



# London

Issue 166 | June 2020

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## Business Matters



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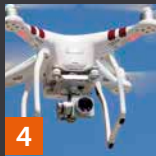


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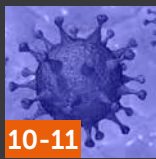
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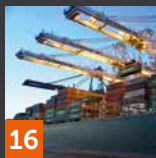
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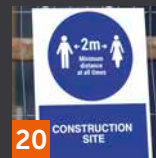
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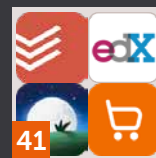
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Front cover photo by Amelia Bishop

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

### CHAMBER CONTACTS

**Events**  
Victoria Jayne - 020 7203 1875  
**Export Documents**  
Davor McKinley - 020 7203 1856  
**Enterprise Europe Network**  
020 7203 1929

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

**Information**  
Alexa Michael - 020 7203 1866  
**International business**  
Vanessa Vlotides - 020 7203 1838  
**Membership sales**  
020 7203 1960  
**Member support**  
Nick Charles - 0207 203 1957  
**International trade events**  
Vanessa Vlotides - 020 7203 1838  
**Media relations**  
Steven Reilly-Hii - 020 7203 1897  
**Sponsorship opportunities**  
Nick Charles - 020 7203 1957

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Liverpool (Head Office):  
Burlington House, Crosby Road  
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Tel: 0330 124 3780  
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### PUBLISHING CONTACTS

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

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



# Quarantine for international arrivals questioned

Commenting last month on the government's announcement of a self-isolation policy for international visitors to the UK, LCCI chief executive Richard Burge said: "The government's roadmap to restarting the economy is correctly centred on a risk-based approach. Yet this announcement of almost blanket quarantine for international arrivals doesn't appear to be risk-based.

"If it was, it would recognise that arrivals from some countries with much lower transmission levels than the UK and low incidence of the disease would not increase our risk, provided they adopted our social distancing protocols on arrival. If this is wrong, show us the data, the models, and the analysis.



"At the moment this looks like the worst sort of arrogant British exceptionalism. This sort of thing

does not create or sustain a global reputation, nor the impression of re-opening for business.

"Businesses in many sectors that depend upon aviation will be baffled why the government and its

**"Businesses in many sectors that depend upon aviation will be baffled why the government and its advisors have chosen this approach ..."**

advisors have chosen this approach, at this time. And those businesses will be hoping for as quick as possible a move to a system that permits selective international travel into the UK that is guided by a transparent scientific and health risk rationale."

## Taking the pressure off London transport

Responding to Transport for London (TfL) publishing advice for London businesses about how they can play a part in controlling the coronavirus as national restrictions on movement are gradually lifted, LCCI chief executive Richard Burge said last month: "We support the government's phased approach to re-opening the economy. Employers, however, must take independent decision for their business based on their risk assessment, the agreement of colleagues, and the readiness of clients

and customers to trade with them.

"For as many London-based companies as possible, it remains imperative that they keep working from home as the norm for the foreseeable future in order to take the pressure off London's transport network.

"Businesses must look at flexible hours and how they can mix office and working from home days. In return, TfL need to look rapidly at fare structures that will incentivise businesses to respond to reduced transport capacity."



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# London business feedback on market conditions



Since going into lockdown, the LCCI has produced a weekly document compiling member feedback of business conditions. This sitrep is distributed on a weekly basis to a number of key policymakers, including Small Business Minister Paul Scully MP and the entire London Assembly. *Stephen Jones* is the sitrep compiler and here he brings *LBM* readers up to date with its findings



“Covid-19 has brought a radical change to working life across the capital. Businesses have been forced to embrace remote working, and for many this has proved enlightening. However, the economic disruption to the thousands of firms across the capital LCCI represents cannot be understated.

LCCI has focussed its policy work on the government support schemes that have been launched to help businesses. It has called on banks to drastically raise the pace of lending to businesses; and urged businesses and councils alike to work effectively in order to get crucial grant funding out of the door.

