice, cotton, sugarcane, fruits, vegetables and tobacco are the major crops. Cattle livestock farming is also very important. Pakistan is the fourth largest cotton producer in the world and has abundant natural resources, mainly copper, oil and gas.

The industrial sector has contributed to nearly a fifth of GDP and employs 22.6 per cent of the population. The major industries are textile production (the largest source of foreign exchange revenue), oil refining, metal processing, and the production of cement and fertilisers. Maritime transport is also a significant activity.

The tertiary sector contributes to over half of GDP and employs a third of the workforce. Remittances from Pakistanis working abroad represent a considerable financial income for the country.

Pakistan's rich culture, geographical and biological diversity has enabled tourism to produce considerable economic gains. Tourist destinations such as at Swat, Murree, Chitral, Gilgit, and Neelum valleys offer diverse activities including paragliding, rock climbing, trekking, jeep and camel safari.

Spark

Pakistan has made significant economic progress though there is still much to do. The Urdu poet, philosopher and politician, Sir Muhammad 'Allama' Iqbal, said: "Be aware of your own worth, use all of your power to achieve it. Create an ocean from a dewdrop. Do not beg for light from the moon, obtain it from the spark within you."

This is a moment of opportunity for Pakistan. The *spark* to continue transforming Pakistan's economy into a dynamic, vibrant, and integrated emerging market that is able to create sustainable jobs and prosperity exists among Pakistan's people.

Tahirah Butt is a director of UK-Pakistan Chamber of Commerce and Industry

Trading places – India

India is the world's fastest growing economy and, according to the IMF, poised to overtake the UK as the world's fifth largest this year



the one-day event at the Queen Elizabeth Conference Centre will include over 500 attendees and is set to be one of London's biggest trade events focussing on India.

Speakers will Rajesh Agrawal, London's deputy mayor for business and Arlene Foster, leader of the DUP while business partners include Barclays; BDO, The Ambassador Partnership, British Airways, Harrods, Selfridges, Heathrow airport, Air India, the LSE, Regents University, the Taj Hotel, UK Asian Business Council, Invest Northern Ireland as well as the LCCI.

The agenda includes industry-focused sessions including women in business, luxury brands, global outsourcing young business leaders' forum, finance and investment, technology innovation, and education and skills.

The India Britain Trade Expo takes place on 12 March at the Queen Elizabeth Conference Centre, Westminster, London
www.indiabritaintradeexpo.com

Contact the LCCI international business team to access a Chamber member discount.
internationalbusiness@londonchamber.co.uk

UK-India ties are strong but there is scope to grow trade. Next month's India Britain Trade Expo will showcase the wealth of opportunities for both countries and feature a cross section of businesses flying in from India.

Supported by the House of Lords and the Indian High Commission,

Regeneration

Heidi Alexander, deputy mayor for transport, addressed LCCI members on what is a crucial sector for London last month and covered a wide range of issues including Crossrail, healthy streets and air quality, and the tube system.

Before moving to City Hall in May 2018, Heidi Alexander served as MP for Lewisham East and was appointed shadow secretary of state for health. Previously she was deputy mayor of Lewisham and cabinet member for regeneration.



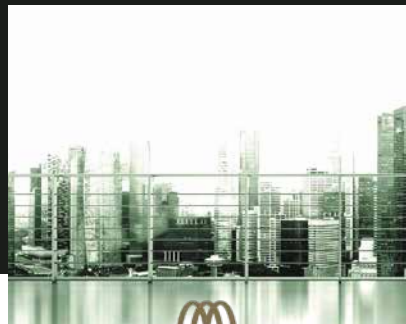
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Lessons in workplace stress from 2,000 years ago



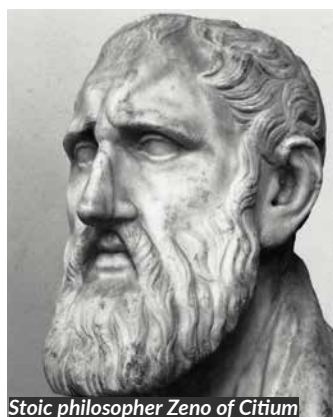
by Rachel Richardson

Stress can be both the cause of, and a symptom of, problems in the workplace that can give rise to claims both in the Employment Tribunal and the Royal Court – and better stress management can help to prevent time-consuming, costly and reputationally-damaging conflict.

How big is the issue? Reports show that 12.5 million working days were lost due to stress in 2017, and that 40 per cent of all work-related ill-health cases are down to stress, depression or anxiety.

But beyond those statistics lie thousands more hours lost in absence and productivity losses through low morale, and wasted resources in sick pay, recruitment costs and resolving disputes.

While we might think of all of this as a very 21st century issue, the truth is that we've been dealing with workplace stress for literally thousands of years, and a particular group of ancient philosophers – the Stoics – have some meditations and lessons on stress that have resonance today.



Stoic philosopher Zeno of Citium

The main cases of stress in the workplace come under six headings:

- A workload that's too heavy
- Employees feeling they have little say in how they do their job
- Too little support from colleagues and managers
- Breakdown in working relationships with colleagues
- A lack of understanding or different perceptions of a role
- Changes to duties and team structure.



“Stoicism teaches us to look at the big picture when we feel stressed – to transcend our own egos and remind ourselves how small we (and our problems) are in the great scheme of things.”

All of this can lead, if not managed and resolved early, to claims to the Employment Tribunal, with all the disruption, extra costs and reputational damage that they can inflict.

Claims can fall under:

- Personal injury – where an employee claims an employer has failed to fulfil their common law duty to take reasonable care for the health and safety of employees in the workplace
- Breach of contract – it is an implied term of every employment contract that employers will take reasonable care not to cause psychiatric harm by reason of work environment or the character or volume of work imposed
- Constructive dismissal - where an employee claims that their employers' behaviour has resulted in stress and breached their contract e.g. the implied duty of trust and confidence, forcing them to leave their job
- Unfair dismissal – e.g. where an employee is dismissed on stress related capability grounds.

But what about the Stoics?

The Stoics wrote that a meaningful life could be lived, and inner peace attained, by overcoming adversity, facing our obstacles instead of running from them, and controlling our thoughts and impulses. By acknowledging problems and tackling them, by preparing for the worst-case scenario, and above all by accepting that our perception and interpretation of events is subjective, and so can be changed, we live happier lives.

How does this affect the workplace?

The Stoics would argue that employment law and the modern employment environment equip us to deal with these issues: Stoic employers must be mindful of the possibility of stress and the worst-case scenarios of ill-health, damage to business and litigation arising from stress. A good stoic would then tackle these issues head on – they would carry out a stress audit, ensure that all employees know

how to raise concerns, arrange mentoring or a buddying system to assist employees who are showing signs of stress. Above all, employers should be addressing the increasing reality of stress in the workplace and dealing with it, rather than ignoring it or sweeping it under the carpet.

Stoicism teaches us to look at the big picture when we feel stressed – to transcend our own egos and remind ourselves how small we (and our problems) are in the great scheme of things.

The current generation is the first to have the protection of employment legislation and independent tribunals, but it is not the first to have dealt with stress in the workplace or anywhere else. It may be that one of the best ways to deal with the modern stress epidemic is to look back and draw on the wisdom of ancient philosophy.

Rachel Richardson is Counsel in Ogier's employment law team with more than a decade's experience in workplace disputes. She is also a philosophy graduate and has published a self-help book which draws together her experiences of the corporate world and philosophy to assist people to make meaningful changes in the workplace and at home *I am the Captain of this ship: 1 story, 6 steps, take control.*

www.ogier.com



Fuel for thought: how cleaner heat can save you money

When you think about your business priorities, a new boiler's unlikely to be top of the list. But the fact is, if you're using an inefficient, old boiler, it could be costing you cold, hard cash. Upgrading to a new more energy-efficient model can save your business money and help improve London's environment. It's a win-win situation. Even better, you could get up to 40% off the cost of a new heating system with the Mayor of London's Cleaner Heat Cashback scheme.

About the scheme

Cleaner Heat Cashback gives small businesses like yours the chance to replace your old boiler with a clean new heating system. And it won't cost you the earth. The first scheme of its kind in the UK, Cleaner Heat Cashback offers SMEs financial support to help you make the switch. You can also save up to 40% off any associated costs. That means everything from removing your old boiler, to installing a more energy-efficient heating system, as well as start-up costs linked with the installation. By making the switch, your business can save hundreds of pounds a year on your energy bills. It's good for London's environment too.

Help London go zero carbon

The Mayor of London wants to tackle the city's toxic air crisis

head-on and make London the world's greenest global city. Sadiq has already recruited 11 big businesses to his environmental mission, including Tesco, Sky and Siemens.

He says: 'I'm doing everything in my power to reduce London's carbon footprint, and going further and faster than national government to make London a zero-carbon city by 2050'.

Cleaner Heat Cashback is a small but significant part of this wider vision. This may surprise you, but inefficient workplace boilers are responsible for 40% of London's greenhouse gas emissions. That's because workplace boilers that use gas, oil, LPG or coal emit carbon dioxide as they burn fuel. And while your old heating system might be

working without any problems, it will become less efficient over time. As a result, it will burn more fuel and emit more carbon. Move to a new, more efficient heating system, and you'll use less fuel, save CO2 and help to improve London's air quality.

How it works

If you're interested, you need to get in quick as Cleaner Heat Cashback operates on a first come, first served basis. The scheme is open to all SMEs in Greater London. To apply you'll need to give us the following: your business details; information about your current heating system; details about your proposed heating system replacement; two quotes from manufacturer-approved installers and copies of your fuel bills.

If you can't complete your online application or have any questions, call the free Cleaner Heat Cashback helpline on **0808 108 9414** or email chc@est.org.uk

Once successful you'll get a cashback voucher. You'll then have six months to complete the installation of your new heating system and claim your cashback. If you're installing a ground source heat pump you will have 12 months.

You can claim your cashback once you've installed and paid for your new system. Just complete a short online survey and submit your final documentation. And that's it...

MAYOR OF LONDON

The case for the specialist trade financier



Some banks may be abandoning smaller companies in light of regulatory burdens and global economic uncertainty. Yet, writes Chris Ash, banking techniques such as trade finance are flourishing thanks to a new range of specialist lenders

Getting through a single day without being assailed by negative news on Brexit, trade wars or economic upheaval in a major economy is something of a triumph these days. Yet, unfortunately for small businesses looking for financial support, the current climate of uncertainty is playing havoc with their need for certainty when it comes to working capital.

Banks are running scared. Coupled with the fact they are already buckling beneath restrictive regulations such as Basel III and AML/KYC stipulations their appetite for lending is being fast depleted. All of which leaves smaller businesses struggling for the liquidity required to support their operations.

Indeed, as the Brexit deadline looms, UK businesses face a growing threat to their cash flows. A possible 'no-deal' Brexit could see the UK not only crash out of the single market and customs union, but also place even greater strain on the short-term lending environment.

Certainly, over the medium term, businesses will continue to be buffeted by financial regulatory changes as well as the market uncertainty surrounding Brexit. And, with global trade wars and sanctions being enforced by the US, we can expect to see sensitivity to risk increase further.

What next for SMEs?

SMEs have been struggling to access bank financing as far back as



"In a financing climate so mired in complexity, corporates need a more flexible, innovative, approach. Trade finance can offer this."

the 2008 global financial crisis, so the situation is not new – just becoming more acute. Already, we are seeing SMEs increasingly tempted by quick-fix cash flow solutions that can be inappropriate, expensive and – frankly – unnecessary.

Of those on offer, probably the best known is that hardy perennial – factoring. By purchasing invoices, factoring companies promise positive cash flow and fast access to liquidity to re-invest in supply chains without having to wait for their customers' repayments. Yet these offerings can be inflexible, requiring businesses to meet strict criteria regarding the kinds of customers they factor. They also require companies to offer access to their entire customer base, reducing financial flexibility and restricting funding from other sources of finance. And there

is the inconvenient issue of liability for non-payment – with the supplier still held accountable should the original invoice go unpaid.

Flexible solutions

In a financing climate so mired in complexity, corporates need a more flexible, innovative, approach. Trade finance can offer this – especially flexible trade solutions that focus on supply chains, inventory and receivables.

Of course, banks can – and do – offer trade finance. Yet strict capital requirements can mean they rarely offer such solutions to anyone beyond their core multi-national client base. Other types of lender – including factors – will also offer trade finance as an 'add-on' service, but generally favour a 'one size fits all' approach simply to prevent borrowers from seeking a more bespoke trade finance offering elsewhere.

Moreover, factoring facilities typically have contractual minimum periods of a year or more, with punitive early termination penalties.

Tailoring

Enter the specialist trade financier. Smaller, nimbler, and free from the regulatory constraints handicapping banks, these lenders are able to take a more calculated risk on transactions, leaving them free

to focus on tailoring a solution to a company's specific needs. Helping clients finance their supply chains – even when their balance sheets are already fully leveraged – these lenders can offer flexible, inventive and time-efficient solutions to companies, often stepping in to bridge the gap between a full-on bank loan and the necessary liquidity needed to fulfil orders through short-term bridging finance.

What's more, by employing various types of documentary credits on repeat type transactions and usance on the receivables side, the client is then in a position to extend more credit to their customer. And, by examining each individual supply chain in detail, specialist trade financiers are able to identify opportunities in the transaction chain that both banks and factors may have ignored.

Such specialist finance solutions present an optimistic outlook for SMEs who cannot yet see a light at the end of the tunnel when it comes to reduced funding access. And, with economic uncertainty expected to continue, alternative sources of finance are set to become an integral part of smaller businesses' financial landscapes.

Chris Ash is managing director for ExWorks Capital in the UK
www.exworkscapital.com

Travel is a risky business whatever the size of your company

In an ever-changing world, the risks faced by business travellers are constantly evolving too. Duty of care is no longer an ethical concern for organisations but a legal obligation. Whatever the size of your company the risks of working internationally are increasingly unpredictable.

Whilst most trips are usually incident free, it's still vital to put the necessary measures in place to protect your staff, assets and reputation. Many large corporations and forward-thinking SMEs have travel risk management programmes to ensure the safety of their travellers. However, for several SMEs travel risk doesn't seem to be given the same degree of importance and in some cases it's not even on the agenda even though the risks they face are the same.

FIVE practical steps your business can take to improve your traveller's safety:

STEP ONE – Make safety a priority

Regularly review and evaluate your policies and procedures to ensure they are up to date, relevant and meet the requirements of legislation and best practice.

STEP TWO – Read the small print

Many businesses believe they are covered by their insurance company however this is often inaccurate. Look over your insurance cover in line with your other policies to identify any gaps in provision, and don't forget check that your destination is included!

STEP THREE – Do your research

It is essential to research the areas to which you are travelling to gain an accurate real-time picture. Regional risk assessments help to identify threats, highlight the level of risk and make mitigation recommendations.

STEP FOUR – Assess the individuals you have travelling

Safety requirements vary according to the individual, with some groups being at greater risk than others in certain places. By providing pre-travel training and briefings the level of risks can be reduced.

STEP FIVE – Provide support

When things do wrong you need to be able to respond quickly and effectively. Measures need to be put in place so you know exactly where your travellers are, you can communicate with them and provide fast assistance.

Securewest International provides travel risk consultancy, pre-travel training, regional threat assessments, travel alerts, check-in, monitoring, in country ground services and have a Global Response Centre operating 24/7/365. If you would like any information or advice on the above please contact our team:

t. +44 (0)1548 856001
e. info@securewest.com



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February 2019

05/02/19 Time 09.30-11.00 LOCAL MEMBERS AND NON MEMBERS

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

05/02/19 Time 18.30-20.30 PATRON AND PREMIER PLUS MEMBERS

By Invitation Only**Venue:** HMS Belfast, The Queen's Walk, London SE1 2JH**Nearest station:** London Bridge**Sponsored by:** Middlesex University**Patron and Premier Plus Member (within the 13+ employees subscription rate): Complimentary****Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

06/02/19 Time 12.30-14.30 ALL MEMBERS

Time To Talk Business**Venue:** Coventry University London, Cutlers Exchange, 123 Houndsditch, London EC3A 7BU**Nearest station:** Liverpool Street**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary****Contact:** Irene Fatuzzo **Tel:** 020 7203 1965**Email:** ifatuzzo@londonchamber.co.uk

13/02/19 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

13/02/19 Time 10.00-12.00 ALL MEMBERS

One of a Kind Networking**Venue:** Croydon Park Hotel, 7 Alytre Road, Croydon CR9 5AA**Nearest station:** East Croydon**Patron Member, Premier Plus Member and Local Member: £20.00****Contact:** Linda Saran **Tel:** 020 7556 2393**Email:** lsaran@londonchamber.co.uk

21/02/19 Time 12.00-14.00 ALL MEMBERS

Connect at The Devonshire Club Lunchtime Networking****Venue:** Devonshire Club, 5 Devonshire Square, London EC2M 4YD**Nearest station:** Liverpool Street and Aldgate**Patron Member, Premier Plus Member 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**

26/02/19 Time 08.45-12.30

ALL MEMBERS AND NON-MEMBERS

Japan's Liberalised Energy Markets Seminar**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:** Gwen Laryea **Tel:** 020 7203 1840**Email:** glaryea@londonchamber.co.uk

27/02/19 Time 08.15-09.45 PATRON AND PREMIER PLUS MEMBERS

Defence and Security Breakfast Briefing with Johnny Mercer MP**Venue:** Central London venue TBC following registration**Patron Member and Premier Plus Member: £48.00****Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

27/02/19 Time 08.45-13.00 ALL MEMBERS AND NON-MEMBERS

CE Marking Training Course**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:** Zuzana Brutenicova **Tel:** 020 7203 1823**Email:** zbrutenicova@londonchamber.co.uk

27/02/19 Time 18.00-20.00 LCCI PA CLUB (PAs & EAs ONLY)

LCCI PA Club Venue Visit**Venue:** Tom's Kitchen Canary Wharf, 11 Westferry Circus, London E14 4HD**Nearest station:** Canary Wharf**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

28/02/19 Time 12.00-14.00 ALL MEMBERS

The Grapevine Network**Venue:** De Vere Selsdon Park Hotel, 126 Addington Road, South Croydon CR2 8YA**Nearest station:** Sanderstead**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary****Contact:** Linda Saran **Tel:** 020 7556 2393**Email:** lsaran@londonchamber.co.uk

March 2019

05/03/19 Time 18.00-20.30 ALL MEMBERS AND NON-MEMBERS

Asian Business Association (ABA) Women in Business - An Inspiring Networking Evening with panel speakers Dr Kamel Hothi OBE, Tonia Buxton, Vanessa Valley OBE, Trishna Bharadia and further speakers to be announced**Venue:** Home House, 20 Portman Square, London W1H 6LW**Nearest stations:** Bond Street and Marble Arch**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

* 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.