Frustrations with the pace of lending under the Coronavirus Business Interruption Loan Scheme has been a mainstay of the weekly sitrep. London firms have struggled to get access to funds quickly enough.

## Under question

Banks have improved their performance in terms of getting loans out of the door, and the introduction of the Bounce Back Loan Scheme has helped. Nevertheless, the performance of banks has come under question repeatedly. LCCI has made statements on this issue, as part of a wider response by business organisations across the capital to get banks to act quicker.

By contrast, London's local authorities have shown considerable improvements in getting the Small Business Grant and Retail, Hospitality and Leisure Grant to thousands of small businesses in their bor-

oughs. It has been encouraging to see that, after an initial slow distribution of these grants, councils have made significant leaps in getting funds to businesses.

## Overnight collapse

The need for finance could not be any clearer. Businesses have seen an almost overnight collapse in their revenues. Firms have had to change their ways of doing business, from

online events to completing construction site visits with drones. The support schemes announced by the government have gone some way to help businesses through the current recession, perhaps none more notably than through the Coronavirus Job Retention Scheme.

Last month Chancellor Rishi Sunak announced that the Job Retention Scheme will be continued until October, with businesses able to

**Businesses have seen an almost overnight collapse in their revenues. Firms have had to change their ways of doing business, from online events to completing construction site visits with drones.**

bring back workers on a part-time basis – although firms will have to contribute towards a furloughed worker's wages. The introduction of part-time furloughing has been welcomed, allowing businesses to open at a pace that will mirror the easing of lockdown measures.

Nevertheless, the potential remains that many employees will be on furlough for the foreseeable future, and with the extension until end-October, for many this will be six months without working. The impact on employees' skills will be sizeable. Support will need to be offered to businesses so that they can offer retraining to returning workers. There may also be a widespread need for new skills to be taken on by employees – businesses should be given support to offer this as well.

## Unlocking

The conversation is shifting now towards how businesses re-open and restart. Workplace safety guidelines have been released for firms, and the government has presented its roadmap for the gradual unlocking of parts of the economy.

LCCI will continue to ask London businesses for their feedback on business conditions, and to probe views on how best to support firms through the weeks and months ahead. There are sizeable gaps in the government's support schemes. The Chancellor has shown some willingness to adapt the measures, and it is vital that business continues to feed into these reforms. ”

## Not where we were supposed to be ...

**As I sit at home at my dining table I consider – this is not where we were supposed to be writes Stephen Jones.**

I was meant to be gearing up for the launch of the Q2 Quarterly Economic Survey, which I expected to show a continued uptick in confidence as the UK moved through its Brexit transition period.

The Chamber's policy and public affairs team would have been working hard to see its manifesto pledges acted upon, following the Mayoral elections in May.

Instead, among other things, I am compiling what we believe is valuable information and experience to help government get it right for business. I urge companies to get in touch with me to offer your insights, so that we can best represent your views in our discussions with local and national government bodies.

[sjones@londonchamber.co.uk](mailto:sjones@londonchamber.co.uk)

Stephen Jones is policy research manager at LCCI

# London Chamber of Arbitration and Mediation launches

LONDON *of* CHAMBER  
ARBITRATION AND MEDIATION

**W**ith Covid-19 continuing to ensure an increasingly unpredictable environment in which to do business, LCCI has launched a new company to help firms resolve disputes.

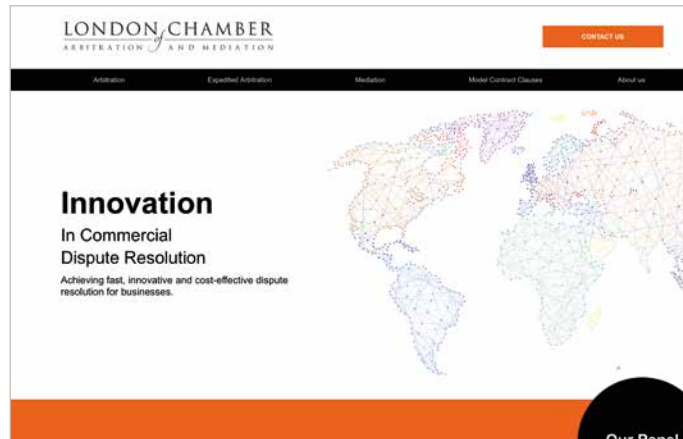
The London Chamber of Arbitration and Mediation (LCAM) launched last month, offering arbitration, expedited arbitration and mediation services, delivered by a diverse expert panel of arbitrators and mediators with many years' experience in alternative dispute resolution.

Using blockchain technology, LCAM's services provide rapid and secure case management delivery, whilst a fixed-fee and cost-effective structure provides certainty to businesses regarding dispute resolution. The new organisation's strapline is: achieving fast, innovative and cost-effective dispute resolution for businesses.

## Testing

LCCI chief executive Richard Burge, said: "For many businesses, this is the most unprecedented time in which they've had to operate. Covid-19 is testing and will put under pressure many aspects of the economy and existing business arrangements and contracts.

"The London Chamber of Arbitration and Mediation will have an



**"Knowledge of dispute resolution services empowers a business, puts a business in control and provides a path to resolve disputes in a constructive and efficient way."**

and Mediation will have an important role to play in supporting companies within this context and we've gathered an expert panel to

assist in doing that.

"Knowledge of dispute resolution services empowers a business, puts a business in control and provides a path to resolve disputes in a constructive and efficient way."

Jonathan Wood, LCAM board director and chair of the board of



Jonathan Wood

CI Arb said: "Businesses can look to LCAM at any stage when considering how a dispute might be resolved, from drafting your contract to managing a dispute once it has arisen."

For more information about LCAM services, its expert panel, and costs, contact LCAM manager Farad Asghari [www.lcam.org.uk](http://www.lcam.org.uk)

## ChamberConnect – ask the expert

**C**hallenges posed by Covid-19 and the new arrangements which may be in place for trading with the EU mean that expert advice has never been more needed for UK business.

To help companies through the impending difficulties, LCCI has launched a new service: ChamberConnect: ask the expert. Exclusive to Chamber members, this provides businesses with up to 90 minutes of complimentary advice from a subject expert within the membership community.

Experts are on hand to provide

advice in the following areas:

- Legal
- Sales and Marketing
- Well-being in the workplace
- Workspace design.

Members with expertise in Finance, Human Resources and International Business are also being sought to join the panel.

### How to connect

Email Nick Charles, head of the LCCI member relationship team to be connected to a member expert and book your complimentary advice session. [ncharles@londonchamber.co.uk](mailto:ncharles@londonchamber.co.uk)

Employee Assistance Programme (EAP).



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# Adapt, survive and prosper

A number of companies across the UK have assessed what those still working might need and have looked at how they can use their current network of contacts or unused products to help ease the burden

One such company is Car & Away, an airport car-sharing scheme operator. During a period where travel is severely limited, the brand has set up a new company called Karshare, a free community car-sharing scheme with the aim of helping essential workers stay mobile. Making use of its current network of contacts, it's gathering temporary vehicle donations from the public and companies with unused fleets to offer up their unused vehicles for a short period of time. With safety front of mind, all vehicles are cleaned, vetted and fully insured by Karshare before being delivered to key workers who may be struggling to get around due to limited public transport. There's no cost to either the vehicle owner or the key worker, and afterwards,

the vehicles are fully cleaned and delivered back to the owners.

Karshare initially launched in Bristol but has already expanded its services to Brighton and London – with over 410 vehicles donated so far.



Photo: Dunk/Flickr.com (CC BY 2.0)

Another company making use of their existing products is bicycle company and LCCI member Brompton Bikes. Brompton Bikes is a folding bike retailer aimed at increasing people's independence and freedom. Due to the reduced public transport and increased concern for those on the front line, it's set up a

bike hire scheme free of charge for key NHS workers. The scheme's already being used by hundreds of staff across London's hospitals, including St Bartholomew's.