06/03/19 Time 12.30-14.30

ALL MEMBERS

Time To Talk Business**Venue:** HSBC, 8 Canada Square, Canary Wharf, London E14 5HQ**Nearest station:** Canary Wharf**Patron Member, Premier Plus Member, Local Member, Member's Guest: Complimentary****Contact:** Irene Fatuzzo **Tel:** 020 7203 1965**Email:** ifatuzzo@londonchamber.co.uk

20/03/19 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

12/03/19 Time 18.00-20.00

LCCI PA CLUB (PAs & EAs ONLY)

LCCI PA Club Venue Visit**Venue:** Brasserie Blanc, 60 Threadneedle Street, London EC2R 8HP**Nearest station:** Bank**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

22/03/19 Time 11.30-17.45

ALL MEMBERS

LCCI Spring Raceday**Venue:** Lingfield Park Racecourse, Racecourse Road, Lingfield RH7 6PQ**Nearest station:** Lingfield**Patron Member, Premier Plus Member, Local Member and Members' Guest: £72.00****Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

13/03/19 Time 17.45-20.30

ALL MEMBERS

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

27/03/19 Time 18.00-20.00

ALL MEMBERS

Meet East - Networking Reception**Venue:** All Star Lanes, 2nd Floor, Westfield Stratford City, London E20 1ET**Nearest station:** Stratford**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary****Contact:** Irene Fatuzzo **Tel:** 020 7203 1965**Email:** ifatuzzo@londonchamber.co.uk

14/03/19 Time 09.30-11.00

ALL MEMBERS and NON MEMBERS

Business Briefing: strategies for success with guest speaker Paul Bates, Managing Director, Cleankill Pest Control**Venue:** Regus - Croydon Lansdowne Road, The Lansdowne Building, 2 Lansdowne Rd, Croydon CR9 2ER**Nearest station:** East Croydon**Patron Member, Premier Plus Member, Local Member and Non-member: Complimentary****Contact:** Linda Saran **Tel:** 020 7556 2393**Email:** lsaran@londonchamber.co.uk

28/03/19 Time 12.00-14.00

ALL MEMBERS

The Grapevine Network**Venue:** Croydon College, College Rd, Croydon CR9 1DX**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

19/03/19 Time 09.00-16.30

ALL MEMBERS AND NON-MEMBERS

International Business Training: Letters of Credit**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Sponsored by: The Access Bank UK****Patron Member and Premier Plus Member: £354.00****Local Member and Non-member: £414.00****Contact:** Zuzana Brutenicova **Tel:** 020 7203 1823**Email:** zbrutenicova@londonchamber.co.uk

28/03/19 Time 18.30-20.30

ALL MEMBERS

London Tomorrow Debate on Brexit**Venue:** City Hall, The Queen's Walk, London SE1 2AA**Nearest station:** London Bridge**Contact:** Joe Richardson **Tel:** 020 7203 1889**Email:** jrichardson@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



Gearing up for the future UK immigration system



by **Monica Karir**

The long-awaited government White Paper – *the UK's future skills-based immigration system* – was published last December and sets out proposals for a post-Brexit immigration system that will apply to the EU nationals and non-EU nationals alike. The proposals are mainly recommendations of Migration Advisory Committee (MAC) on EU migration.

The key message is that as the UK exits the EU and freedom of movement to the UK comes to an end, the UK immigration rules will start to apply to migrants from the EU. The proposals include the introduction of a single skills-based system for workers that will apply to all nationalities alike.

Implementation

The new system is intended to start from the end of an implementation period after the UK's EU exit on 29 March 2019, if that indeed

remains the timetable. The period is scheduled to run until 31 December 2020, during which current EU free movement rules will continue to apply under the EU Settlement Scheme. Thereafter, EU citizens and their family members will have until June 2021 to secure their status under the same scheme.

The White Paper indicates the UK government's aim to bring the migration of EU nationals under the current Tier 2 skilled worker route of the Points Based System with some modifications.

Proposals

What is proposed is:

- Migrants of nationalities from across the globe will be required to obtain permission to come to the UK to work or study
- An annual cap of 20,700 applications would be removed
- Resident labour market test will be abolished
- Lowering the skills threshold from National Qualification Framework level 6 to level 3 (A-level or equivalent),

- Make in-country employer switches easy
- Minimum salary of £30,000, irrespective of the skill level – A level or post-graduate job. The government would engage with businesses and employers before accepting MAC's recommendation on salary threshold.
- Those coming to the UK under this route will need an employer to sponsor them. They will be allowed to bring dependants, extend their stay, switch to other routes, and, settle permanently.

Skills gap

In recognition of the significant skills gap in the UK in some sectors such as construction and social care, and to assist UK businesses to adjust to the change, the government has proposed to introduce in parallel a transitional and interim measure of a short-term workers route. This route will allow low-skilled workers to come to the UK for a maximum of 12 months and contains a 12-month cooling off period to prevent further appli-

cations from migrants to return to the UK for similar work. This route does not require a sponsor and will enable workers to move between employers.

This route will be open to nationals of low-risk countries (likely to include EU states) and will be highly restrictive. It will not allow the bringing of dependants, or rights to extend stay while in the UK or a switch to other routes. This route is anticipated to run until 2025.

While the proposals in the White Paper are encouraging, the substance of it has not yet emerged as the government embarks on a year-long journey of extensive engagement with stakeholders in the UK. In addition it remains to be seen how a government that remains committed to reducing net migration to sustainable levels will achieve its target by scrapping annual caps.

Monica Karir is a barrister and practising as a solicitor at Karir Solicitors

www.theimmigrationlawyer.uk

LCCI events highlights

Asian Business Association – Women in Business Networking Evening

Join up to 100 guests on Tuesday 5 March at this inspiring networking reception where we will hear from Dr Kamel Hothi OBE, Tonia Buxton, Vanessa Valley OBE and Trishna Bharadia. Open to all members and non members prices start at £66.00 inc VAT per person

Spring Prestige Breakfast

Embrace morning networking in style at Searcys The Gherkin, 30 St Mary Axe on Friday 5 April from 8.30am - 10.30am. Sponsored by Middlesex University – London's premier university for skills and workplace learning this event will provide high-level networking opportunities over a glass of fizz and breakfast whilst enjoying

panoramic views of the City. Open to all members and non members prices start at £60.00 inc VAT per person.

Spring Cricket Day

Join the LCCI team and watch Surrey vs Kent in the Royal London One Day Cup on Thursday 2 May at The Kia Oval. Guests will receive three drinks per person and a light snack at this fun and informal day. Open to Patron and Premier Plus and their guests at £54.00 inc VAT per person.

Cereal Networking

The next breakfast will take place on Wednesday 13 February from 7.45am - 9.30am at LCCI. This complimentary event is exclusively open to Patron and Premier Plus members only.

Defence and Security Breakfast Briefing

This exclusive round table breakfast briefing will hear from Johnny Mercer MP on Wednesday 27 February from 8.15am - 9.45am. Johnny will give an address about his roles and responsibilities, his work with The Crucial Academy and his role on the Defence Committee; before opening it up to Q&A. Open to Patron and Premier Plus members only tickets are £48.00 inc VAT per person.

LCCI Spring Raceday

Join us at the LCCI Spring Raceday at Lingfield Park Racecourse on Friday 22 March. This fun, informal day offers a cost-effective way to reward colleagues, entertain clients and increase your business network over lunch and during an

afternoon of racing at Lingfield Park. Open to all members tickets are £72.00 inc VAT per person.

Networking Training

This workshop is ideal if you are new to networking or have some networking experience but are not getting the results you need from the events you are attending. Taking place on Wednesday 13 March from 5.45pm - 8.30pm at etc.venues – Fenchurch Street; tickets start at £78.00 inc VAT per person.



Equipping young Londoners with employability skills



LCCI's school engagement programme will benefit from its new partnership with Junior Chamber International (JCI) London writes *Helen Gray*

Under the national *Young Chamber* brand, the Chamber has doubled its school engagement from its original ten-strong pilot to having secured relationships with 20 schools. The programme has expanded beyond Croydon and Sutton to include schools in Southwark, Lambeth, Greenwich and Newham.

Pressure

Schools are under ever greater pressure to deliver more for less and it's not easy to balance academic success with equipping young Londoners with the employability skills and careers information that they need to get ahead. LCCI and JCI London members can play a key role in helping teachers, schools and colleges deliver the portfolio of skills and introductions to employers that education providers are unable to provide alone.

During the academic year 2018/2019 the Chamber has been supporting a wide array of events and projects, from mock interviews and careers fairs to site visits and employability talks. The LCCI/JCI partnership has already been put into practice with invaluable support from former JCI London presidents David Khanna and Rafael Tselikas, as well as Drew Cornies, the incoming president for 2019. Khanna and Tselikas met with students and their parents from Woodcote High School and Riddlesdown Collegiate in a combined careers evening which saw up to 1,500 students from Years 9 to 12 (14 to 17 years) keen to discuss their interests, aspirations and plans to enter higher education and the workplace. Mark Steedman and Mark Oliver from HSBC's South London Business Banking team were also on hand to offer their advice.

Critical

Drew Cornies spent a morning



Mark Steedman and Mark Oliver, HSBC



Drew Cornies, JCI



David Khanna and Rafael Tselikas, JCI

demonstrating his expertise in HR by interviewing a steady stream of Year 11 (15 to 16-year olds) boys at St Joseph's College in Upper Norwood, South London. Year 11 is a critical time for young Londoners, as they cram for their GCSEs whilst

simultaneously deciding what and where they want to study next.

The programme includes some provision of direct experience of the workplace and each year a small number of GCSE students spend a week across different LCCI departments with work-related tasks such as research, creating presentations and supporting events preparation.

Ambitious

Welcoming the partnership, LCCI chief executive Colin Stanbridge commented: "It makes perfect sense to work with JCI London on our engagement with schools. JCI members are successful, young professionals ambitious to develop their own career paths and broaden their experiences. The students can learn so much from them, and our other volunteer members, at an important

juncture in their academic progress."

Echoing these sentiments, JCI London's partnership's director Peter Tzonev said: "As an organisation we aim to support positive social impact projects in our community and when we learned of the Young Chamber initiative we had to aid the effort by the LCCI. It is important for London's professional cohort to support such projects as they can prove to be essential for the communication between communities and for inspiring young adults in taking the right steps in their continued development."

Positive change

JCI London is a young professionals' organisation which was established more than 65 years ago, focusing on providing the right tools for its members to become leaders in their professional fields, to bring positive change to society; and cooperating with partners across the globe. Members are from different backgrounds and professions but share the common values and passion for bringing positive change to society through numerous activities while developing themselves.

Dr Helen Gray is a consultant to the LCCI's school programme



LCCI event manager Chellsie Brooks returned to her old school, Chislehurst School for Girls, to meet Year 11s at a 6th form open evening, and spoke to the girls as an ambassador for sociology. Having achieved an A* in the subject, plus a degree in anthropology, she was an appropriate choice to promote the subject.

Get in touch ...

If you can spare a little time to talk to young people about your job, your industry and your career, then get in touch with Helen Gray.

hgray@londonchamber.co.uk
or call 020 7203 1892

Role play – feel the fear but do it anyway!



Have you ever attended a training course when, after all the pleasant introductions, coffee and pastries, the trainer mentions “role play”? Your heart starts beating nineteen-to-the-dozen and your stomach churns. It’s not a nice feeling. Why is role play used and how can it be an effective way of learning for the participant and deliver the results the business is looking (and paying) for?

Andrew Norris explains

I’ve been working as a learning and development consultant and business role-player for many years having originally trained as an actor. Time and time again I have seen and heard delegates feedback how role-play or experiential learning reaches places traditional training methodologies can’t. Yes, it puts participants out of their comfort zone but that’s where the real learning happens.

“Hang on a minute!” I hear you cry, “You would say that, it’s your business! Where are the facts?” A good challenge and one which I intend to meet head on in this article by focusing on two case studies (which I reference at the end of this article) where the impact of experiential learning was successfully measured using both quantitative and qualitative data.

A public sector organisation

The organisation wanted to embed a new, more consultative and effective appraisal process across all divisions. The training intervention consisted of a one-day, intensive course for all managers across the organisation. They worked with professional business role players and trainers to understand and practice the skills necessary to have truly engaging, effective and positive appraisal conversations with their direct reports. The participants took part in one-to-one role play sessions within their group both observing their colleagues and role-playing typical conversations they would have when embedding the new process with their teams.

The culture of the organisation was typically cynical in regard to the effectiveness and need for appraisals so the challenge for the role player was twofold; creating a safe environment for delegates to practice the skills necessary and to nurture a significant cultural shift within the organisation. The evaluation data collected before and after the event showed conclusively that delegates felt they were 95.4 per cent skilled and 94 per cent confident in carrying out appraisals as a result of the learning intervention as opposed to 56.7 per cent and 48 per cent respectively before the event took place; an average increase in participants’ skill set and confidence of just under 43 per cent.

A university

The university wanted to teach and support fourth year medical students in taking a full medical history from a patient. Historically, this was taught in a conventional way; teaching students the facts and information needed to successfully take a medical history but not addressing the interpersonal skills required in order to take a complete, successful history from a potentially challenging, ‘real’ patient. The students were split into a control and a sample group; the control group received the usual conventional training and the sample group received a mix of both conventional and experiential training using role-players. The test students were both filmed and observed taking a medical history with a role-player. After this the role-player gave feedback about the impact of the student’s behaviour on their character followed by more feedback from their supervisor and the rest of their peers. All students then took part in their usual, practical OSCE examinations which test their abilities in different subject areas including taking a medical history.

The study found that the use of role-play in the sample students’ training increased their acquisition of skills and attitudes in taking a medical history by an average of 19.2 per cent in comparison to the control group in their final OSCE exams. An incidental finding from the study also recognised the cost

effectiveness of using role players in terms of the educational benefit to the organisation and as a result they started using experiential learning in their core syllabus.

These studies show that if delivered well, experiential learning increases skill and confidence in participants, specifically around interpersonal communication. How would a 43 per cent increase in skills and confidence impact your organisation? Perhaps in time that little, internal voice inside us all will say “Oh yes, role play!” ... but then I would say that, it’s my business!

Andrew Norris is a trainer in communication skills
www.andrewnorris-trainer.co.uk

References

- Connie Wiskin, John Duffy, Katharine Weetman, John Skelton and Carole Swindells (2016) Mindset, Confidence and Skill: the Impact of a Development Intervention British Journal of Healthcare Management 2016 Vol 22 No 6
- Clare Knowles, Francia Kinchington, Jo Erwin, Barry Peters (2001) A randomised controlled trial of the effectiveness of combining video role play with traditional methods of delivering undergraduate medical education Sex Transm Inf 2001;77:376–380 Academic Department of Genitourinary Medicine, GKT, St Thomas’s Hospital, London SE1 7EH, UK School of Education, University of Greenwich, London, UK Correspondence to: Dr Barry Peters barry.peters@gssf.sthames.nhs.uk www.sextransinf.com

Magic

The LCCI’s annual winter reception took place at Fortnum & Mason in Piccadilly last December and featured magic tricks, prize draws for the store’s iconic hampers and festive networking.

Hosted by Chamber chief executive Colin Stanbridge and Khuram Zubair, who heads up event sponsor Smart Deskers, the evening included guests from the Newry Chamber of Commerce in Northern Ireland.

www.smartdesking.com



Restoration without the drama

Wyndham's, the Gielgud and the Prince of Wales – three evocative names, synonymous with the glamour and prestige of London's theatreland, have all recently been restored to their former glories by Thomann-Hanry®. Using their patented façade gommage® technique, the company wound the clock back over a century at each of these iconic buildings, revealing their glorious frontages as they first appeared.

Today, all three theatres are owned and run by Delfont Mackintosh Theatres. Impressed by the spectacular results achieved by Thomann-Hanry® at other landmarks such as The Bank of England, The Ritz – and more than 30 Listed Buildings in St James's borough alone – Delfont Mackintosh appointed Thomann-Hanry® to stage similar revivals at their theatrical landmarks.

Miraculous

Echoing the magic of miraculous scene changes between acts, each façade clean was completed with no scaffolding, minimal disruption and, at around a week in each case, in next to no time. Carried out from a boom-mounted cabin, this unique process projects fine particles under compressed air across the building's surface, gently erasing decades of accumulated grime. Underscoring the system's impeccable environmental credentials, powder/dirt cleaning residues are then efficiently filtered, collected and recycled.



Splendour

Occupying a landmark corner location in Coventry Street, Leicester Square, the Prince of Wales is actually the oldest of the three theatres, with origins dating back to 1884. However, the current Grade II Listed structure was built in the 1930s, designed by renowned cinema and theatre architect Robert Cromie in classic art deco style. The recent façade clean, stone restoration and decoration project carried out by Thomann-Hanry® is the first major restoration work since a £7.5 million refurbishment in 2003. In just

six days, some 1,003 square metres of reconditioned stone, render and Portland Stone across two elevations were gently revived and revealed in their original splendour.

Historical

Designed by prolific theatre architect WGR Sprague, Wyndham's first opened on 16th November 1899. Situated on Charing Cross Road, this magnificent Grade II* Listed building was built in Modern Renaissance style, with an imposing free classical Portland Stone frontage. Inside, the auditorium

was constructed on four levels and decorated in Louis XVI style. Other than a restoration of its stunning ceiling in the 1970s, much of the auditorium has been carefully preserved as it was first built, making it an outstanding exemplar of Victorian architecture and design. Cleaning three elevations in just 8 days, Thomann-Hanry® have ensured that the elevations of this fine building do justice to its spectacular historical interior.

Masterpiece

Located on Shaftesbury Avenue and with 986 seats on three levels, the Gielgud is another WGR Sprague masterpiece. Having opened as the Hicks Theatre in 1906, it was renamed the Globe Theatre in 1909, changing again to its current name in 1994 in honour of Sir John Gielgud, a legendary English actor whose extraordinary career spanned eight decades. First refurbished in 1987, the theatre last underwent an extensive renovation in 2007, when the exterior was clad in scaffolding for months. In stark contrast, the recent cleaning works by Thomann-Hanry® were completed – scaffold-free – in just eight days, with two elevations and some 1,086 square metres of Portland Stone restored to their pristine original state with minimal disruption to theatre goers and passers-by in the heart of London's bustling theatreland.

www.thomann-hanry.co.uk



Photography: Dan Corbett www.ramshackle.london

Two minute interview



Kerry Bland, founder director, Jack Russell Debt Collection and Legal Process Servers Ltd



“If there is one thing I hate about my job it’s ...

... People often think of debt collectors as ex night club bouncers or nasty individuals. But the truth is you have to be sensitive and understanding as well as firm to do this work; and you need to be able to understand the legal processes as well. I love what I do and, From experience, I can tell the genuine cases from the professional debtors. And no I am not six feet and 16 stone, far from it ...”

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



Sheikh Mansour. Unquestionably. What he has achieved Manchester City football club in the last 10 years has been incredible. In addition to the obvious success of the team, he has created a football academy and transformed an area of East Manchester using local people and creating a community. It isn't just about money. He has had fantastic vision and desire which is what I believe is required to be successful.

How is your business reacting to Brexit?

It has had a negative impact so far. Many of the businesses we are dealing with are showing caution and are hesitant about spending money until it becomes clear where we are heading.



Photo: Tom Walker/CC BY 3.0

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

We must keep investing in our infrastructure. We need cleaner trains and buses with more and better air-conditioning. It is also a matter of educating everyone who uses public transport to support and respect it. It should also be affordable for everybody; in my experience there are many other European cities which lead the way on this.

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

I have been in business since the early 1980s and I don't think I've ever seen so much legislation passed as there has been in the last 10 years. This has strangled small businesses. From data protection to credit licencing to pensions and beyond – all government seems to do constantly is to put the burden on the business owner. I am pleased that I'm not setting up a business now as it is 10 times more difficult than it was back then.

What is your favourite and least favourite thing about London?