## Flipping their business model

Numerous sectors, such as the food and beverage trade, have seen a considerable increase during the lockdown and recent research shows that the demand for alcohol among Britons persists. Whilst this is good news for drinks producers such as Toast Ale, they're focusing on using the drive for the power of good. Toast Ale produces quality beers using surplus bread to replace virgin barley, whilst reducing the demand for land and water, and avoiding emissions. The current pandemic has resulted in a challenge for some to get enough access to basic food essentials. Looking to address this, Toast Ale has launched a 'meal deal' initiative to support its charity partner, Feedback. The concept is simple – they're putting the proceeds for every single beer

bought from their online shop into feeding local communities. Every beer sold provides one meal. Furloughed staff are also volunteering their time to deliver food to those who need it.

Other small brands have had to reconsider how their product is distributed in response to the increased demand for delivery service; amending their model to enable safe home delivery for essential items. One example of this is Mayfield Eggs in West Oxfordshire, who've worked with the local community to recruit delivery drivers and focused on IT updates to ensure they could process increased orders.

Meanwhile, companies such as Bloom & Wild have been established in letterbox deliveries for some time now, but this safe and innovative method of sending flowers and gifts has really taken off during the coronavirus pandemic.

Among the most unusual is the world's first 'flat' bottle of wine – the first that can be posted through a letterbox, designed by Garçon Wines. Originally created to reduce



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carbon emissions and supply chain costs, the bottles are 100 per cent recycled and recyclable as well as being 87 per cent lighter. Whilst these existed pre-pandemic, the company has now expanded to offer unfilled bottles for non-wine applications, exploring using the bottle for other types of liquid specifically produced to assist with infection prevention and control, patient care, or other Covid-19 related matters, for example, hand sanitiser.

### Setting up something new

One of the many sectors that's been hit hard due to the pandemic is horticulture. With most garden centres and large retailers having to shut their doors in key planting time, there are millions of pounds of bedding plants with no route to

market. This potentially means a huge amount of waste.

As a result, a new company called Hope Plants has been set up by a couple in West Sussex, one of whom is a horticulturist with 22 years' experience, who recently found himself unemployed due to Covid-19. The aim of the business is to offer a local home delivery service of plants, compost and grow-your-own vegetables to Chichester and the local surrounding areas. Starting with a post on Facebook to understand if there was initial interest, the couple were inundated with requests and offers of support, and the new business was formed.

There's no doubt that this global pandemic has made this an extremely trying time for businesses of all sizes. But these few examples though shine a light on just how creative and supportive both businesses and consumers can be when times get tough. Bring able to pivot a business model, offer to help those in need or create something new in such a turbulent time are reasons to celebrate the amazing spirit of our entrepreneurs and SMEs.

This article was supplied by renewable energy provider Opus Energy  
[www.opusenergy.com](http://www.opusenergy.com)

## Byford for Brown



TfL announced at the end of last month that Andy Byford will take over from Mike Brown (pictured) as commissioner for Transport for London in July. Formerly the New York Subway chief, Byford was confirmed in post by Mayor Sadiq Khan who pointed to his wealth and experience that would help in leading London as it faced the unprecedented challenge of Covid-19, "and work to build a cleaner, greener city."

The Mayor also praised Mike Brown "for everything he has done for the capital since starting at TfL in 1989."

For Byford the appointment represents a return to the UK. British-born and educated, he started his career as a graduate trainee in London Underground in 1989.

There will be a full account of this important appointment in the July issue of *London Business Matters*

SPONSORED COLUMN

## Now is the time for firms to focus on engaging their stakeholders



By Mandy Pearse, Chartered PR, FCIPR, Chartered Marketer, MBA President Elect CIPR and Director, Seashell Communications

Now as we start to move towards recovery from Covid 19 to a "new normal" a rapid shift from broadcast to engagement is needed.

Although the roadmap for recovery is far from clear what is apparent is that we won't be returning to the old ways of working any time soon, if ever.

In times of major change organisations need to engage with their stakeholders to create a shared understanding and agreement of how things will work going forward.