I love the culture, particularly the great buildings, art galleries and music and theatre venues. I was lucky enough to visit the Barbican for the first time recently for a fantastic evening of classical music.

I don't enjoy rush-hour and the obvious overcrowding which hap-

pens at times. I also wish that property prices and hotel stays were less expensive in London

“I would like to have a day when everyone who drops litter is fined a reasonable sum of money which I would allocate to the national health service.”



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

I would like to have a day when everyone who drops litter is fined a reasonable sum of money which I would allocate to the national health service. Free beer for the day would also be a nice way to finish a week.

It takes leadership to end malaria

Thomas still remembers the panic in his wife's voice when she called to tell him his two-year old daughter Irene was convulsing and couldn't open her eyes. Rushing her straight to the hospital, Irene was diagnosed with severe malaria and given emergency treatment. The next few days were a nightmare for Thomas. He was terrified Irene might not survive because so many young children in Ghana die from malaria.

After two long weeks in hospital, her small body enduring endless blood transfusions and treatments, Irene made a full recovery and Thomas will never forget the day he walked into the ward to see his wife smiling as his daughter's eyes open for the first time. Despite being left struggling to pay for her hospital care, which cost over six months' salary, Thomas counts himself lucky.

Ruthless

This story is far too common for many families across the globe. Over half of the world's population is at risk from malaria, with those in developing countries, women and children disproportionately affected. Last year, 219 million people suffered malaria's terrible symptoms and 435,000 died from the disease, despite being completely preventable, and treatable for less than £1. The ruthless malaria parasite keeps more children out of school in Africa than any other illness, and drains earnings, taking up to a quarter of households' income. Malaria costs the African economy more than \$12 billion every year. But elimination of this global killer is within our reach



Bill Gates joined HRH Prince of Wales, HRH Duke of York and global leaders to showcase innovation needed to beat malaria at the Malaria Summit in London

– huge progress has been made in tackling malaria, with deaths cut by 60 per cent since the beginning of the century.

Business champions

Last year, London-based NGO *Malaria No More UK* convened a Malaria Summit in London to coincide with the Commonwealth Heads of Government Meeting. The summit called on leaders to take bold political action to end the disease once and for all. It saw leaders across political, business and science spectrums come together to make commitments to beat malaria that totalled £2.9 billion. 53 countries committed to halving malaria across the Commonwealth – where 90 per cent of people are at risk of malaria – by 2023. The result of this commitment would save 650,000 lives and prevent 350 million malaria cases. Leading up to the summit, *Malaria No More UK* launched the global *Malaria Must Die* public-facing campaign with cut-through content stressing



Malaria Must Die – still from the short film "Mozzie Bites" featuring Dame Helen Mirren, David Haye, Zoella, Andy Murray, Brenda Blethyn, John Bishop, Yemi Alade, James Corden

the urgent need to beat malaria. It reached over one billion people and was backed by a range of business champions, talent and other supporters.

However, the malaria community's hard-earned success is fragile, and progress has stalled just when a sharp increase in funding is needed. The latest World Health Organization's World Malaria Report,

released in November 2018, reinforced the message that the world is currently off track to achieve the target of reducing malaria by 40 per cent by 2020, and the toll of malaria remains unacceptably high. Getting back on track means tackling the disease in the countries hardest hit, 80 per cent of which are in the Commonwealth – in countries such as Nigeria, Ghana, Mozambique, Uganda and India. But ending an endemic disease can't be done alone. It requires a variety of partners bringing a breadth of influence, expertise and funding, to the malaria campaign.

Vision

Malaria No More UK has a clear mission to end malaria within a generation, and ambitious plans to achieve this goal, starting with halving malaria across the Commonwealth in the next five years and building on the momentum of the Summit. It is an exciting time to join the malaria fight and be a catalyst at this game-changing moment. To be successful, *Malaria No More UK* requires funding partners to help deliver its work. You or your business could be part of a legacy by helping to eliminate the world's oldest and deadliest disease. It needs leadership and a pioneering ethos to help us lead the way in reaching its goal.

If you or your organisation would like to help, contact Helen Maberley, head of partnerships

helen.maberley@malariafreesociety.org.uk

Working in partnership

Malaria No More UK works with a variety of businesses to achieve its vision of a malaria-free world. They have partnered with premium drinks brand Fever-Tree since 2013, with a shared ambition to end malaria. The partnership has grown from product donations and proceeds-from-events to national cause-related marketing campaigns, raising vital funds and awareness.

"Fighting malaria is a cause we feel particularly passionate about as the discovery of the anti-malarial properties of quinine, one of the key ingredients in our tonic waters, was one of the most significant in medical history. Many of the communities where

we source our ingredients experience the devastating effects of malaria, so we are pleased to be supporting *Malaria No More UK* as it continues to fight this disease." Tim Warrillow, Fever-Tree co-founder.

In April 2018, Fever-Tree launched the *Raise a G&T to Fight Malaria* campaign, which saw thousands of people sharing photos of themselves giving a "cheers" across social media. Fever-Tree donated £5 for every share, raising £150,000 for *Malaria No More UK*. They also provided core support to deliver the Malaria Summit and have added a business voice to advocacy efforts for malaria to remain a priority issue in UK government.



Tim Warrillow, Fever-Tree Co-Founder in Kenya

The partnership recently won *Corporate National Partnership Champion*, at the 2018 Charity Times Awards.

www.Malariafreesociety.org.uk

Energy efficiency can be as easy as ABC

 London businesses face pressure from increasing energy prices and tough environmental legislation, so what should you be doing to mitigate the costs to your business? Mitsubishi Electric's Martin Fahey offers some pointers

Any business needs to look at minimising operating costs and, once you have taken out the largest cost for most – staff, then the next area to focus on is energy use. This is where looking at ABC can help – A being Asset; B being Behaviour; and C being Compliance.

Asset

Whilst it might be surprising to hear a manufacturer promote the idea of using less of their equipment, that is exactly what we as a responsible supplier advocate.

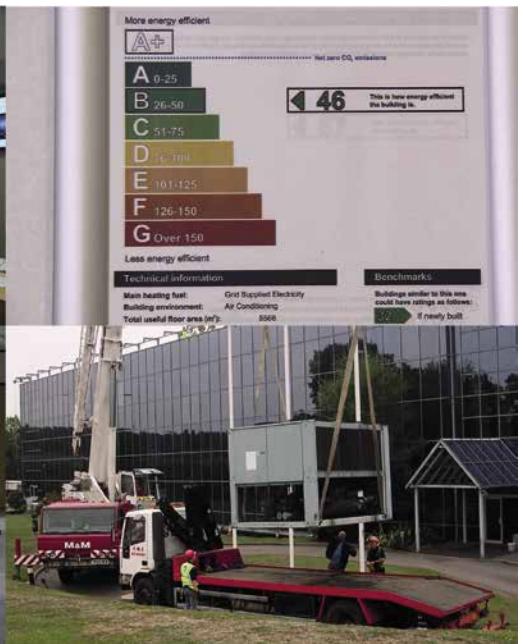
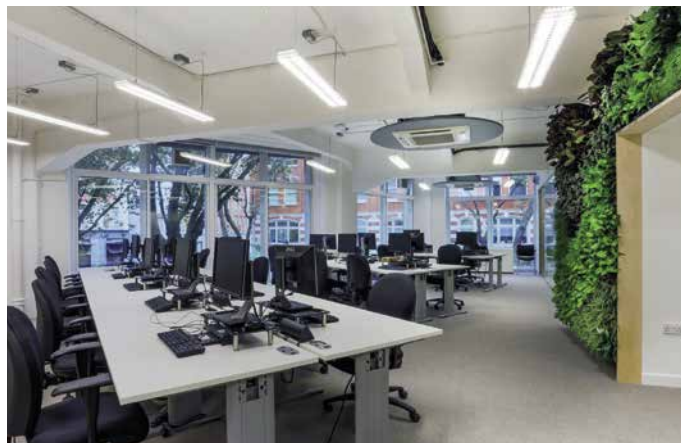
Of course we want you to buy our kit because we have invested heavily in developing some of the most energy efficient equipment available, but we also want to supply you the right amount of equipment and for it to work in the most efficient way possible.

The first rule of thumb for any business therefore is to look at what you are consuming energy for and how you can reduce this consumption. In the majority of cases, within your buildings, this is to provide comfort for staff and customers.

The asset or equipment delivering the heating, ventilation and air conditioning (HVAC) you need for a comfortable and productive internal environment will consume energy so you need to ensure that you select the right equipment for your own particular needs and that it is designed, commissioned and maintained properly.

Avoid competition

Modern air conditioning can heat as well as cool and the best systems can do both at the same time. This means that if one part of the building demands cooling, the heat extracted from this area can be reused to heat other parts of the building, reducing overall energy consumption. Cooling can, and should be seen as an opportunity to harvest heat for use elsewhere, such as generating hot water, which is what we have done at our own headquarters, using heat rejected



from the kitchen to provide hot water for the washing up.

Behaviour

Whatever system you have, it is important to control it properly so that it is able to cope with the different behaviour of people within the building, regardless of the time of day or outside weather.

Modern air conditioning comes with advanced, sophisticated controls that will automate monitoring and reporting, making it easier for your facilities manager to understand where any waste is happening and do something about it.

These controls also make it easier to spot trends in energy use, which might allow you to turn down the heating an hour before the bulk of staff leave, for example – again saving money.

Be future proof

The other thing to consider is whether the use of the building has

changed over the years, as we see many examples where an open plan space has been subdivided but the heating or cooling is still delivering 'comfort' for an open space.

Air conditioning systems are available for example that can help when a building layout is fundamentally changed, with indoor units that can be readily moved to cope with new rooms and walls.

Compliance

There is an increase in the legislation and regulations that you need to comply with, so the equipment you use, and the way you use it will need to factor this in as well.

Whether that is MEES (minimum energy efficiency standards) the Building Regulations or the London Plan, the pressure to demonstrate that you and your building comply and can meet planning requirements is only going to increase.

At Mitsubishi Electric, we have looked at legislation so that we can

help our customers ensure they comply in the most efficient ways possible.

Working environment

I started off talking about the biggest outlay for most businesses – staff and even here the choice of your HVAC system can make a real difference.

Healthy, happy staff are more productive than cold or over-heated employees so taking back control of your energy use and comfort levels can also have a positive impact on the productivity of your overall business. Quality staff will have a choice as to where they work so having a good working environment will help in recruitment and retention as well.

Martin Fahey is head of sustainability at Mitsubishi Electric, which took its headquarters from an 'E' to a 'B' energy rating by improving equipment efficiency les.mitsubishielectric.co.uk

“Healthy, happy staff are more productive than cold or over-heated employees so taking back control of your energy use can have a positive impact on the productivity of your business.”



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The biggest year yet at Lord's?

Marylebone Cricket Club (MCC) will take centre stage in 2019's sporting calendar as the historic Lord's ground plays host to an array of top-flight international and domestic cricket

There are many opportunities to see international action, including a first-ever Test fixture between England and Ireland, an England v Australia Ashes Test match and the ICC Cricket World Cup.

The ICC's flagship One Day International competition returns to Lord's as the ground hosts five Cricket World Cup matches, including the Final on Sunday 14 July.



The historic Test match between England and Ireland follows the conclusion of the ICC Cricket World Cup, with another must-see fixture in the second of the Ashes series battle, which will be played out at the home of cricket in mid-August. It is a feast of international cricket to enjoy. The domestic season kicks off the summer of cricket at Lord's, with Middlesex



County Cricket Club battling it out in the Specsavers County Championship, Vitality Blast and the Royal London One Day Cup. This year will be the last chance to enjoy the Final of the One Day Cup at Lord's – as after hosting the fixture for 55 years, the final will be hosted at Trent Bridge from 2020.

Community

MCC chief executive and secretary Guy Lavender (pictured) knows the importance of hosting high-profile international matches, not just in continuing Lord's status as one of the greatest sporting grounds in the world, but in being able to continue MCC's investment back into the game and the community through a wide variety of projects and partnerships.

Now in its sixth year, the MCC Community Department brings together the many goodwill initiatives with which the Club has become involved in recent years.

These range from community cricket sessions for inner-city chil-

dren in Westminster who have never played before and coaching sessions in local schools, in partnership with Middlesex Cricket Club, to running skills workshops for young people and hosting 500 local residents over 65 for an annual Memories Match.

Memories

Cricket is an important tool for MCC Community in helping tackle health and wellbeing, particularly to help older people at risk of social isolation. In association with Sporting Memories Network, MCC runs reminiscence sessions in the ground with the opportunity for local people suffering from dementia, and their carers, to enjoy sharing memories and stories over afternoon tea.

MCC Community also works with young people to help them rebuild their lives after involvement with crime or drug and alcohol dependence. In partnership with Forward Trust, the programme includes work experience, interview workshops and apprentice programmes.

The award-winning work covers a wide range of activities and demonstrates the Club's strong commitment to working for the benefit of its communities, both at home and abroad.

Redevelopment

And as the Club looks to the future, the next step is to progress the plans for redevelopment of the Compton and Edrich stands on either side of the JP Morgan Media Centre at the Nursery End.

The Warner Stand, the first new addition to Lord's in nearly 20 years, was opened in 2017 and marked completion of the first phase of the Masterplan for Lord's unveiled by MCC in 2013.

The new Compton and Edrich stands will seat around 11,500, leading to an overall capacity increase of around 2,500, and this will allow MCC to satisfy the huge demand for tickets from the general public.

The stands are being designed by double Stirling Prize winners WilkinsonEyre, also currently overseeing the refurbishment of the Grade II*-listed Battersea Power Station.

Construction is set to commence once the epic summer of 2019 has concluded, with seating completed in time for the 2020 season.

In the meantime, MCC has seen overwhelming demand for international cricket in 2019. Those wishing to guarantee their seat for a memorable summer, including the Ashes and ICC Cricket World Cup, can do so through a number of premium seating options available on a match-by-match or seasonal basis. This could be the biggest year yet at Lord's.

www.lords.org/premiumseating

Giving girls the *Chance to Shine*



by Laura Cordingley

Girls, cricket and leadership are not necessarily three words that you may naturally think go together but at *Chance to Shine* we know otherwise. Since 2005 we have supported over four million children and young people to play, learn and develop through cricket – nearly half of whom are girls.

Our work focuses on the physical, personal and social benefits that cricket can bring to young people, passing well beyond the initial benefits, and of course excitement, of connecting bat with ball, taking a thrilling catch or getting your first wicket.

Confidence

Too many girls miss out on the wider benefits that sport can bring by being inactive and having a lack of confidence to take part in the first place. At *Chance to Shine* we are out to change this as we know that cricket can be unique in supporting girls, especially teenage girls, to develop much needed confidence, teamwork and leadership skills which help them from classroom to boardroom.

In a world where females are less represented in boardrooms and sen-



ior roles – 19 per cent of roles in the FTSE 100 are held by women and 66 per cent of companies have concerns about the readiness of school leavers in business awareness – we are stepping up to make a difference to give girls a chance to shine.

Affinity

We know that women who engage in sport once per week are significantly more likely to be in a man-

agement role than those who don't play any sport. It is therefore vital to support girls to develop an affinity to, and habit of, participating in sport in their teenage years.

Why do we need to help? Currently by the ages of 13 - 16, only one in 10 girls get the physical activity they need each day and one in 10 plays for a sports team, as opposed to one in three boys.

So why cricket? Our research tells us that cricket is actively engaging all kinds of people regardless of gender, ethnicity, culture or ability. The sport has particular appeal to teenage girls who describe themselves as 'less sporty'. Forty two per cent of girls playing cricket with *Chance to Shine* are not part of any other sports club or team beforehand.

Leadership

We have learned a lot from engaging girls and saw a demand which lead to 60 per cent of after school club participants being females aged 11-16. We're using our knowledge of this to build a new and exciting programme that we'd like to invite you to be a part of. This spring we will be launching a unique cricket programme which will support girls aged 11-14 to develop leadership and employability skills through cricket. We are looking to partner with like-minded business who care about female empowerment and equality. We need them to not only support the development of girls who are part of the programme, but also to broaden their horizons about the world of work and how sport can help them on their pathway to future success.

As a female, who was fortunate to take part in sport through luck, not by design, and whose life has been built around the difference that sport can make, I'd be delighted to hear from any of you who read this article and would like to hear more about this or our wider work.

Laura Cordingley is chief executive of *Chance to Shine*
www.chancetoshine.org

Business funding at the Wintergarden

The Business Funding Show returns to London this month and will include 60 exhibitors from support and financial institutions providing loans, venture capital, private investment, grants, R&D tax credits and advice on investment-readiness, innovations, international expansion and scaling-up. Event attendees will be able to meet with sector professionals to discuss funding options and secure solutions in a time-efficient way.

Speakers include Alice Hu Wagner (managing director of British Business Bank), Peter Cowley (European Business Angels Network), Jenny Tooth (UK Business Angels), and Nigel Walker (Innovate UK). Sponsors include Newable, British Business Bank, Spotcap, and Intellectual Property Office.

Attractive

Special features such as 121 investment clinics, a pitching com-

“Businesses will have the opportunity to pitch for funding from the main stage to the carefully-selected panel of funders.”

petition, an innovation lab, and a foreign expansion clinic alongside a range of workshops will help businesses explore their options and become more attractive to funders.

The 121 will provide a chance for pre-scheduled meetings with best-fit VC, with over 20 top VC being confirmed. Up to 15 businesses will have the opportunity to pitch for funding from the main stage to the carefully-selected panel of funders.

Showcase

Businesses in health care, blockchain and fintech are welcome to showcase their brands to attending investors and HNWIs.

The biggest obstacle faced by entrepreneurs is knowledge, where to go and how to raise money. This show brings together people from the whole ecosystem and is where one can meet debt and equity funders and understand what they are looking for.

The Business Funding Show brings together two key groups in the UK economy – entrepreneurs looking for funding and leading finance providers. It takes place on 21 February at East Wintergarden, London.

www.businessfundingshow.com





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Five ways to improve customer experience in 2019

For many businesses 2018 was a year of chaos. A study conducted by Accenture found that two-thirds of large companies currently face high levels of industry disruption

Toys R Us, Homebase, Maplin and Mothercare all went into administration after struggling to compete with more innovative online companies. There are a number of reasons these companies found themselves in dire circumstances. Recent studies show that when it comes to making a purchase, nearly two thirds of people find customer experience more important than price while millennials are willing to spend up to 21 per cent more to get great customer service.

Although competitive pricing will always remain a factor in a company's success strategy, great service clearly matters more to today's customers.

Here are five key ways you can harness technology and innovation to ensure your customer service stands out for the right reasons.

1. Make it easy for customers to get in touch

In 2018, businesses really started taking notice of messaging services. Research shows that chat is by far the preferred support channel of millennials, who are now the most important retail demographic. Facebook and Whatsapp even launched apps and integrations specifically designed to help businesses connect with their customers via instant messaging.

In 2019, businesses that don't offer live chat services will be in the minority. They face losing a significant number of their customers who don't want to wait on hold or watch their inbox for a resolution to their problem. Many newer companies and start-ups even offer in-app messaging to make getting in touch as easy as possible.

The good news is that live chat is now easier to implement than ever before. Look at the options available and consider how they can sit with your current customer satisfaction strategy.

2. Use AI to ease congestion

In 2018, it became commonplace



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to hear businesses talk about how they use machine learning to provide personalised deals and experiences for customers. Going into 2019, the buzzword is AI — and will become vital if you want to keep customers satisfied.

AI is so advanced now that it can be used to converse with customers to help identify their problem and provide customer service representatives with the information they need. That way, every second of the customer's time is used properly.

That's good news when you consider that the majority of people feel that the most important thing a company can do to provide a good online customer experience is valuing the customer's time.

Gemma Harding, head of client services at UK call outsourcing specialist CALLCARE, says that AI has become a foundational element in how her team provides customer service. "As live chat has become a more and more important service for our clients, we now use AI to alleviate pressure on our operators while using a customer's time more efficiently."

3. Focus on staff satisfaction

In the year when mindfulness apps and the four-day working week took centre stage, we learnt a lot about the importance of employee wellbeing.

Despite fears about how Brexit might hit the job economy, unem-

ployment rates in the UK were the lowest they had been since 1975. This has created a competitive job market that means employers have to step up to retain their best staff.

In 2019, businesses that invest in happier staff will reap the rewards of having happier customers. Peter Doczi, head of customer services at company formation agent Rapid Formations, highlights how healthy staff can boost your business. "Customer service can be a high-pressure environment for employees. Work-life balance, fresh-mindedness and good mental health are key to delivering excellent levels of customer service on a consistent basis."

4. Remove rigid business structures

One of the key reasons that so many big businesses went under in 2018 was their lack of flexibility. Companies like Toys R Us and Homebase struggled to keep up with the online market, burdened rather than empowered by their long-established internal hierarchy.

2019 will be the year where businesses that can't adapt to evolving customer needs will be left behind. Successful businesses will be those that can seek customer feedback earlier rather than later and respond to it before a real problem arises.

To stay flexible enough to try new things, businesses will need to make some bold decisions about internal structure — for larger companies,

that could even mean a complete reshuffle.

Markus Stripf, co-founder and chief executive of Spoon Guru — a company that uses AI to provide dietary requirement advice to catering businesses — emphasises the need to keep up with consumer demands. "Consumer needs are constantly evolving, so, in turn, your product or service should develop alongside this. Keep informed with incoming trends and the changing lifestyles of your customers so you can anticipate the services or products they will want.

"If you keep up and continue to offer what people want before they have to ask for it," Stripf says, "your customers trust in you will only strengthen."

5. Co-innovate to improve customer experience

What's been called the 'sharing economy' has continued to prosper in 2018 and shows no sign of stopping. By relinquishing the need to deliver all aspects of a product first-hand and opening up to third-party providers, apps like Uber, Airbnb and recently car-sharing app Turo have dominated the marketplace.

In 2019, co-innovation — whether it's with vendors, logistics companies or even with your own customers — will become more important than ever before. By outsourcing some parts of your customer service to specialised professionals, you can focus on the core part of your business you know you're good at. This way, all parts of your business can innovate at a rapid pace without impeding on one another's progress.

Continuing to innovate is key to setting up healthy customer relationships. Alister Esam, chief executive of Process Bliss, explains how ongoing tweaks to your onboarding process is key to meeting customer expectations. "Creating a great customer experience from the outset is essential to retaining that client longer term and that involves a smart and effective customer onboarding process. Getting the onboarding process right at the outset creates the flexibility and freedom to delight that customer and give them a memorable experience. Get it wrong and you will always be on the backfoot with that customer."

Prioritisation. Where do I start?



by Jessica Gregson

Is prioritisation, the most important thing to your organisation? You might not immediately think so but it's one of the most prevalent challenges that we come across in organisations. In the last year, thoughtful prioritisation seems to be the most effective solution for the most common question we are asked: 'what to do next'.

In a world we commonly think of as volatile, the ubiquitous availability of computing power, connectivity and investment have changed customer expectation of being able to find an easier, more convenient or more enjoyable way to serve their needs. This changes the game for most businesses. Mix that with economic pressure created by global markets and politics (I'm not going to say the 'B' word) and many organisations can't easily work out where to start to think about growth or change.

Opportunity-abundance

With this amount of focus on moving efficiently and adopting new technologies along the way, the pressure is on to choose wisely. The world of opportunity-abundance (the unlimited things that you *could* do) feels exciting, but the reality is that your teams are unlikely to have the unlimited

capacity, budget and energy to experiment with it all.

A few years ago, people would ask: where do we start? when we talked about transformation, now they focus on: 'what do we do next?' In my recent visits to Asia, and working with clients in Europe and the USA, the question is resoundingly similar. Even if we get some insight into our challenges and opportunities, how do we work out what the first step should be?

Prioritisation – the good, the bad and the ugly

My colleagues and I are fascinated by how organisations prioritise so we've been interviewing organisations on the topic. Here are some of the most common methods.

1. Priorities set by the board. One of the challenges to testing initiatives with a systematic method for prioritisation is that the board might be proved wrong. One client bravely offered the honest 'we need to challenge our arrogance.'
2. Business intuition. One chief executive we interviewed said that methodically prioritising might make him feel 'emasculated'. This executive would prioritise based on strategy he set for the organisation.
3. Test lots of things at once with small experiments.
4. Creating a long term and short term strategy and identify the most

important actions within that plan.

5. Customer feedback – solving the most common customers problems first and foremost.
6. Keeping up with competitors or disrupters.

What these all had in common was an appreciation of the need to prioritise. What is uncommon are the ways of achieving this.

Prioritisation in three key stages

With a world that is uncertain and which changes rapidly you need to find some rocks to cling too. Jeff Bezos said: "If you want to build a successful, sustainable business, don't ask yourself what could change in the next ten years that could affect your company. Instead, ask yourself what won't change, and then put all your energy and effort into those things."

To help work out what won't change, or won't change so quickly you can't keep up:

1. **Get to know your customers.** Especially the functional, social and emotional jobs that customers have when they engage with a business like yours. Customers are not just the people who buy, they are also the people you serve - talent who might want work with you, your employees, influencers in your sector, partners, shareholders. Without them, you have no future business.

2. **Get really clear on your objectives:** Being customer-centric is fine but it can't work in isolation. You need a way to marry it up with what you are trying to achieve as an organisation. That means getting clarity and consensus on what the organisation is trying to achieve and ensuring people understand the relative importance of those objectives.

3. **Think about what else impacts your priorities becoming a reality.** You also need to understand what else might affect your priorities. These are often reasonable and pragmatic things like budget, deadlines, skills, team motivation, time until you see impact, regulations or governance, other systems being updated or whatever else is important to your particular circumstance. There is little point driving through priorities that don't take these things into consideration, or you end up in gridlock.

If you can balance these crucial ingredients, you can create a prioritised set of initiatives that help the people you serve get what they want; and the organisation reach its objectives, together with a sense of the realities that might help or hinder them.

Jessica Gregson is a partner at Subsector Ltd
www.subsector.net

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Safeguard measures on rice from Cambodia and Myanmar

An investigation has confirmed a significant increase of imports of Indica rice from Cambodia and Myanmar into the European Union that has caused economic damage to European producers. The European Commission has therefore decided to re-introduce import duties that will be steadily reduced over a period of three years.

According to the Commission's decision, the EU will reinstate

the normal customs duty on this product of €175 per tonne in year one, progressively reducing it to €150 per tonne in year two, and €125 per tonne in year three.

During the investigation launched in March 2018, the Commission found that imports of Indica rice from both countries combined have increased by 89 per cent in the past five rice-growing

seasons. At the same time, the investigation found that the prices were substantially lower than those on the EU market and had actually decreased over the same period. This surge in low-price imports has caused serious difficulties for EU rice producers to the extent that their market share in the EU dropped substantially from 61% to 29%.

Cambodia and Myanmar are beneficiaries of the EU's

Everything but Arms (EBA) trade scheme, which unilaterally grants duty-and quota-free access to the world's least developed countries (apart from arms and ammunition). This is one pillar of the EU's Generalised Scheme of Preferences (GSP) tariff-reduction scheme for developing countries. The action is being taken using the safeguards mechanism of the GSP Regulation.

EU requests bilateral dispute settlement consultations with Ukraine

The EU has formally requested consultations with Ukraine under the EU-Ukraine Association Agreement on Ukraine's export ban on unprocessed wood.

The EU considers that the longstanding trade restriction

by Ukraine is in violation of key trade provisions of the EU-Ukraine Association Agreement, which prohibit any form of export restrictions.

While the EU strongly supports legitimate measures taken by states to preserve

forests and to combat illegal logging, the EU has repeatedly stated that Ukraine's export ban cannot be considered an appropriate or effective measure for that purpose and has repeatedly offered co-operation in the area of forest preservation

and management.

Consultations under the EU-Ukraine Association Agreement are the first step in a dispute settlement. The EU hopes that the matter can be successfully resolved during these bilateral consultations.

Progress in approval of the foreign investment screening framework

The International Trade Committee of the European Parliament endorsed the political agreement reached between the Commission, the Council and the European Parliament last November on the EU framework for screening foreign direct investment.

Trade Commissioner Cecilia Malmström said: "The broad support from the International Trade Committee highlights the importance of this file for our citizens and societies. The European Commission made it a priority to deliver on a framework that will protect our critical assets, technologies and infrastructure from potential security risks posed by foreign investors, while keeping Europe open for business. I now look forward to the speedy adoption of this Regulation by the plenary of the European Parliament and by the Council, as well as to its effective implementation."

The framework will allow Member States and the Commission to cooperate and exchange information on investments from third countries

that may affect security or public order. It will be the first time that the EU formally cooperates in this area. A transition phase is set to ensure that Member States and the Commission can put in place the necessary arrangements for this new mechanism.

The Regulation will enter into force once the European Parliament and the Council conclude the respective ongoing approval procedures.

Commission welcomes agreement on horizontal safeguard regulation

The European Parliament, the Council and the Commission reached last November a political agreement on an EU horizontal safeguard regulation.

The agreed regulation will make it easier for the EU to react in case of a sudden surge of imports under bilateral trade agreements, thus preventing possible negative economic effects.

Commissioner for Trade Cecilia Malmström said: "The objective of trade agreements is to increase trade flows between partners.

With this regulation, the EU will now be well equipped to remedy more efficiently situations where imports increase to the extent that they cause serious economic damage to EU companies. I count on the European Parliament and Member States to swiftly approve the regulation agreed today."

The bilateral trade agreements negotiated by the EU usually contain safeguard mechanisms allowing the EU to temporarily reintroduce custom tariffs when imports under the agreement reach an unexpected high level which lead to serious economic damage to an EU industry. To make these mechanisms operational, the EU must put in place internal rules and procedures defining the investigation and the decision-making process, as well as the form and duration of the measures.

Following the agreement reached, the process will now become more efficient, but also more coherent, as the same rules will be applied under all future EU trade agreements.

In the past, the EU adopted separate regulations for the implementation of the bilateral safeguard clauses for each individual trade agreement, even if the rules put in place for each agreement were very similar. The Commission therefore made in April 2018 a proposal for a horizontal regulation, which lays down standard rules for the implementation of bilateral safeguard clauses for all future trade agreements.

The first agreements to be covered by this horizontal regulation will be, if the European Parliament gives its consent, the EU trade agreement with Japan, followed by the trade agreements with Singapore and Vietnam.

It is now up to the European Parliament and the Member States to confirm the political agreement reached in November and give the final greenlight to the proposal before it can enter into force.

In addition, the Commission committed to cover the use of safeguard measures in its annual reporting on implementation of trade agreements.

EVENTS



Location: Murcia, Spain

Registration Deadline: Friday 3 May 2019

The 9th Edition of Murcia Food Brokerage Event 2019 will present the latest creations in the field of food technology, providing companies from different European countries with an excellent opportunity to hold bilateral meetings aimed at establishing technology cooperation agreements. This year also with special emphasis on the search for partners for consortia projects of Horizon 2020.



Location: Lyon, France

Registration Deadline: Friday 5 March 2019

Global Industrie is the only fair that attempts to cover the whole of industry and enable the discovery of partners and all the solutions, technologies, services and know-how needed for the industry of today and tomorrow. It brings together four major shows leader in their respective fields. 2 250 exhibitors and 45 000 visitors are expected. This is a unique opportunity to identify and meet international potential partners, in pre-arranged meetings, in the whole Industry 4.0 field and sectors targeted at Global Industrie.

Brokerage event STOM 2019

For metal and machine industry

Kielce, 27 March 2019

Location: Kielce, Poland

Registration Deadline: Friday 15 March 2019

The fifth edition of brokerage event at the Stomp fairs is organised on 27th March 2019 by the Enterprise Europe Network in liaison with the Chamber of Industry and Commerce Staropolska in Kielce. This event is an excellent opportunity to meet potential partners from all over the world, representing metal and machine industry, as branches targeted by the event range from machines for shaving treatment to robots and automatics. The STOM fair is the showcase for the latest technologies and machines, while the display is complemented with computer systems designed to support automated equipment, robots, technological lines and technical gases.



Location: Istanbul, Turkey

Registration Deadline: Thursday 28 February 2019

As 6 trade fairs will be coming together within the scope of World of Industries (WIN), exhibitors and visitors will have the opportunity to showcase and experience the 360° Manufacturing Industry. This international brokerage event is the place for SMEs / Start-ups / Entrepreneurs / Researchers to find partners for business partnerships or technology cooperation's in pre-organised one-to-one meetings. The Brokerage Event is a B2B matchmaking where 20-minute bilateral meetings are scheduled according to each participant availability, interests and goals to find international business and technology partners.



Location: Brussels, Belgium

Registration Deadline: Sunday 10 March 2019

For 2019, DroneDays matchmaking event returns with its 4th edition to bring participants new opportunities to further develop at international level their business in a competitive way through the civil and commercial application and use of drones. Drone companies as well as companies active in more traditional sectors from all around Europe and beyond are encouraged to participate in this event. Participants from drone companies will get the chance to meet representatives from end-users sectors and discuss mutually beneficial collaborations, while companies from more traditional sectors can be enlightened and equally benefited from this event.



Location: Peterborough, England

Registration Deadline: Tuesday 5 February 2019

Water Connect 2019 is a one-day conference and matchmaking event for people interested in developing innovative solutions for the water industry. The conference gives attendees the opportunity to meet the experts at Anglian Water to discuss their innovative solutions, meet like-minded businesses to form collaborations and learn more about ways to drive efficiency and create a positive impact on the region. Starting with interactive information and update sessions, Water Connect holds a matchmaking event which allows participants to arrange up to six one-to-one meetings.



Registrations for all events are now open. For further information please contact the Enterprise Europe Network London office at E: enterprise.europe@londonchamber.co.uk



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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 knock-on 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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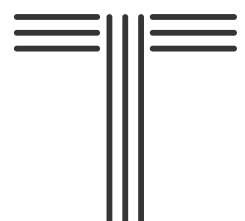
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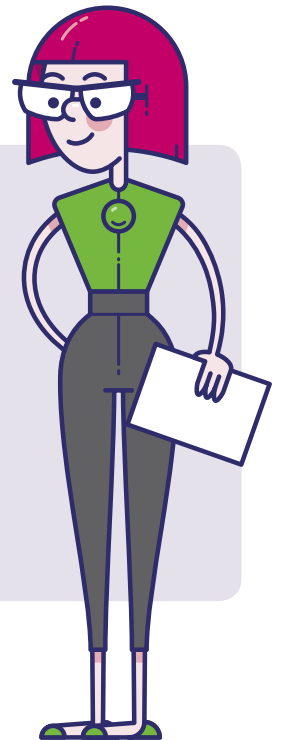
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The Value of TMCs for SMEs

SMEs are the heartbeat of British business. They employ millions of people, generate huge tax revenues for the country and, in countless cases, are driving research and innovation.

And while their particular fields of expertise may be as varied as their number, there is one thing that unites them all – the fact that every day they keep on keeping on.

Day to day, these diverse companies are primarily concerned with getting the next order and delivering great products and services. It is no surprise that very often SMEs give little thought to how staff travel for work, or indeed, if these arrangements are made in the most cost-effective way.

Most SMEs are focused on growth, and entrepreneurs shouldn't be criticised for not paying too much attention to what they or their employees are doing when arranging face to face meetings with clients. But there comes a time when expert help is needed – arranging flights, finding hotels and getting a head around rail timetables can be a time-consuming and laborious process... and that's before you've even begun to consider cost.

The answer is calling on a travel management company (TMC). Just as you would employ a solicitor to look over contracts or an accountant to handle tax returns, TMCs offer an essential professional service for a set fee. The savings they can generate – both in terms of lower fares, payment options, tax reclaim services and time management – mean they are

typically worth their weight in gold.

TMCs – essentially travel consultants for businesses – come in all shapes and sizes and have a whole range of specialisms. Some might focus on firms that predominately travel in the UK, while others concentrate on industry sectors such as sporting teams, oil and gas companies or financial institutions.

So how can a TMC help your SME?

Everyone loves to save money, so price is a good place to start. Most people book travel with a consumer mindset, so turn to the internet as the best place to search out a deal. While that might work for TVs or saucepans, it certainly doesn't follow for air fares and hotel rooms. Because TMCs hold the purse strings for lots of clients they have access to global buying programmes, which means they can tap in to rates not available to the general public.

A good TMC will examine your business needs early on. Do you use lots of domestic rail or fly to a particular European city regularly, for example? Do you prefer a particular hotel chain? All of these factors help to shape your individual travel policy which will maximise savings and inform how purchases are made going forward.

Having a travel policy in place delivers all sorts of benefits,

particularly as your business expands. Rather than allowing staff to book their particular choice independently, the TMC manages the booking process. Its experts will give your employees a selection of travel options for a trip to ensure you are getting the best value in terms of price and convenience. By directing bookings a particular way, the TMC can also maximise loyalty benefits, potentially generating even bigger savings and extras like free upgrades. To further streamline the process, most TMCs offer clients 'self-booking tools', via smartphone apps, which let travellers do the booking themselves from a curated selection of suitable suppliers.



As you would expect, this extra level of control gives businesses a full picture of travel and expenses spend. This 'management information' is served up in an easy-to-read form and can be used

to identify trends that might lead to further saving opportunities.

Costs aside, a TMC can provide vital peace of mind when things go wrong or when plans change. Having an expert just a phone call away is of great benefit when bad weather, terrorist incidents or even rogue drones disrupt travel plans.

Alongside this is the increasingly important issue of duty of care. Even though your business may be small, it still has to comply with strict legislation that ensure the welfare of staff, and this is particularly relevant when they are travelling for work.

A TMC can help you manage this burden. At the basic level, businesses receive pre-trip travel advice for employees on their destinations, help with visas and vaccinations, and risk assessments. By managing the booking, TMCs also hold vital contact information which may be needed in the event of an emergency. For further reassurance, TMCs are linked to specialists who can handle all eventualities – medical and repatriation services, executive security and specialist drivers are all on the roster.

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Rail Delivery Group



First Embraer E190-E2 for Air Astana arrives in Kazakhstan

New aircraft features special Snow Leopard livery

The first new generation Embraer E190-E2 for Air Astana arrived at Nursultan Nazarbayev International Airport in Astana today, following ferry flights from the manufacturer's factory in São José dos Campos, Brazil.

This is the first of five Embraer E2 aircraft scheduled to be delivered to Air Astana, following an order originally placed in August, 2017. Air Astana currently operates a fleet of nine Embraer E190 aircraft on domestic and low-density regional services, with the first aircraft having entered service in 2011. The new generation Embraer E190-E2 aircraft will gradually replace older Embraer E190s in its fleet.