### Staff

Organisations who treat their staff well in a crisis tend to show high levels of engagement and motivation as they move to recovery. Working from home as a necessity is one thing but a longer-term strategic shift to home and flexible working as the norm requires cultural change. Engage with your staff to discuss return from furlough, reduced office working, virtual on boarding of new employees, support for trainees and apprentices, creating effective online meetings and reinforcing a sense of one organisation.

### Customers and clients

How we do business is changing. This provides a key opportunity to engage with customers and clients on which services/products are most valued and what new ones may be required. Use market research through surveys and online focus groups as well as social listening.

### Boards and shareholders

Engaging your Board and shareholders by providing up to date information on how the business is adapting to the new circumstances provides reassurance. A willingness to meet virtually and answer questions shows leadership and builds confidence.

### Government and regulators

New ways of conducting business may require changes in legislation or guidance. As you develop your new business model take time to engage with regulators, MPs and government departments to ensure you stay on the right side of the law and can push for legislative change where needed.

### Suppliers, franchisees and dealerships

Changes to the way you do business will have knock on effects for your suppliers and those who sell on your behalf. Engaging and treating other firms as partners pays dividends in maintaining both supply chain and consumer confidence as well as driving innovation.

So, take the time to engage all your stakeholders and you will find a sustainable future in the short term and a more profitable one longer term.

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# Insurance Claims And COVID-19

**Jon Sharp, Consultant Solicitor, Silver Shemmings Ash**



**You cannot help but have noticed the anger directed at insurers over the last weeks for their refusal to respond to anything COVID-19 related.**

Space does not permit me to enter into a debate as to whether that stance is correct or not, but there are some basic matters which any business should be attending to at the present time.

Firstly, find your policy wording. This is not the four to five page confirmation of cover that you received from your broker, or that you will have been asked to print out as evidence of your cover if you placed your business online. Shortly, that is not your contract with insurers. The confirmation of cover document summarises the amounts that the business is covered for and the insured perils but it is NOT your policy wording. The policy wording – which will be probably be a booklet, but in any event will be headed policy wording – will be a much longer document, anything between twenty and sixty pages long. This is your contract with insurers and once found, it should be read carefully to see if there is potential cover for your business as a result of COVID-19.

Secondly, concentrate on two areas – your office policy to see if there is cover for forced closure of your office and your business interruption cover. Those are the two areas where primarily claims may potentially lie. Read the clauses carefully,

**“If you think there is cover, notify your insurers of a potential claim either on-line or through your brokers.”**

including the exclusions, to see if there is potential cover.

Thirdly, if you think there is cover, notify your insurers of a potential claim either on-line or through your brokers. If you do not notify a claim promptly then insurers can avoid for late notification. In the current environment, when actually getting claims for COVID-19 paid is going to be hard enough, you do not want insurers having another argument that they can use to seek to avoid making payment. So my advice would be to notify now, to avoid that issue at least.

*Jon Sharp is a Consultant Solicitor at Silver Shemmings Ash. He has practiced in the City for close to 30 years, has a wealth of experience in the insurance industry and has a number of reported cases that demonstrate his abilities as a leader in the areas of dispute resolution, insurance, marine, aviation, general commercial matters and social media. Jonathan regularly presents seminars and lectures to the public, insurers, banks and other lawyers, on a range of topics including social media*

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# Powerful



**The Battersea Power Station Foundation has pledged tens of thousands of pounds to the local community to help those who are being directly impacted by the Covid-19 outbreak**

Local charities and organisations which focus on vitally important areas such as combatting digital poverty, access to food, tackling mental health, domestic violence and supporting the elderly during isolation will be able to apply for funding. A partnership has been formed with the London Community Response Fund, which supports groups impacted by Covid-19 across the capital.

## Crisis

The BPS Foundation has contributed to a number of charities throughout this lockdown period. These include Age UK Wandsworth, which provides support to the elderly, especially to those who have underlying health conditions and have been asked to self-isolate for three months, St George's Hospital Charity to help support the hospital's Coronavirus appeal, the Wandsworth Foodbank which helps tackle the ever more prominent food poverty crisis and the Power to Connect campaign.