'features a special Air Astana "Snow Leopard" livery, which is intended to draw global attention to the threat of extinction faced by this beautiful large wild cat, which is a native of the mountain ranges in southern Kazakhstan.'

The new aircraft features a special Air Astana "Snow Leopard" livery, which is intended to draw global attention to the threat of extinction faced by this beautiful large wild cat, which is a native of



the mountain ranges in southern Kazakhstan. Air Astana seeks to improve ecological protection for endangered species, like the Snow Leopard, as well as more widely preserving the environment. The twin engine, single aisle

Embraer E190-E2 belongs to the family of upgraded E-Jets, which offer lower operating costs, emissions and noise levels, with a range of more than 5,000 km.

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When it comes to your business travel do you believe in one thing but act in another way?

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Are You Experiencing Cognitive Dissonance?

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What's more at the end of it all you may still have a nagging doubt. You have spent a lot of valuable time, but did you make all the right choices and get the best prices available?

Does this sound familiar and feel uncomfortable?

Well then that's cognitive dissonance. You believe in one thing but are acting in the opposite way.

So, these sites do not give true speed, convenience, or choice. And you can't be sure that they offer best prices. What's more these travel sites get you to do all the work. **Of course, you are not alone.**

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IN UNITY WITH WILDLIFE ON NEW E190-E2

The new aircraft features a special Snow Leopard livery, which is intended to draw global attention to the threat of extinction faced by this large wild cat, which is a native to the mountain ranges of southern Kazakhstan.



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Heathrow – working in partnership with local communities



Since opening for business over 70 years ago, Heathrow has played a key role across the London area. We're proud to hold many partnerships with our local communities, businesses and schools, and of the 76,000 working across hundreds of businesses in and around the airport. *Emma Gilthorpe writes.*

That's why we are committed to working with our neighbours as we plan for the future at Heathrow.

A key part of this lies in redesigning the airspace around Heathrow and looking at how a three-runway airport could operate in the future.

Redesigning our local airspace

The UK's airspace was designed in the 1950s. But since then demand for air travel – from passengers and exporters alike – has grown strongly, and this is set to continue.

To keep up with demand, UK Government is taking forward a nationwide programme of airspace modernisation. And as the UK's only hub airport, Heathrow has a key part to play in this process.

"Expansion is a major opportunity for the business community in London and the south east."

We want local communities and businesses across London and beyond to tell us what we should take into account when designing new flight paths – both with expansion, and to make better use of our existing runways.

We have launched our Airspace and Future Operations Consultation, running from 8th January to 4th March. I urge everyone across the local area to get involved, learn about our

proposals, and share with us their thoughts and ideas.

And in June 2019, we'll be holding a further consultation, where we will ask for views on our preferred masterplan for expansion – including our proposals on how to build and operate a third runway.

Leaving behind a local and national legacy

Planning for expansion is not just about minimising impacts, but about maximising opportunities and creating a legacy for our local communities in London, and throughout the whole of the UK.

Expansion is a major opportunity for the business community in London and the south east. It will help create thousands

of new jobs and provide the opportunity to end youth unemployment in our local boroughs. We have committed to doubling the number of apprenticeships by 2030, giving local young people a launchpad as they set out on their careers. Expansion will also drive inward investment and connect local businesses to new opportunities for growth, travel and trade.

And for the UK, expansion will connect every region and nation to global growth by opening up new national and international trading routes – so that businesses of all sizes, from London to Inverness – can connect to markets across the world.

Continued on page 54



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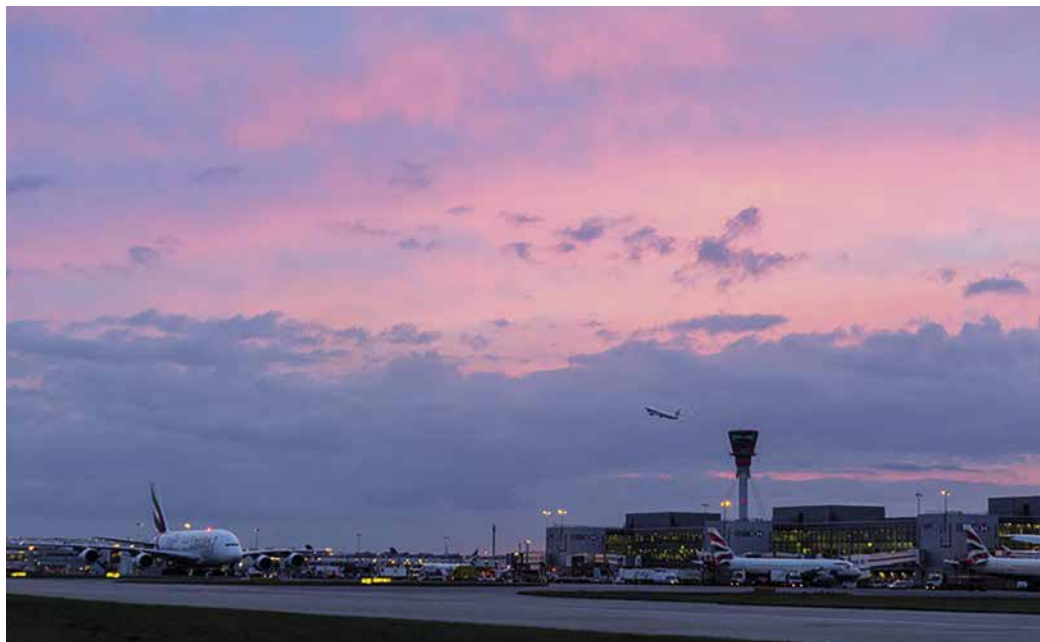
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Cornwall and Inverness – Connecting all corners of the UK to the world

As Britain's gateway to the world, Heathrow is working to bring Britain closer with more viable, affordable, and sustainable domestic connections – as well as new connections to the airport by air, road and rail.

In November we welcomed the announcement that a more regular service to Newquay will take off in March, connecting exporters from Cornwall to global markets through Heathrow and making it easier for inward investors, tourists and students from all over the world to get there.

The link compliments an Inverness service launched in 2016 and means the UK's two furthest, mainland airports, will now be connected to the UK's biggest port.



China's Silicon Valley – Connecting the UK to global trade

Further afield, UK passengers and businesses will now enjoy a direct route to Shenzhen, dubbed China's most innovative city and an economic powerhouse in the country.

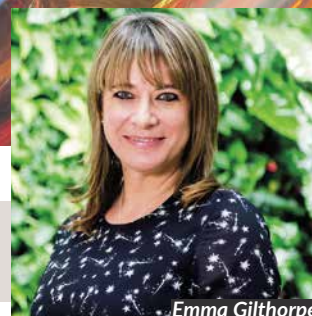
The route is the eleventh of Heathrow's links to China – which has more than doubled since the start of the year.

Expansion will allow for more direct connections from Heathrow to China, which currently contribute £510 million a year to UK plc (Frontier Economics, January 2018), helping to boost the nation's exports.

As Executive Director for Expansion, I'm excited to move into the next phase of the project and work to deliver expansion fairly and responsibly – with the right plan that will benefit businesses and families across London, and the whole of the UK.



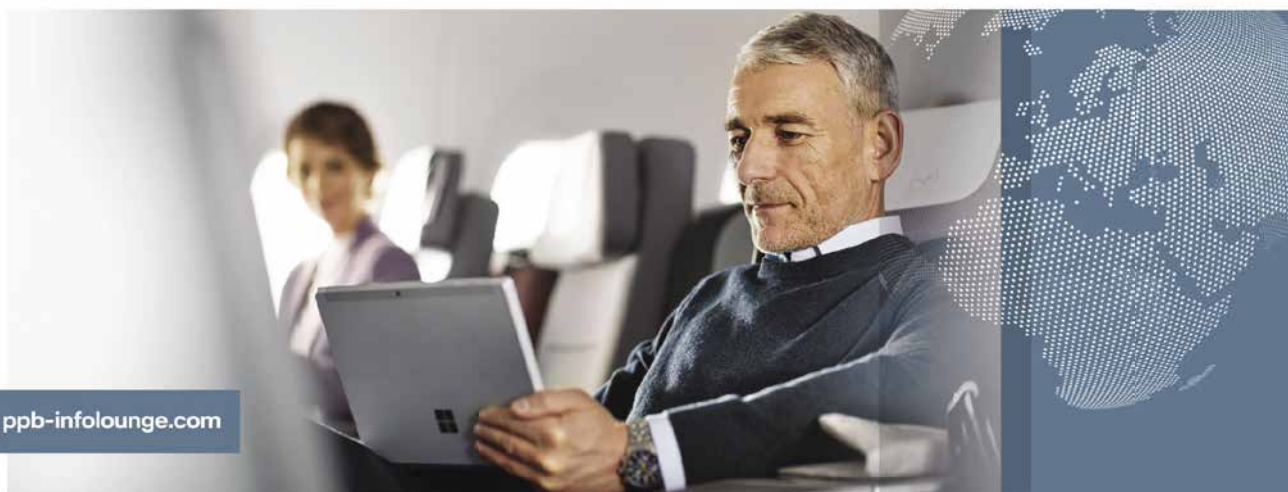
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Emma Gilthorpe

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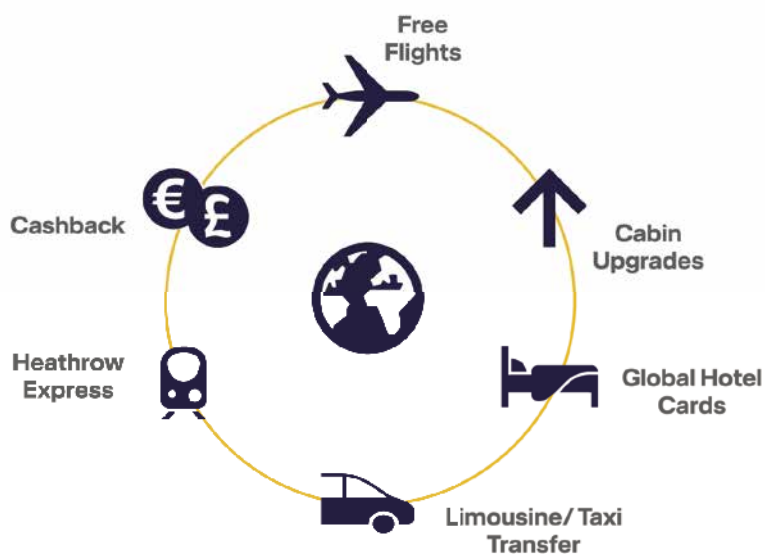
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London is open for business

Alberto Martin, CEO of London Luton Airport

London is open for business. That is the message that Mayor of London, Sadiq Khan, has repeated over the past year and will continue to stress as we enter 2019.

London's airports clearly have a vital role to play in the Mayor's vision. Current predictions from the Department for Transport show continually increasing demand for air travel, with the number of passengers using the UK's airports expected to rise to 445 million per year by 2050. Airports across the UK have been taking steps to ensure that they can meet this demand by making the most effective use of their existing capacity.

London Luton Airport (LLA) is no exception. In 2018, LLA welcomed 16.6 million passengers, a 5% increase on 2017, making it the airport's busiest-ever year. To meet this continued growth, LLA has undertaken a three-year transformation project, now complete, which will increase capacity to 18 million by 2020.

It is an exciting time to step into the role of CEO of LLA. As we enter a new chapter in our history passengers will begin to feel the benefits of our transformation, including the newly-upgraded terminal, which was opened by Transport Secretary Chris



Grayling in December, and a constant focus on improving the passenger experience.

The £160 million redevelopment was designed to ensure that passengers' journeys will become easier and more enjoyable as we continue to grow into a busy international airport. Over the past three years, we have implemented improvements such as introducing free WiFi, adding 3,000 new seats in the terminal and opening a new boarding pier. Passengers will have noticed the expansion of the retail and dining area within the terminal, which now homes 48 new luxury and high street brands. Those travelling through the airport for

business will also be able to relax in a second, new executive lounge, which is expected to open in 2019.

In keeping with LLA's position as a gateway to London, access to and from the airport has been improved as part of the redevelopment. We have enhanced road links and are working with Luton Borough Council on the construction of the Direct Air Rail Transit (DART) link which will replace the current shuttle bus between Luton Airport Parkway and the terminal, making the journey time to central London to under 30 minutes by 2021. This year, those travelling by rail to and from London will also benefit from the extension of the Oyster and

contactless payment systems to the airport's terminal.

These measures will help to ensure that travel for our passengers is both as efficient as possible and meets the expectations of those arriving into the airport from abroad.

As London airports continue to grow, so does their responsibility to the local communities that surround them. As a result of our transformation, we will be able to contribute £1.4 billion to the local economy by 2030, compared with £732 million today, in addition to the creation of 10,500 jobs. At a national level, LLA's economic contribution will increase from £1.3 billion to £2.3 billion per annum by 2030. This will be a significant boost to local and national growth in the years to come.

Airports, and the wider aviation industry, have never been so important to the UK's future. I am proud that LLA is involved in helping global businesses and those who want to visit our country come to London and the UK. Once a small municipal airfield, we now welcome people from all over the world and facilitate travel to 150 destinations. As we enter 2019, we will play our part in helping to create a thriving London which is open for business.

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From new relationships to new routes - how we showcase London Stansted's vision to airlines

Commercial Director Aboudy Nasser shares how London Stansted's aviation team is striving year-round to pioneer new ways of doing things, to improve the passenger experience and attract new airlines and routes.

Route development is always a hot topic at London Stansted, whether we're celebrating the hugely successful first few months of Emirates' Dubai service, welcoming first-time connections like Pobeda's St Petersburg route, or seeing airlines add new, exciting destinations.

As we begin 2019, I wanted to share some insight into the year-round work of the Commercial team in constantly improving and innovating around the airport experience and how we showcase this to airlines.

We are investing heavily into the development of the airport. Hundreds of millions of pounds are going into building new facilities and our service offering, to transform the airport into a 21st century leading airport of the world.

"We are investing heavily into the development of the airport."

This investment all comes from a vision of being pioneering. We want to do things differently so that we can better address passenger needs. We are looking at this from every single level, not just making sure the fundamentals are in place, but we want to offer an experience that is different, innovative, seamless and simple.

The region in which we sit is one of the fastest-growing in the UK, particularly as a hub for technology and life sciences. I see London Stansted as a gateway to the further growth of the region,



and we need to develop as a gateway to best meet the region's demands and – as the first port of call for visitors coming in – be an impressive 'shop front' for London and the East of England.

Wouldn't it be great to be known as an interesting, innovative airport for customers to fly into, where they have an enjoyable experience that shouts out about the region? To enable the region's passengers to fly anywhere in the world, eliminating the need to traipse for hours round the M25 to be able to fly to North America, India, the Far East, to Africa? And to be able to welcome people from those countries to come and experience our region as well? That's the ultimate vision.

So we are out there, all year

round, talking to airlines and sharing our ambitions. Whether it is the World Route Development Forum which took place in China in October, or the many smaller, more regional airline conferences not usually attended by airports, we are taking every opportunity to speak to potential new partners about Stansted's aims and future development.

I have no doubt there are many opportunities for airlines here. Emirates started services in June 2018 and by all accounts they are doing fantastically well selling not just to Dubai but into destinations across the Far East, Australasia and more. Emirates works because they do it right and I think any airline that comes here and does it right will succeed.



London Stansted's Commercial Director Aboudy Nasser.

We are talking to airlines all the time, not just new ones but our existing partners as well, because we want them to succeed. We are of course talking to North American carriers, and have had a lot of positive interest, again highlighting our innovative approach when we speak to them. We bring them over here, show them around the airport and demonstrate how easy it is to operate into Stansted - something airlines are not always aware of. And our job is to raise that awareness using data to back us up. We have some exciting, unique partnerships in progress which I hope to share very soon, providing us with extensive data which will give us, and airlines, the confidence to develop proven, in-demand routes.

Beyond North American carriers, we are furthering talks with airlines serving India and the Far East, developing the long-haul relationships and networks across the board. It's a long game, because when you're talking about long-haul, the radius becomes quite wide. For an airline it isn't just Stansted versus Heathrow or Gatwick, it could be London versus Sao Paulo, Europe versus South America before you even get to the 'local' detail of which London airport.

So as we move through 2019 we will continue to work on these budding relationships we're developing. We will also keep pushing on with our innovative new partnerships and some other exciting new technological developments we can't wait to reveal.

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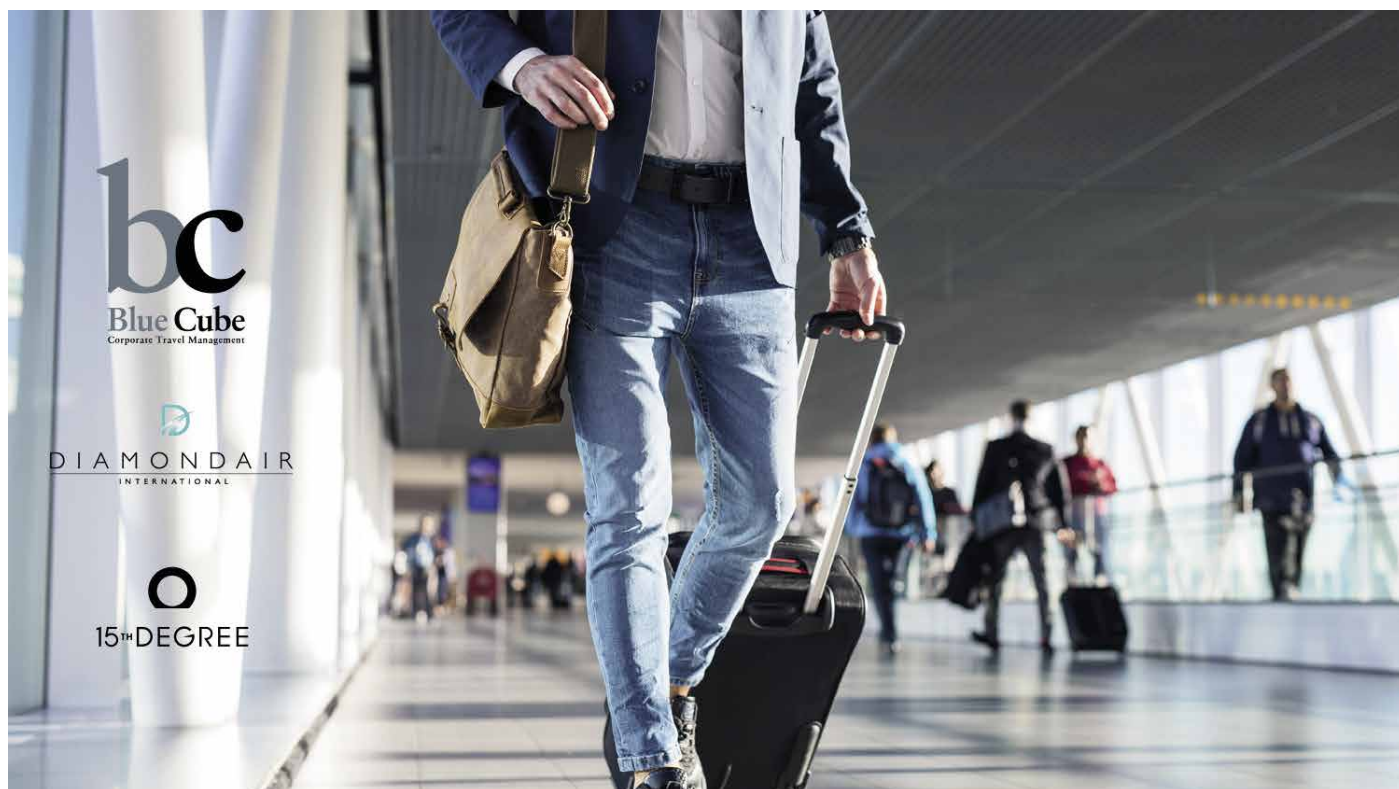
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Blue Cube launches wellbeing service for frequent travellers

Leading independent travel management company, Blue Cube Travel, has launched a new complimentary wellbeing package for its top 100 frequent corporate travellers which includes VIP meet and greet services at London Heathrow and bespoke health food supplements to help combat jetlag.

Blue Cube has partnered with Diamond Air International to provide a dedicated airport concierge agent who will personally meet clients as they disembark at Heathrow, expedite them through immigration and customs, assist with baggage collection and escort them to their taxi or chauffeur-drive vehicle.

Once the client has reached their vehicle, they will be presented with a 'Travel Without Fatigue' wallet, created by travel wellbeing specialist 15th Degree. The wallet contains a formulated range of complementary vitamin, mineral and food supplements designed to maintain energy and reduce fatigue when travelling long-haul. 15th Degree worked with leading global experts to identify the six body functions that take a serious hit during travel and then identified the most effective, active ingredients to assist with

"Our business is very much based on personal service and truly taking care of our clients and their travellers during every stage of their trip."

these effects. Each of the five vegan and allergen-friendly powder sachets are designed to be consumed with water before, during and post trip.

"We recognise that business travel, particularly frequent long-haul travel, can have a huge impact on the health and wellbeing of our clients' travellers," said Mel Phaure, Director, Blue Cube Travel. "Our business is very much based

on personal service and truly taking care of our clients and their travellers during every stage of their trip. We have therefore looked at ways of supporting them with their wellbeing, whilst maintaining immunity and energy levels so they can hit the ground running. We believe that this new wellbeing service will create a meaningful impact for the traveller. We will be gauging feedback from our top 100 travellers and based on this, we plan to introduce an entire suite of wellness packages for our clients in 2019."

Christina Lawford, Founder & Managing Director, DiamondAir International commented: "We are delighted to be working with Blue Cube Travel who once again demonstrate their commitment to service. They are an exemplary TMC who are cutting-edge in their efforts to eliminate the stress of travelling through

the airport whilst providing a wellbeing travel solution to executive travellers."

Papillon Luck, CEO, 15th Degree added: "The importance of travel wellness is increasingly becoming recognised by business travellers and their employers. As a result 'conscious travelling' in mind, body and spirit is here to stay. We are extremely excited to partner with Blue Cube who are one of the first TMCs to recognise the need to address this wellness wave and demonstrate that they are going above and beyond in catering for their travellers' wellbeing needs."

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Corporate Travel Management

Gatwick's growth plans



Innovative plan to enhance the UK's global connectivity and boost trade

Gatwick announced its draft master plan at the end of last year to map out the airport's ongoing development and growth into the early 2030s. The plan sets out the airport's latest thinking on how it can meet the increasing demand for air travel, provide Britain with enhanced global connectivity and new economic opportunities and jobs across the region for generations to come.

Taken forward the plan sets out how Gatwick might deliver a further 20,000 new jobs and £2 billion in new economic value across the South East. These would be in addition to the 85,000 jobs and over £5 billion the airport currently helps to generate.

The plan is also a direct response to the Government's recent call for UK airports to look at 'making best use of their existing runways' and it explores how Gatwick could grow across three scenarios:

Scenario 1: using new technologies to increase capacity on existing main runway

In the near term, the airport has explored how deploying new technology could increase the

Gatwick plans could deliver a further 20,000 new jobs and £2 billion in new economic value across the South East

capacity of the main runway, offering incremental growth through more efficient operations.

Scenario 2: innovative plan to bring existing standby runway into use

Under its current planning agreement, Gatwick's existing standby runway is only used when the main runway is closed for maintenance or emergencies. However, the 40-year planning agreement will come to an end in 2019. The draft master plan sets out for the first time how Gatwick could potentially bring its existing standby runway into routine use for departing flights, alongside the main runway, by the mid-2020s. This innovative development, which would meet all international safety requirements, would be delivered without increasing the airport's noise footprint and provide greater operational resilience.

Scenario 3: additional runway - safeguarding for the future

While Gatwick is not actively pursuing the option of a building a brand new runway to the south of the airport - as they did through the Airports Commission process - the airport believes it is in the national interest to continue to safeguard this land for the future as part of its master plan.

Boosting trade

The majority of UK airfreight goes in the hold of long haul passenger aircraft and, as Gatwick's long haul network has grown rapidly in recent years, so too has the volume of cargo passing through the airport.

In the last twelve months alone, volumes are up by around 25% and this uplift comes at an interesting time in UK history as the nation starts looking beyond Europe for its economic and trading future.

These circumstances made it the ideal time to take a deep dive into Gatwick's role as a trading hub and the airport commissioned Oxford Economics to conduct the most detailed analysis of its kind into the airport's influence.

The report found that a total of £7.5 billion of international goods passed through Gatwick in 2017 alone.

Metals/ metal parts and vehicles/ vehicle parts were the two biggest goods categories accounting for £2 billion and £1.7 billion respectively, followed by electronics, machinery and pharmaceuticals.

Over two thirds - or £5.3 billion (61000 tonnes) - of this airfreight was exported and £2.2 billion (35600 tonnes) was imported and this volume of trade supported over 113,000 UK jobs in total.

Next steps

If the scenarios in the plan are taken forward, the airport is likely to grow both its global connectivity and cargo volumes. These were important reasons why 29 business organisations - representing over 25,000 companies across London and the South East - recently came out in support of the airport's growth plans. As did the overwhelming majority of local residents surveyed across Sussex, Surrey and Kent.

The public consultation on the plans closed in January and the airport is currently reviewing responses with a view to publishing a final master plan later in the year.

Malta – a trusted partner for co-location



Sharing almost two hundred years of common history, the United Kingdom and Malta can look forward to new joint experiences, driven by changing international contexts.

Long viewed as an ideal location for UK businesses wishing to develop overseas operations, Malta's industrial development was in fact also spurred by a steady influx of British investment, spanning a wide range of sectors from precision manufacturing to ICT and tertiary education services, always keeping pace with Malta's changing strengths and available opportunities.

Today, while Malta is well known as a viable destination for any business seeking to expand overseas, it is an especially good match for UK companies due to the ease with which they can settle there. This is mainly due to the imprint left by over 150 years of British governance which resulted in the fact that the English language is one of the country's two official languages, with all official documents published not only in Maltese but also in English. It is also the language of business with any communications, both within companies and with third parties, being carried out in that language. All this ensures transparency for any company from the UK wishing to set up and operate out of Malta, a factor which provides peace of mind for any investor.

Another very important factor is



Malta's commercial law system – one which is very closely modelled on current UK legislation. This ensures that British investors would be operating in a familiar legal environment.

With an annual GDP growth of 6.6%, in recent years Malta has seen a strong influx of expatriates who have moved to the country in order to make the best of its employment opportunities. Here one finds a strong base of employees originating from other EU member states and also other third countries, all sharing a fluency in English and an enthusiasm for the quality of life which the island has to offer. Indeed, a 2017 survey by Expat Insider placed Malta at a high

well as various other niche areas.

British companies from the above and other sectors could find Malta to be a valid co-location from which to maintain unfettered access to the European Union Market, while making use of the country's strong business links with other areas such as the MENA region. Indeed, over 50% of Malta's exports (already among the highest per capita in the European Union) go to countries outside the EU, a direct result of a conscious plan by the country to spread its markets as much as possible. A 3.5 hour flying time from most main UK airports, and with excellent connections and short flight times to many regional hubs means that any British investor can maintain a "hands on" approach with a Malta branch, especially in the crucial, early phases of operations.

All this would happen in a country which is constantly striving to reduce the bureaucratic burden on businesses, which offers a very competitive yet transparent and OECD-compliant tax system and whose economic development agency, Malta Enterprise, administers an attractive incentives package aimed at ensuring that any new setup goes as smoothly as possible.

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

seventh place with regards to what it calls the "pura vida" (pure life).

Today, as a result of decades of steady development with a constant eye on the future, Malta can offer a number of opportunities in high value sectors such as advanced manufacturing; ICT in its widest sense, which includes anything from software development to digital games, fintech and blockchain technologies; healthcare, including the manufacture of pharmaceuticals and medical devices, healthcare services and R&D; aviation, such as maintenance, repair and overhaul operations, as well as UAV testing and flight training; a long-standing maritime sector as

MALTA: YOUR EU CO-LOCATION

A country with a great deal to offer to prospective investors, having:

- A diverse economy with one of the highest economic growth rates in the EU
- Reliable and frequent connections to regional and global markets
- Among highest exports per capita in EU
- Economic, political and social stability
- English as the language of business
- Excellent quality of life

Find out more on:
www.maltaenterprise.com

Contact:
peter.meli@maltaenterprise.com

Malta Enterprise
c/o Malta High Commission
Malta House, 36-38 Piccadilly
London, W1J 0LE
United Kingdom



BREXIT

A Blessing in Disguise?

An island, approximately 70 times smaller than the largest country in the world, fought for and earned the title 'Great'. From the rise of the British Empire in the 18th century, when the UK expanded its shores from Hong Kong to India to Malta, to the rise of the UK's economic industries during the Industrial Revolution, Britain has always been great. Today, UK-based industries continue to dominate the market and have been established as major hubs across Europe and the world. According to the International Air Transport Association (IATA), the UK aviation market is one of the largest aviation industries in the world, preceded only by China and the USA, whilst the Association of British Insurers has identified the UK's insurance market to be the fourth globally by value and a leading centre in Europe.

Full Circle

Yet, alarm over Brexit has triggered uncertainty about the stability of these industries and others, and has raised serious concerns surrounding the potential loss of passporting rights. The result would determine whether organisations will be able to continue to sell products and services in Europe, as well as whether additional tariffs would be charged and the supply of parts and medicinal supplies delayed, due to reduced market access. As Britain today seeks to expand, in order to combat such concerns, Brexit is emerging as a channel for opportunities that would have otherwise been overlooked.

Key UK industry players are nurturing relationships, taking advantage of existing ties, and benefitting from cultures that the UK itself has helped shape and that have benefitted from the influence of the British Empire.

Little Britain?

An island strategically positioned between Europe, North Africa and the Middle East, Malta was once a British Colony and today forms part of the Commonwealth. Building upon infrastructure put in place by the British, the island today boasts an educational framework of the highest standards and ranks 3rd in health care around the world. Till today, English remains a mother tongue of this bilingual nation. The economy is booming, having the fastest growing economy in Europe and, according to the National Statistics Office (NSO), the island recorded its highest surplus with a 6.6% growth in GDP in 2017.

This is not only a result of the island's accession into the European Union in 2004, which granted the jurisdiction the benefits of passporting rights, EU legislation and market access. The island's growth is also a consequence of the island's strategy to embrace innovation and emerging sectors. Maltese Authorities have maintained a flexible and pro-business approach which, amongst other measures, has worked towards ensuring advantageous legislative frameworks and structures.

The regulator for financial services in Malta, the Malta Financial Services Authority (MFSA), for example, has focused on modest set-up and licensing costs, complemented by a competitive fiscal regime and an extensive double tax treaty network, to sustain growth within the sector. Conservative and highly liquid local banks ensured that the island maintained financial stability during the past decade of economic turbulence, and has also emerged as a top financial centre, attracting many foreign investors to the island.



The island has also embraced innovation within the pharmaceutical industry, not only by incorporating the “Bolar” Exemption, but also by investing in a Life Sciences Park made up of laboratories and high-value facilities, and more recently a legal framework for medical cannabis was launched. Similarly, the island has invested in ten industrial parks to promote the manufacturing industry and schemes aimed at developing further the advanced manufacturing sector. Malta also set-up an aviation park that has attracted some of Europe’s top names, and its legislation offers international aviation corporations tax neutrality as well as incentives to aircraft organisations for aircraft leasing.

Yet, the greatest benefit of Malta remains its EU membership coupled with that within the Commonwealth. With regulatory compliance with the EU and general practices and systems based on the UK, Malta is emerging as a smaller yet great alternative for corporations seeking post-Brexit solutions.

How To Mitigate Risk

We can help by guiding you through:



Creating new entities in other jurisdictions



Re-location or co-location of businesses



Accounting and tax requirements



Maintaining skilled workers and aiding with employee immigration status



Safeguarding intellectual property



Domiciliation of shareholders

About Chetcuti Cauchi

Chetcuti Cauchi is an international firm, with offices in Malta, Cyprus, London, Zurich and Hong Kong, advising high net worth international families and their businesses on residency & citizenship, property, corporate, tax, financial services, fintech, yachts and jets.



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BEYOND BREXIT: GERMAN RESIDENCE LAW EXPLAINED



A LONG TRADITION – GREAT BRITAIN’S GATEWAY TO THE EU

It is often said that Hamburg is the most Anglophile city in Germany, and business relations between Hamburg and the UK boast a particularly long tradition. As early as 1266, merchants of the Hanseatic League would meet at the Steelyard trading base to do business. By 1567, the “Right Worshipful Company of Merchant Adventurers of England” was trading cloth in Hamburg. In 1926, the “British American Tobacco Co” (BAT) set up a branch on the banks of the Elbe River. Today, about ten percent of Hamburg’s exports go to Britain.

Hamburg greatly values its long-standing friendship with the United Kingdom and regrets the UK’s decision to leave the European Union. In the eyes of Hamburg, it is vital to ensure the UK’s greatest possible integration into the European single market also in the future. In cases of limited op-

tions of integration, and for companies that may have to consider additional activities on the European continent, Hamburg can serve as a gateway to the EU. To all of these companies, Hamburg offers many advantages.

ENGLISH-SPEAKING CHAMBERS FOR CIVIL AND COMMERCIAL MATTERS

Since May 2018, the Hamburg Regional Court has been providing civil proceedings in English. This makes Hamburg more attractive as a place of jurisdiction for international legal disputes and commercial litigation involving parties from abroad. In such proceedings, parties have the opportunity to choose whether their case will be processed in an English-speaking chamber. These are staffed with judges with advanced language proficiency, enabling them to conduct such hearings in English.

DIVERSE OPPORTUNITIES

The current German residence law provides various opportunities for citizens from non-EU countries to live and work in Hamburg, which will also benefit companies from the United Kingdom that are already economically active in Hamburg or are planning additional activities here. Therefore, Hamburg Invest has published a brochure to provide information on the legal situation after Brexit.



▲ Business news from
the Hamburg Metropolitan Region:
www.hamburg-news.hamburg/en

**HAMBURG INVEST:
YOUR PARTNER IN BUSINESS
MATTERS**

Hamburg Invest is the one-stop agency for investments in Hamburg. We serve as the central point of contact for all enterprises seeking to invest, expand, re-structure, locate or settle in the Hamburg economic region.



➔ Further information:
www.en.hamburg-invest.com

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**Hamburg and the United Kingdom
have been linked through friend-
ship for many centuries.**

Today, more than 4,000 British citizens have their permanent place of residence in Hamburg, and some 1,000 Hamburg-based companies are engaged in trade and business relations with the UK. These close ties extend to personal relationships, business and academia.

The UK's withdrawal from the European Union is a turning point for Europe. Brexit has raised numerous issues that are of direct relevance to many citizens of the UK. The Hamburg Senate wishes to continue its support of people and companies from the UK seeking to live, work, conduct research or pursue entrepreneurial activities in Hamburg. All of these professionals are very welcome in Hamburg – and this also applies to people and businesses from all over Europe, who, as a result of Brexit, are now considering a future outside the UK. German residence law provides various opportunities in this regard.

Dr Peter Tschentscher
First Mayor of the Free and
Hanseatic City of Hamburg

Currency Risk Management for your Business

7 STEPS TO PROTECT YOUR BUSINESS

The Currency Account is a financial technology (FinTech) company specifically designed to empower businesses and organisations that want to transact business internationally. With the company's multi-currency banking service, businesses and corporates can stay in control of overseas currency cash flows, make and receive payments in foreign currencies and enjoy better exchange rates. Currency hedging and risk-management are available for those looking to reduce or eliminate risk. Payments can be sent to over 160 countries and the service is authorised by the Financial Conduct Authority (FCA). The Currency Account is a trusted partner for many brands worldwide.

Protect your cash flow

Work with our team of specialists to secure your cash flow against a rapidly moving market. We'll develop a precision risk management strategy, tailored to your business objectives and powered by our tools and analysis.

CONTACT US

7 STEPS TO PROTECT YOUR BUSINESS

1



Plan

First, review the foreign exchange requirements of your current business and how you expect them to change. Speak with a currency specialist and explore the strategy and solutions that work for your company. A foreign exchange specialist like The Currency Account can guide you through options such as hedging, forward contracts and market orders to help you mitigate the risk inherent in international transactions.

2



Resist Speculation

It is best practice to convert surplus currencies as and when received – only hold the currencies that you intend to pay away in the short term (and this in itself is actually a method of hedging). Hoarding currency in the hope that exchange rates will move in your favour is a gamble that could disrupt your cash flow.

3



Mitigate your risks by Hedging

Hedging can help you to mitigate the risk of international transactions. When paying for goods or services in foreign currency your costs will fluctuate with the exchange rate movements and margins become unpredictable, putting your cash flow at risk. Using currency hedging tools, you can lock in a rate, avoid unexpected downward movements and keep costs within budget. Market volatility exposes your cash flow to unexpected currency movements and puts your profit at risk. Hedging helps you reliably forecast your costs, stabilise cash flow and protect your profits.

4



Protect your profits with Forward Contracts

Forward contracts can help protect against adverse currency movements and can be used to lock into favourable exchange rates. This removes the risk of volatility that could otherwise wipe out your profit.

5



Lock in your exchange rates with Market Orders

Market orders allow you to automatically purchase or sell foreign currency when the market hits your target, favourable, exchange rate. This is a valuable tool for businesses; as market orders are active 24 hours a day, it means you can take advantage of currency fluctuation in your favour during overseas trading hours.

6



Check if Foreign Currency Accounts are beneficial for you

It may be useful for you to have foreign currency accounts for currencies that you trade in on a regular basis, this provides the flexibility to exchange funds at the optimal time. This means you are not restricted to dealing in spot markets or on your bank's terms - this can directly translate into profit in your pocket. Ask a currency specialist like The Currency Account to assist you with this.

7



Ensure your funds are Safe

The security of your foreign exchange transactions is crucial, but often overlooked. Ensure your currency specialist has taken the appropriate measures to keep your funds secure. Client funds should always be held in segregated client accounts, separate from the operating funds. It is also important to check that your provider is authorised by the FCA as is the case here at The Currency Account. Never hesitate to ask your currency specialist these questions and what measures they take to keep client funds secure.