Battersea Power Station and Wandsworth Council joined together to launch the Power to Connect campaign in April, to help address the issue of digital exclusion during the Covid-19 outbreak. To support the local community, the campaign works with local community partners to improve access to computers or tablets.

## Support

Amerjit Chohan chief executive of St George's Hospital Charity, said: "Although this is an extremely challenging time for everyone at the hospital, we are joined in this effort by individuals and companies who show their support every day in different ways."

Over 100 laptops and tablets have been donated so far to the Power to Connect campaign and are being delivered to local families via schools providing the necessary technology needed to stay connected whilst staying and learning at home.

**Over 100 laptops and tablets have been donated so far to the Power to Connect campaign.**



Michelle who lives in Battersea and received a laptop donation, said: "Without access to a laptop and having to home-school has been incredibly challenging. As a family we found it difficult to continue with the school's curriculum whilst being at home without the necessary technology required to do so."

<http://bpsfoundation.org.uk>  
[www.powertocconnect.co.uk](http://www.powertocconnect.co.uk)





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# Easing towards an end to lockdown

## What is the UK government's strategy on easing lockdown?

At the end of April the Prime Minister published a 51-page strategy or "roadmap" for releasing the UK from its Covid-19 lockdown. The "Our plan to rebuild" document set out a three-phase strategy for gradually lifting the restrictions.

The government's message changed to **Stay Alert – Control the virus – Save lives**.

Below are the three stages of gradual release from lockdown. All are dependent at every stage on the rate of infection or R number remaining below 1. If the number rises above 1, the rate of infection will rise again. A new five-tier alert system on the status of the Covid-19 virus will be set up to inform the public whether to expect further relaxation of lockdown or measures being re-imposed.

- **Level 1** – Covid-19 not known to be present in the UK
- **Level 2** – Covid-19 is present in the UK but with low transmission and few cases
- **Level 3** – A Covid-19 epidemic is in general circulation
- **Level 4** – A Covid-19 epidemic is in general circulation but with high transmission and cases rising rapidly
- **Level 5** – Same as Level 4 but NHS at risk of being overwhelmed

### Stage 1:

From Wednesday 6 May, people who cannot work from home in England were "actively encouraged" to return to work under the government's plans. This would include people working in the construction and manufacturing sectors, as well

## Rightmove reported that the number of visits to its website hit 5.2 million on the day after the announcement of the lifting of housing market lockdown.

as other industries where home working is impractical (bar hospitality, travel and retail). Garden centres reopened to lengthy queues of customers.

The government also restarted the property market, making it possible for estate agents to reopen, potential buyers to view houses and removal firms to operate. Online estate agent Rightmove reported that the number of home mover visits to its website hit 5.2 million on the day after the announcement of the lifting of housing market lockdown, a number four per cent above the number of online visits on the same day in 2019.

There was also some easing of personal restrictions. Individuals could now take unlimited exercise outside their homes and leave home more than once a day to exercise. They could also use their local parks to sunbathe or sit in. Driving to a national park or beach was also permitted. The public could also meet one person outside of their household at a time, providing they met outside and stayed two metres apart.

### Stage 2:

As from Monday 1 June "at the earliest", primary schools in England would start to reopen for children in reception, year 1 and year 6. It was hoped that English secondary schools would reopen as from Monday 15 June for pupils in years 10 and 12 who will be sitting GCSE and 'A' Levels in 2021.

On Monday 25 May, the Government confirmed that open air markets could resume trading as from 1 June, as could car showrooms. All non-essential retailers such as clothing and shoe shops would reopen as from Monday 15 June, providing that they maintain social distancing. For example, changing rooms may not be permitted. Sporting events would restart behind closed doors.

### Stage 3:

This stage would start no earlier than 4 July. It would see the reopening of at least some of the remaining businesses and premises that were forced to close, such as hairdressers, some hospitality venues and public spaces including places of worship. The Government acknowledged that venues which are intended to be crowded, such as pubs and clubs, would be unlikely to reopen until autumn at the earliest.

**Note:** these measures apply only to England. The devolved administrations in Scotland, Wales and Northern Ireland are easing lockdown restrictions at their own pace.

### Our plan to rebuild: The UK Government's COVID-19 recovery strategy

■ <https://www.gov.uk/govern->

[ment/publications/our-plan-to-rebuild-the-uk-governments-covid-19-recovery-strategy/our-plan-to-rebuild-the-uk-governments-covid-19-recovery-strategy](https://www.gov.uk/government/publications/our-plan-to-rebuild-the-uk-governments-covid-19-recovery-strategy/our-plan-to-rebuild-the-uk-governments-covid-19-recovery-strategy)

### Coronavirus: All non-essential shops to reopen from 15 June – PM

■ <https://www.bbc.com/news/uk-52801727>

### Garden parties and barbecues to be allowed next month, raising hopes people will see their parents again

[https://www.telegraph.co.uk/politics/2020/05/25/garden-parties-barbecues-allowed-next-month-raising-hopes-people/?li\\_source=LI&li\\_medium=li-recommendation-widget](https://www.telegraph.co.uk/politics/2020/05/25/garden-parties-barbecues-allowed-next-month-raising-hopes-people/?li_source=LI&li_medium=li-recommendation-widget)

### Could London be released from lockdown earlier than other UK regions?

The government has hinted that lockdown could end sooner in London than in the rest of the UK. London was 'ahead' of the UK at the start of the pandemic and is currently showing an R rate (or infection rate) of 0.4, the lowest in the country. It is currently 0.8 in the north-east and Yorkshire and 0.75 in the UK as a whole.

### Regional differences in Covid-19 transmission rate emerge in England

■ <https://www.theguardian.com/world/2020/may/15/regional-differences-in-covid-19-transmission-rate-emerge-in-england>

### Coronavirus: Could London be

## IT Outsourcing for the SME

Technology has a funny sense of timing. Why is it that problems always seem to occur when you are at your busiest?

Now, we could bore you with the reasons this might be; Disk Space, CPU, RAM... Or we could cut through the noise, fix the issue and allow you to focus on running your business.

This is exactly what Labyrinth Technology do. We will work as an extension of your team, detecting issues before they impact your business and responding fast when you do need support.

We understand that choosing an IT company can be a complex maze to navigate. It can be hard to decide which option is right for your business.

To help with this, Labyrinth have created a FREE practical guide to help you choose the right Business IT Support.

To get your copy, simply email us at: [Enquiries@LabyrinthIT.com](mailto:Enquiries@LabyrinthIT.com)





## allowed to ease its lockdown restrictions before the rest of the UK?

■ <https://www.independent.co.uk/news/health/coronavirus-london-lockdown-restrictions-r-value-public-health-england-a9517146.html>

## What is track and trace?

The government is keen to use test, track and trace to ease the country out of lockdown safely and avoid a second wave of Covid-19 cases. This is despite widespread contact tracing being stopped in March. It works by testing people for Covid-19, tracking the spread of the virus then tracing the people an infected person has come into contact with by use of a mobile app and 25,000 'contact tracers' recruited for this purpose. Those found to have come into contact with an infected person would then be told to self-isolate.

However, there needs to be large-scale testing for the scheme to be effective. A substantial number of people need to install the tracing app on their smart phones. There are also concerns about data protection and privacy. It could prove "very

difficult" to keep people inside as lockdown measures are eased. The scheme is currently delayed while ministers consider how the isolation measures could be made to work.

## What is track and trace? How the UK coronavirus plan works, and what happened to the NHS tracing app

■ <https://inews.co.uk/news/politics/track-and-trace-uk-coronavirus-test-plan-covid-19-what-explained-nhs-app-how-work-2861195>

## What about summer holidays?

At time of writing, the Foreign and Commonwealth Office advises against all but essential international travel. Strictly speaking, this is advice rather than law. However, at present most countries have closed their borders to non-nationals, including all tourists. On 25 May, Spain confirmed that it will welcome overseas tourists back as from 1 July with no need to quarantine on arrival.