CONTACT US

Aspire to Learn – Education, Training & Employment

I approached Aspire to Learn about the government funded leadership and management course which could potentially help and grow my business.



by David Bean, Apprentice in Leadership & Management

As the owner of an SME I was often looked upon as the person with the expertise and knowledge to solve all problems; whether it be operations, sales, marketing or customer and client care. I was not only the business leader but the Guru, the font of all knowledge. The problem was that I used to be an autocratic leader and my employees became highly dependent upon me. Every decision was run by me and progress towards company targets were often delayed and hindered as people waited for my opinion on everything. I was caught up working in, rather than on my business, and being involved in every decision was draining. If I wanted my company to grow and stay sane, I needed to find a way to become a more effective leader and reduce my employees dependence on me.

I was finding it difficult to understand why they were so dependent upon me for every decision. The management qualification bought to my attention that I never discouraged that behaviour and was passively



Ziggy Pindoria (Director of Aspire to Learn) with David Bean

"If I wanted my company to grow and stay sane: I needed to find a way to become a more effective leader and reduce my employee's dependence on me."

encouraging and reinforcing it by always giving my support and opinions. I realised that often my team sought my guidance because they didn't have a clear understanding of our targets and business priorities. I had assumed that, because we worked in a small office, everyone would automatically know what was required and relevant to deliver our targets and would therefore happily get on with doing what the business

needed. Oh, how naïve of me.

The Level 5 Management Qualification provided revelations and solutions regarding my management style, authoritarian versus directing. It helped me implement business democracy. We had facilitated meetings to highlight where I wanted to take the business, ensure whether it was the right direction and determine which route we should take to get there. We jointly decided on the best way to organise the teams and agreed on realistic targets for everyone.

I then worked with each staff member to decide what their Key Performance Indicators would be and how we would measure and report upon them and how we would turn those reports into charts that could be put on the

walls and reviewed by everyone.

Since completing the level 5 Management qualification, the business has increased productivity, employee empowerment, motivation and has created a happier environment. I no longer make all the decisions and my team tend to seek clarification rather than guidance or permission.

Like many small entrepreneurs, we face many challenges in running our business including cash flow and time. Aspire to Learn's level 5 Leadership and Management qualification made the whole process seamless; the innovative and personal teaching and learning support from my experienced tutor enabled me to see the benefits and value of the qualification to my business, providing both theoretical and practical knowledge directly related to my business activities.

My tip; If you want a great business and you have employed great staff, include them in decision making processes and they will be more innovative, enthusiastic, and productive in delivering your results. As the business grows, I would enrol my staff members on the leadership and management qualification as it will provide a plethora of management skills around strategic planning, setting clear goals and visions, and other invaluable skills.

For more information, call us on 020 8989 9832 or email info@aspire2learn.com. You can also find us at www.aspire2learn.com



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CFI LEVEL 5 DIPLOMA IN MANAGEMENT AND LEADERSHIP

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The Chartered Management Institute's Management and Leadership Programme, delivered by Aspire to Learn, will boost your career and business by:

- Strengthening and enhancing your existing skills
- Gaining new skills and insights into the very best management practices
- Providing the pathway to the globally recognised status of Chartered Manager

The programme is currently 90% government-funded* and managed within your normal working routine.

*subject to eligibility

Who is it for?

For those who are in any management role in any profession, irrespective of company size.

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Strategic planning, creating and delivering operational plans, managing projects, leading and managing teams, managing change, financial and resource management, talent management, supporting people through coaching & mentoring.

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Unleash Your Potential

Can you really afford to ignore apprenticeships?

2019 is shaping up to be a truly exciting year for apprenticeships.

A by-line piece by Keith Smith, Apprenticeships Director, Education and Skills Funding Agency



Already it's been a great start, with the launch of the new apprenticeship 'Fire It Up' campaign in January – which focuses on changing the 'not-for-me' mindset towards apprenticeships and is making a significant splash across TV, billboards, digital and social channels.

On the heels of the campaign launch, is National Apprenticeship Week, which will run from 4 to 8 March. The Week will see industry stakeholders and employers celebrate apprenticeships and their positive impact on organisations across England. Last year, was a record-breaking Week, and the biggest yet, with 780 events across the country, over 33,000 people engaging with our 10,000 talks movement and #NAW2018 trending on Twitter ahead of the Oscars!

This year, our collective goal for the Week is to shift awareness of apprenticeships into action, encouraging more employers to

start their own apprenticeship programmes and more people across the country to consider doing an apprenticeship. The theme for the Week is 'Blaze a Trail' and we are calling on employers to take the lead and showcase how apprenticeships bring new energy into their businesses..

An impressive 96 percent of employers with apprentices say they have experienced at least one benefit from taking on apprentices, and most can count at least eight benefits.

Here are just three, applicable to every employer:

1. Meet your workforce objectives.

In every workplace, there is at least one workforce challenge that needs addressing. For many STEM and construction firms, skills shortage is an issue. For the hospitality sector, it is staff retention and absurd recruitment costs. For consultancy firms, it is the sheer lack of diversity amongst their staff. And for those in transport and logistics, an ageing workforce is taking its toll on their business. Apprenticeships are a tried and tested approach to tackling these and other workforce issues – as we know from working with employers across many sectors in the region. Over two-thirds of employers had seen improved staff retention (69 percent) and three-quarters report

improved productivity (78 percent) and staff morale (73 percent).

2. Sharpen your values.

Increasingly customers, clients and employees are asking more of businesses. More people want to be associated with businesses that have a greater purpose, beyond profit making. Having apprentices in your business is a great way to boost your company image, allowing you to stand out from your competitors.

3. And the numbers stack up.

All said, if you are business owner or head of finance, the bottom line is still paramount. For employers that do not pay the apprenticeship levy, 90 percent of training costs for apprentices are government funded. And for those who do pay the levy, it's easy to open an account on the apprenticeship service to access your funds and pay directly for apprenticeship training- in fact over 90% of large employers have already done so. There are also savings for apprentice employers from lower recruitment costs and lower salaries. In addition, there are indirect financial returns to consider. For example, a quarter of consumers are willing to pay more for products from a business they see as socially responsible, including apprentice employers.

Apprenticeships have evolved significantly over the last few years. Today, there are hundreds of apprenticeships to choose from across a huge range of sectors, from construction to cyber security. The move to new, employer-designed apprenticeship standards has allowed employers to come together and develop apprenticeships that meets their skills needs. The quality has increased too, and the introduction and increase of higher and degree apprenticeships has broadened the cohort of people taking them up, making it a viable option for people of all ages and backgrounds – at different stages of their careers.

There has never been a better or more exciting time to consider apprenticeships, and I would urge every employer to leave behind any preconceptions they might have – and take a fresh look. Speak to other apprentice employers in your sector or region, or training providers in your area, and hear their experience first-hand. With EU Exit coming, fewer candidates in the job market, and the continuous impact of technology, businesses looking to retain their position and grow must seriously consider apprenticeships.

To find more about apprenticeships, please visit: <https://www.gov.uk/take-on-an-apprentice>. If you want to get involved in National Apprenticeship Week 2019, or just want for more information, please contact us at:

The.Week@education.gov.uk

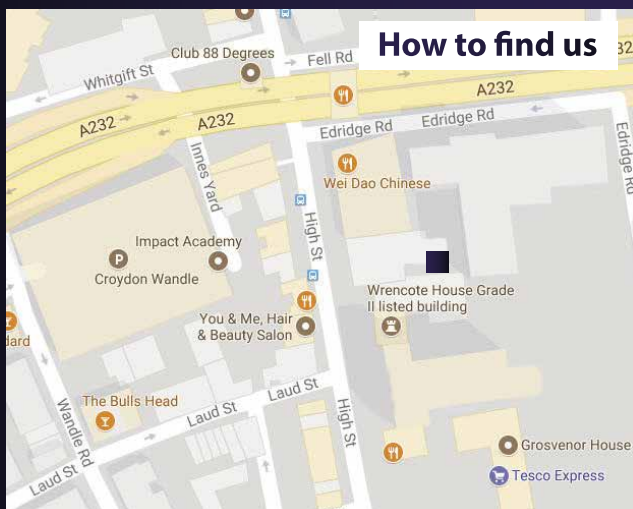


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The London Learning Consortium offers a wide choice of apprenticeships, professional and higher level qualifications and training, as well as short accredited and non-accredited programmes.

- LLC programmes are taught by highly experienced and dedicated Training & Development Consultants
- LLC programmes are designed to be flexible and convenient for employers
- We offer discounted rates for corporate groups and LLC members
- LLC provide in-house bespoke delivery solutions at an employers premises in venues across London
- Our training delivers measurable outcomes which can improve your business productivity and efficiency
- Government funding may be available to support your organisation's training needs.

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

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

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

LLC works with both SMEs and large employers in both the Private and Public sectors and also works with Local Authorities in vocational areas that deliver social impact.

As well as Apprenticeship provision and wide range of part-time or full-time vocational programmes, LLC offer a full range of professional and higher level qualifications and units, as well as short accredited and bespoke employer led programmes. Our qualifications are fully accredited, vocationally based and highly valued by employers.

Our programmes are taught by highly qualified, experienced and committed Training and Development Consultants, and are designed to be flexible as well as providing great value for money.

Training is delivered at our venues across London, through our E-Learning Platforms and also offered as 'in house' delivery solutions, located entirely at an employer's premises.

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

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

Whatever your learning and development needs are, LLC and its wide range of partner providers have the solutions to provide 'Your Next Step'.

For more information please call LLC on **0208 774 4040**, e-mail on **courses@londonlc.org.uk** or visit our website **www.londonlc.org.uk**.



CASE STUDY

Blue Engineering – We make things stand up!

Blue Engineering is a design led multidisciplinary structural engineering firm in Shoreditch, London. Established in 2010, it has grown as a company, building a rich and varied portfolio of efficient projects and team members. Founding Partner James Nevin has been invested in creating a dynamic workplace where engineers can grow both professionally and creatively. The organisation's values are imbedded into how the business is run, making it the perfect environment for ambitious and creative individuals. These values include fostering personal and professional growth, innovative thinking, advocating a collaborative approach as well as nurturing long-term partnerships. These exemplify what apprenticeship candidates develop during their time at Blue Engineering.



The apprenticeship programme at Blue Engineering is an integrated part of the business. Since appointing a single apprentice in 2012, the programme has developed, becoming a refined element in the company structure. Past and present apprentices account for almost half of the workforce at Blue. Those who have stayed after completing their studies have worked their way up and now lead teams of their own. The original apprentice, Jack, jointly heads one of the most in-demand teams in the company. He also plays an active role in training new recruits. Blue Engineering is proud to be working alongside the University of East London (UEL) to offer successful candidates a Civil Engineering Degree Apprenticeship. The six-year programme enables successful candidates to gain a full Foundation Degree (Level 4) Bachelor's (Level 6) or Master's (Level 7) and several years of work experience at the same time. Only a handful of universities offer Civil Engineering Degree Apprenticeships in the UK, making it a great opportunity for both applicants and the business.

With the integration of Degree Apprenticeships last summer, Blue



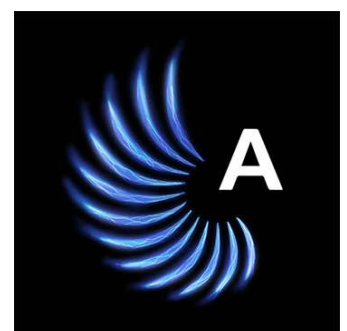
Engineering has acquired seven new apprentices, making it the most successful recruitment for the company to date. Many have come from diverse educational and demographic backgrounds, which only enhances our team further. As Blue Engineering advocates, their investment and determination to succeed is evident. This can be seen in one of our newest apprentices, Elijah, who has demonstrated added community value through involvement with his local community. He won the Techno Mastermind Award at the Newham Youth Achievement Awards which recognises a young person's outstanding technical ability and potential. He is also interested in new engineering technologies and has contributed his skills to enhance team building activities.

High quality learning ensures that graduates are highly skilled professionals with varied experience and transferable skills for lifelong employability. The ability to apply theoretical knowledge from course work to real life work situations is an evident tool to apprentice success. In contrast, the constant demand for learning in the company means that other employees enhance their own skills, learning the latest from what the apprentices are learning. This is also beneficial to the company's strong cross sector experience, a selling point that elevates the quality service. The vast range of projects being worked on requires a high level of creative thinking when complex challenges arise. Each challenge brings valuable lessons that can be adapted to future work when

similar challenges arise. This gives apprentices an early introduction to cross sector experience adding value to any given project.

The company has appeared in the press and been interviewed for their continuous support for apprenticeship business integration. Acting as a spokesperson, founding partner Nevin is committed to raising apprenticeship awareness. Leading up to National Apprenticeship Week 2019, the company will be highlighting the various business benefits showcasing the energy and passion apprenticeships can bring to an organisation.

For more information on apprenticeships, visit: <https://www.apprenticeships.gov.uk/>



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Be prepared, don't regret approaching security lightly

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

The threat from international terrorism remains at SEVERE – meaning an attack is highly likely. Unfortunately, this threat is constantly evolving and unlikely to decline any time soon. It is therefore imperative that communities and businesses receive the most current and appropriate advice to ensure that they are best prepared.

“The information and guidance can be given through various types of national and bespoke training and briefings.”

Working with National Counter Terrorism Policing HQ (NCTPHQ) and the Centre for the Protection of National Infrastructure (CPNI), CTSAs are able to advise and educate organisations and communities on the most recent information and guidance to ensure their understanding, policies and procedures are

suitable and aligned to best practice. The information and guidance can be given through various types of national and bespoke training and briefings. Briefings cover, but are not limited to: the current threat and attack methodology within the UK from terrorism and domestic extremism; responding to and reporting suspicious activity; responding to a firearms or weapons attack.

The training covers, but again is not limited to: contingency planning and response to attacks; evacuation and invacuation procedures; post room security; personnel and employment screening as wells as mitigating against insider threats, cyber security and in-house table-top exercises. Document awareness workshops to help train staff to have a better understanding of how to identify genuine and fraudulent identity documents are also offered.

Bespoke online and face to face training to support SME's across the City is also available, particularly for those that are

“The training covers, but again is not limited to: contingency planning and response to attacks; evacuation and invacuation procedures; post room security; personnel and employment screening as wells as mitigating against insider threats, cyber security and in-house table-top exercises..”

customer facing. For many small businesses, there is not the time nor the facility to host lengthy training and awareness packages so packages can be tailored to ensure individuals working within

these organisations are supported. This support also caters for Night Time Economy.

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

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

ctsa@cityoflondon.pnn.police.uk
0207 601 2834



Think Security, Trust Securitas

Securitas has decades of experience in providing the highest quality security for our clients no matter how big or small. Every requirement is unique, and we analyse each security solution to recommend the right blend of service to meet your needs.

Your safety and peace of mind is our priority.

We blend people, technology and knowledge to deliver six Protective Services to keep your business safe:

On-Site Security

Our highly trained, SIA licensed Protective Services Officers (PSOs) deliver value and reassurance by being there when you need them most. All our PSOs are trained fire marshals and certified in first aid, counter terrorism and customer experience.

STARS (Security Trained Assistance and Reception Services) combine exceptional customer service with security

expertise in one highly skilled professional, for all your front of house and security needs.

Canine Services combine expert handlers with industry-leading dogs in the ultimate, high profile deterrent for your business.

Mobile Security

With the largest fleet in the country, carrying out over 2,500 daily patrols, Securitas Officers in branded vehicles provide a fast, efficient security response 24/7.

Electronic Security

Working with market-leading suppliers, Securitas designs, installs and manages your electronic systems. So, whether it's intruder detection, CCTV, access

control or perimeter detection technology - we'll set your security up to suit your business.

Remote Security

Our state-of-the-art Securitas Operations Centre (SOC) monitors thousands of system signals every day. SOC operators respond to every signal whether it's to dispatch a mobile response unit, report an incident, provide 24/7 support or contact emergency services.

Fire & Safety Services

Fire is one of the biggest safety risks to your business. When did you last check your fire alarms and extinguishers? Do you have fully trained fire marshals on standby? Our Fire & Safety

experts will carry out a fire risk assessment to eliminate fire risks and we'll help you meet your legal duty of care to employees.

Corporate Risk Management

combines technology with security intelligence in partnership with corporate risk specialists, Pinkerton. With Securitas you can be certain that no risk will be left undiscovered.

Unique, value driven, intelligent security solutions. Trust Securitas to keep your business safe.



Think Security, Trust Securitas

Securitas gives complete peace of mind. Blending people, technology and knowledge to deliver total protection, we will keep your people, property and assets safe.

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The cyber threat to UK businesses

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

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

Compromised email and social media accounts

Email and social media are increasingly becoming the predominant forms of communication between a business and its customers, and any compromise of those channels could lead to significant financial and reputational damage. During a six month period in 2018, businesses reported losing £6.7m as a result of compromised email and social media accounts. That number increases to £9.5m when you include the losses reported by individuals. We advise users to lockdown important accounts by using strong, unique passwords and enabling two-factor authentication (2FA) where it's available.

Server hacking and extortion

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



use the threat of seizing, damaging or releasing data in order to extort money from both businesses and individuals. Sometimes the threat is just that, a threat, but in the majority of cases reported to us, criminals will follow-through and infect a businesses' computer systems with malware, often ransomware. Businesses reported losses of over £7m as a result of server hacking and malware infections. Action Fraud advises business users follow some simple steps in order to protect themselves from the financial and reputational damage caused by these types of cyber attacks. Start by ensuring that all of your computers, laptops and mobile devices are running up to date software and apps. All laptops and computers that connect to a business' network should have anti-virus software installed and

“Online fraud is the most common criminal offence in the country and it affects all of our communities.”

be kept up to date. Frequent backups of important data is another key aspect of defending a business against extortion attacks. For more information on how to protect your business, visit <https://www.ncsc.gov.uk/smallbusiness>
Protecting businesses in the Square Mile Cyber Griffin is a City of London Police initiative that helps businesses and individuals in the Square Mile protect themselves from cyber crime. Our experienced officers deliver free

workshops and seminars which aim to teach people the basics when it comes to protecting themselves online and also increase their knowledge of the ways in which criminals can carry out cyber attacks.

There are a range of services available through Cyber Griffin which are designed to reach those who have very limited knowledge of cyber crime threats, all the way up to individuals who hold IT security and risk roles. For more information, visit <https://www.colp.uk/cybergriffin/>

Always report fraud and cyber crime

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

If you have been a victim of fraud or cyber crime, report to Action Fraud at www.actionfraud.police.uk

Corporate espionage is big business. Recent news stories demonstrate just how common covert activity has become and highlights that today's threats do not come solely from competitors or foreign intelligence services. Equally important are the ways in which employees themselves, deliberately or otherwise, create vulnerabilities in an organisation's security. According to PwC, 44% of data breaches are attributable to insiders.

Most organisations face an "insider threat" and it is often more severe than an outside threat simply because they have access to potentially valuable information. Insiders are increasingly used to circumvent the tough security regimes that exist in most organisations today and during times of economic downturn when the number of disaffected employees is on the increase due to downsizing, redundancies and lack of bonuses, the temptation for errant employees can be substantially heightened.

The Enemy Within

Addressing the Insider Threat



Insider Threat Mitigation

Many insider attacks are only possible because of an absence of sufficient preventative measures and a combination of technical and non-technical measures can help you to identify and mitigate your organisation's vulnerabilities against the threat, including

1. Education

The best way an organisation can protect its proprietary information

is by educating their employees about what their organisation holds valuable. If everyone understands what needs to be protected, they can better understand how and from whom to protect it. Consider initiating regular awareness briefings to staff.

2. Physical Processes

Ensure that appropriate physical security measures are in place, such as locking offices, restrict

access to sensitive areas to staff who do not require it. Implementing a clear desk policy will go a long way to reducing opportunist information theft.

3. Periodic Security Sweeps

With the introduction of personal liability for directors in connection with Corporate Governance issues and compliance, many organisations have their offices swept for listening devices once or twice a year. This may be increased if an organisation is at a heightened period of risk such as pre-results announcements.

When companies lose control of proprietary information, there can be serious consequences and having overt policies in place is often the best way to deter data thieves and demonstrate to competitors and errant employees alike that such activity won't be tolerated. Reviewing and improving your organisations security practises and conducting regular security sweeps are effective ways of ensuring long term protection from corporate espionage and the insider threat. For more information visit www.esotericltd.com





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'The World's Best-Selling Underfloor Heating Brand'

With more than 2.5 million systems installed in over 70 countries worldwide, Warmup is the world's best-selling underfloor heating brand. Warmup is a research driven company, continually developing new ideas and 2019 marks our 25th anniversary of bringing warmth to millions of people.

Floor heating is a contemporary heating solution for both residential and commercial spaces. With quick heat-up times, intuitive functionality and a more energy-efficient approach to heating compared to traditional systems, a floor heater brings both design freedom to a space and long-term cost savings too. Warmup offer both electric and hydronic floor heating systems to consider specifying for your project, whether you are refurbishing your office or designing a larger development from the ground

up. Warmup's range of floor heaters and heating controllers are European compliant, CE marked and accredited by more independent institutions than anyone else in the industry.

Our Projects Team can provide a truly bespoke service for your project's heating needs, no matter the size or scope. Having worked on award-winning developments across the world, the Projects Team will work with you every step of the way, from initial design to installation, making sure your underfloor heating solution is nothing short of perfect. They'll take you through the consultation stage, assessing building regulations whilst sending over technical drawings and reviewing site risk assessments. During the installation, the Team can take on an on-site management role and oversee the final fit with their



highly-trained underfloor heating installers. Put simply, the Warmup Projects Division is a one-stop-shop for your floor heating specification.

An ideal floor heater for both renovations and construction projects is our Total-16 System.

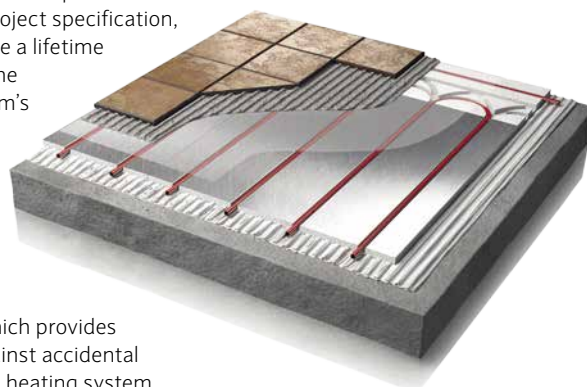
As one of our most popular hydronic systems, the Total-16 uses warm water distributed in underfloor heating pipes to radiantly heat a space with an ultra-slim system depth of just 16mm. With in-built high-quality insulation below aluminium diffuser plates for fast, efficient heat dispersion, the low-profile nature of this heater means it has a negligible effect on floor build-up. The Total-16 System offers quick installation times and true ease-of-use and is suitable for use with almost all floor finishes. Control the Total-16 System with Warmup's 4iE Smart WiFi Thermostat, our award-winning underfloor heating controller. The 4iE maximises on the energy-efficiency of floor heating and is compatible

with Building Management Systems. The 4iE works alongside our technologically advanced MyHeating and AutoSwitch smartphone apps to prevent energy wastage, provide automatic heat scheduling, cost-savings and remote access to the system.

Warmup's research and development approach has created a product design and manufacturing process that allows us to offer market-leading warranties on all our products. As part of your project specification, you can include a lifetime warranty for the Total-16 System's PEX-A heating pipe as well as coverage with our renowned SafetyNet Installation Guarantee, which provides protection against accidental damage of the heating system during the installation process. Our after-sales customer support also brings peace of mind to our clients with members of our team ready to assist you with any floor heating enquiry 24

hours per day, seven days per week, 365 days per year. And with over 30 country specific websites containing easy-to-use guides, product literature and tools to assist you, Warmup are proud to be trusted by architects, developers and installers around the world.

To find out more about the benefits of installing underfloor heating in your next project, visit our website at warmup.co.uk



Warmup

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Warmup Underfloor Heating - a smarter, more energy-efficient heating solution



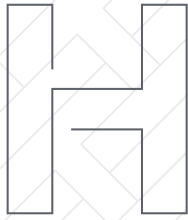
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- ✓ Electric and Hydronic floor heaters for all types of buildings and floor types
- ✓ Step-by-step guidance from our Projects Team
- ✓ Market-leading warranties on all products
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- ✓ 24/7 aftersales support
- ✓ World-class system design

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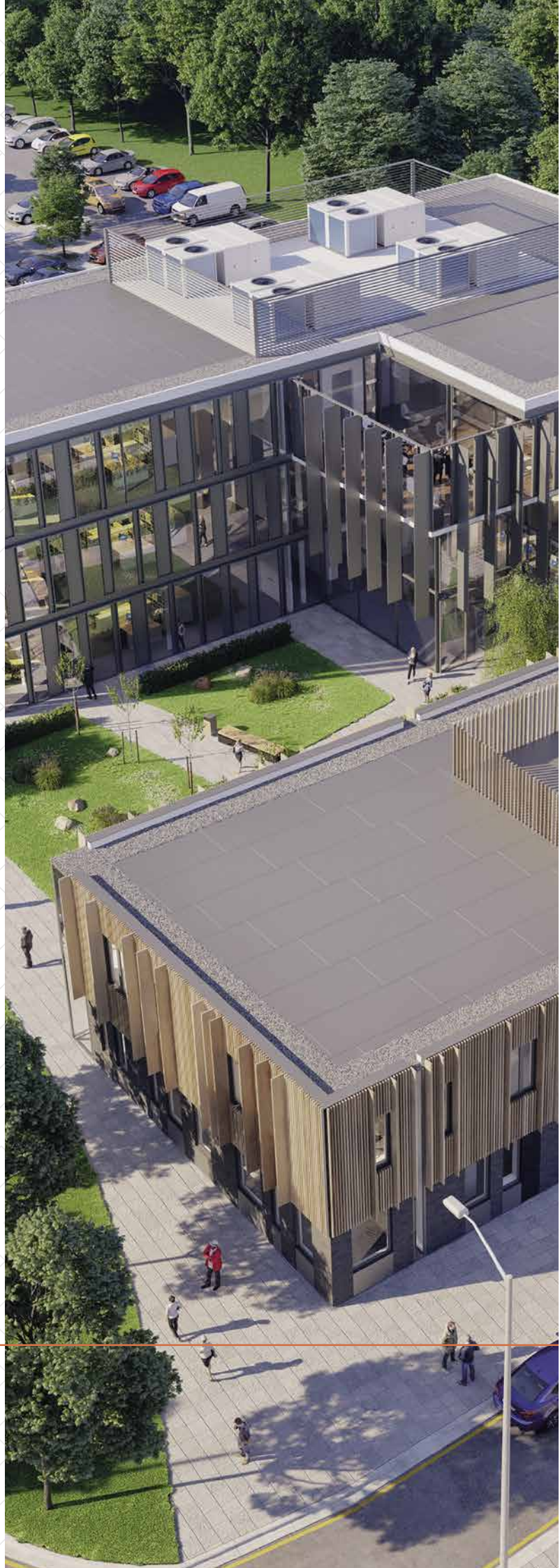
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SOAS academics and students engage in vital research projects which are shaping culture, economics, society and politics. Recent projects have focused on areas such as international law, political stability, endangered languages, diplomacy in sport, anti-corruption and the Chinese financial system. With more than 300 academics dedicated to research and teaching, SOAS is one of the world's leading institutions of its kind.

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Helping your organisation on its way to better health

 Give your employees a better understanding of their health from as little as £35 with an on-site health screen from Health Shield.

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Our entry-level health screen is a great starting point on the road to a healthier workforce.


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Our most flexible health screen gives a choice of four levels to suit the needs of your workforce.


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Our most comprehensive health screen offers peace of mind for all employees with a range of 32 tests.

What are the benefits of providing health screens to your organisation?

- Provides employees with clear information about their health
- Gives an understanding of your organisation’s exposure to future health risks
- Reduces turnover of staff and improves productivity
- Allows employees to take preventative action to maintain good health
- Reduces absenteeism and increases staff morale
- Raises health awareness in the workplace



Providing tailored support to your employees can improve their wellbeing and overall health, not only at home but also in the workplace, benefitting your bottom line.

Health Shield doesn't just look after your employees, we have services to support you too



We offer a range of Occupational Health services to help employers comply with Health & Safety legislation and provide healthy working environments for their employees.

Organisational Support

Objective

Organisation wants to discover how it can reduce sickness, absence and improve productivity.

Solutions

- 1 Organisational Health Risk Assessment
- 2 Online Occupational Health Support Line
- 3 Occupational Health Management Referral

Outcome

Solutions provided enable better understanding of the needs of employees, and the assistance needed to create a healthy working environment.

Managerial Support



For more information on Health Screening and Occupational Health services, visit healthshield.co.uk/products or call our friendly team on **01270 588555**

The short-term solution to support clients at every step

Time is money, and that's never truer than in the world of business. And for businesses that need to borrow money, there's rarely time to waste – so waiting weeks and weeks for a mortgage or fixed-term secured loan to be approved isn't always an option

One alternative is short-term finance, often called a bridging loan, which is regularly arranged and funded within days. Specialist lender Together has looked at how bridging loans work, and how they can be used by businesses at various points during their lifecycle.

How bridging loans work

Together's Bridging loans are designed to span the gap between a payment going out, and a payment being received. Secured against property, they last up to a year. Interest is charged monthly, and rates typically vary depending on the amount being borrowed, the equity in the property, and the type of property itself.

In effect, they are interest-only loans. Monthly payments cover the interest alone, and the principal loan is repaid in a lump sum within 12 months.

Start-up

A bridging loan is one way to help secure a first business premises – especially if your clients have been offered the chance to purchase at short notice, and can't wait weeks and weeks for a commercial mortgage to be approved and funded. After putting down a deposit (or using another property they own as additional security), a bridging loan can often be funded within days – leaving your client with the time they need to arrange longer-term borrowing.

Growth

Your client can use a bridging loan to leverage the equity they've built up in their premises, to expand their existing space or grow their team. This may be particularly helpful when they have the opportunity to secure a large new client, but need to increase capacity in order to service the account. Alternatively, retail and restaurant



Jon Elliott, Central London and East Regional Development Director at Together

businesses can take advantage of a bridging loan to grow their chain of outlets. They can put down a cash deposit (or use their existing premises as additional security) to cover some of the up-front expenses involved with acquiring a new outlet:

- Securing the purchase of an additional property.
- Completing a new shop-fit.
- Hiring staff.
- Purchasing stock.



"A bridging loan can be used to clear the bills in the short term, while funds are raised by (for instance) selling property or assets."

Unexpected bills

A bill – like a self-employment tax bill – can throw any business-

person's cashflow into disarray, and prevent them from focusing on the important job of running their business. A bridging loan can be used to clear the bills in the short term, while funds are raised by (for instance) selling property or assets.

Relocation

Every growing business outgrows its headquarters at some point or another, and a bridging loan can be used to secure a new space while the previous one is sold. This may be helpful in instances where business operations must remain uninterrupted during a move.

Owning both premises temporarily gives your clients the option to appropriately refit the new space, and migrate teams one by one.

In instances such as these, the bridging loan is repaid using the proceeds of the previous property's sale as soon as it's completed.

Cashflow pinch periods

Cashflow is an issue for many businesses, and bridging loans can help those who need money in the short term to make money in the longer term. For instance, many manufacturers may need to invest in raw materials or

temporary storage space to accept a large order or ahead of an expected seasonal rush.

Seasoned professionals

Together have been lending for over 40 years, and understand the realities of the business world – because they've never forgotten that they're businesspeople too.

Jon Elliott is Together's Regional development director for London. He says: "In the past, bridging loans have typically been employed to mend a broken housing chain. Buyers desperate to move would use a bridging loan to secure their new property, while the sale of their previous home goes through.

"However, over time they have come to be used for more diverse reasons. These days, there are many ways businesses of all kinds and sizes could benefit from the flexibility they offer."

"However, over time they have come to be used for more diverse reasons. These days, there are many ways businesses of all kinds and sizes could benefit from the flexibility they offer."

To find out more about Together's common-sense approach to Bridging loans, Secured fixed-term loans, and Commercial mortgages, head to togethermoney.com or call us on: **0333 331 4247**

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Take control of your market research with the new remote access membership available at the City Business Library

The team at the City Business Library are committed to providing small businesses across the UK with access to a wide range of business information and so will be launching a new subscription membership in February 2019 to provide remote access to a wide range of databases that customers can use from the comfort of their own home, office or even on the move. You can choose to buy a 6-month or 12-month membership and get remote access to the following databases:

- **Fame** The Fame database can help you create Business-to-business searches to find companies with specific profiles, and you can carry out detailed analyses on individual or groups of companies – plus, you can create B2B company lists.
- **Global Trade Tracker** Global Trade Tracker provides you with detailed commodity trade statistics (value, volume, price) for over 110 countries. Contains monthly and yearly data from 2002 to date.
- **IBISWorld** IBISWorld includes comprehensive yet easy to digest reports on hundreds of industries. Each report consists of key statistics and analysis on market characteristics, operating conditions, current and historical performance, major industry participants and more
- **MarketLine Advantage** MarketLine Advantage is an interactive platform, giving you any time access to a unique mix of company, industry, financial and country business data, for every major marketplace in the world.

Plus, you also get access to the following databases:

- **Law and Business**
- **Business Source Premier**
- **Exporters Almanac**
- **Cobra**
- **European Newstream**

If you really want to make your business a success, and you want to keep ahead of your competitors through the power of market research, then this membership is worth every penny. You really won't find this level of business information available remotely from anywhere else in the UK.

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LCCI members' noticeboard



■ REC LTD

Resource and Environmental Consultants Ltd (REC), the UK multi-disciplinary environmental consultancy, part of the Concept Life Sciences Group, has announced the appointment of three new senior team members. Ged Sojka joins as National Operations Director in Geo-Environmental, Martin Lucass as team leader for Northern Geo-Environmental, and Mike Armitage as Head of Ecology. REC has made these appointments to support its ongoing growth and development plans, and to broaden its service offerings to provide national integrated environmental solutions across the UK. REC delivers solutions for planning, development and regulatory compliance to clients in property and construction, infrastructure, industry, energy and public sectors.

<https://www.recltd.co.uk/>



■ Menzies

Countdown to tax year end – simple tax strategies to action now!

While the Chancellor of the Exchequer is looking to reduce the tax gap, there are nonetheless still opportunities to review your financial arrangements for saving tax before the tax year-end on 5th April 2019.

Visit our website to review our year-end tax planner:

This planner highlights some simple tax planning strategies which could help you structure your affairs in such a way to help reduce your exposure to tax - www.menzies.co.uk/menzies-year-end-tax-planner/.

If you want help with your year-end planning, please contact David Truman on 020 73875868 or email dtruman@menzies.co.uk



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Junius is a completely new and innovative concept in the food-to-go market. Our delicious range of food and drinks empowers businesses to make health-motivated food choices. 2018 'Food Matters Live' Finalist for Innovative Food-to-Go product of the Year, we start with the science and build our delicious recipes, which include nutrient-dense foods and phytonutrients known to positively influence the roots of health. We collaborate with forward-thinking companies to provide individually packaged, freshly prepared salads and wraps with colour-coded dressings and desserts. To find out more contact us at

hello@wearejunius.com
www.wearejunius.com



■ The Grid Media

Looking for Tech Thought Leaders
The Grid Media Ltd is running 2 types of week-long programmes periodically in 2019 for overseas delegations to visit the UK.

1. 'Tech Mega Trends & Digital Ethics for Future Thinking Leaders'
2. 'Innovation Jam for Execs - London Offsite'

Both programmes showcase London as the techhub of Europe and are a mix of talks, panels, workshops, ideation hackathons around big data, AI, blockchain and VR/AR. There will also be engaging site visits to tech companies, innovation hubs, etc.

Most delegations will be from the GCC (UAE, Saudi Arabia, Kuwait, etc):

If you'd like to speak or invite delegations onsite, see contact details below. May Khizam 07756 900 176 (UK)

may@thegridmedia.co.uk
www.thegridmedia.co.uk



■ Falanx Assynt

Strategic and geopolitical intelligence on emerging markets Falanx Assynt is pleased to announce the successful roll-out of a brand-new technology platform or its long-established Assynt Report service. We help organisations in many sectors anticipate future risks to their business interests, from financial and professional services to aerospace, extractives and engineering. We predict the outcome of geopolitical and security risk issues in the Middle East, Asia, Latin America, Africa and the FSU, to help inform our client's business decisions. To request a free trial of our new platform or to arrange a discussion on how we can support your organisation please visit <https://assyntreport.com/register> or contact us at assyntinfo@falanx.com.



■ Melia White House - Hotel

Renovations are underway at Melia White House - Hotel Melia White House hotel is set to undergo a multi-million-pound refurbishment, commencing 28th January and slated for completion in June 2019. This refurbishment will focus on making changes to the main lobby, food and beverage outlets and meeting rooms. These developments, done in stages to minimise any disruption, will have a positive impact on the future experience of all guests and allow for the Melia White House to continue to provide outstanding service in elegant surroundings. For more details, please visit

www.melia.com/en/hotels/united-kingdom/london/melia-white-house.



■ Ace Travel

Business Travel Show 20th - 21st February 2019

ACE are delighted to launch their new management and branding at The Business Travel Show at London Olympia from the 20th - 21st February 2018.

ACE will be showcasing their Experienced Team, revealing the ACE Bodyguard and introducing our Travel Policy Professor. Talk to our industry experts concerning your travel programme and allow our Corporate Travel Specialists, Travel Risk Consultant & Travel Policy Professor' to advise on best practice for your travel programme.

Contact ACE to make an appointment with our travel specialists.

Arrange a consultation to be entered into a prize draw to win various great prizes.

www.acetravel.co.uk
<https://www.acetravel.co.uk/blog/business-travel-show->



■ Conrad Capital

Conrad Capital Philanthropy Arm Launched

Following the success of our bespoke bridge lending platform since its launch in 2017 we felt it was time to formalise our charitable work.

To this end we are very proud that Angela Salt, OBE, agreed to join us last year as a special adviser to head up our philanthropic endeavours.

As an entrepreneurial business we are equally delighted with Angela's input in helping us choose the Cherie Blair Foundation for Women, Workaid, Hand in Hand International and Y Care International, as philanthropy partners for 2019.

To find out more and to enquire about working with us on philanthropy please visit www.conradcapital.co.uk/philanthropy.htm or call (03333) 232 551.

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When Mark was looking for a bridging loan to expand his catering business, we had an appetite for it.

Lending for the new normal.

At Together our experience spans over decades and tens of thousands of bridging loans. So no matter the circumstances our flexible approach to lending means that it's perfectly normal to us.

Find out how we do things differently at togethermoney.com/fundingthegap or call 0333 331 4247

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'Mark' has been used for illustrative purposes only.

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