On Friday 22 May, the Home Secretary, Priti Patel, announced a 14-day quarantine for visitors arriving in the UK by air, rail or sea. Arrivals would be told to self-isolate



## Spain confirmed that it will welcome overseas tourists back as from 1 July

late for a fortnight at home or "in facilities arranged by the Government". The only exemptions are people arriving from Ireland, medical personnel, seasonal agricultural workers and lorry drivers. It was confirmed that arrivals from France will not be exempt. The rule would come into effect on 8 June and would be reviewed every three weeks.

Passengers would be made to complete a form providing their contact and accommodation details so they could be traced in case of

infection. They could also be contacted regularly during the 14 days to ensure they comply with quarantine orders.

Transport Secretary Grant Shapps has backed calls to create so-called 'air bridges'. These would allow countries with low Covid-19 infection rates to allow passengers to travel between them without the need for quarantine.

## Coronavirus: How the UK's 14-day travel quarantine will work

■ <https://news.sky.com/story/coronavirus-how-the-uks-14-day-travel-quarantine-will-work-11992551>

## What is an 'air bridge'? The meaning behind the plan to exempt low-risk countries from UK travel quarantine

■ <https://inews.co.uk/news/air-bridge-meaning-what-plan-uk-travel-quarantine-countries-coronavirus-lockdown-holidays-2857666>

This Q&A was compiled by Alexa Michael, member research executive at LCCI



# AT HOME WITH MORLEY

We've created and curated new and existing content to keep your brain and body active while you're staying at home. Listen, watch, read and share what you've been doing.

Our community may be home-based for now, but Morley will always be where London enjoys learning.

[athome.morleycollege.ac.uk](http://athome.morleycollege.ac.uk)



ENROL NOW

LCCI members are eligible for discounts on courses at Morley.

Many of our online courses are still taking bookings:

[www.morleycollege.ac.uk](http://www.morleycollege.ac.uk)

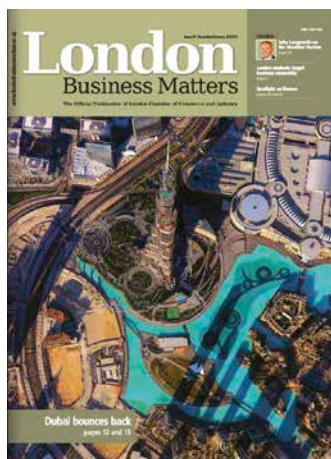
# Dubai – made for trade



by Peter Bishop

“Over the last five years the London Chamber has taken five trade missions to Dubai while on a number of occasions adding the emirates of Abu Dhabi, Sharjah and Ras Al Khaimah to the itinerary.

The Chamber has also run or participated in eight events on Dubai in that period, and it has conducted five business clinics on the practical side of doing business in and with Dubai.



If I could select a couple of highlights from those events, they would be firstly be the pan-European mission London Chamber led in September 2016, a few short months after the UK referendum had been held and the UK people had voted to leave the EU.

## Art form

LCCI pulled together around 80 companies from Belgium, Greece, Hungary, Italy, Lithuania and the UK for the sake of business opportunities of course but also to demonstrate that life and business would go on after Brexit. We would still trade with each other and the world and where better to give that message than Dubai where the art of doing business has been developed into an art form.

Secondly I would pick out the follow up mission from many of the same countries which visited Dubai last November at just about the same time that Emirati Hazzaa Al Mansori was conducting live sessions from the International Space Station. He was the first Emirati in space and his webinars were truly out of this world!



The Museum of the Future



**LCCI has worked for many years with the Dubai Chamber which is viewed as a leading chamber both regionally and globally.”**

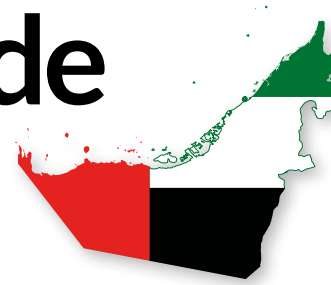
The other reason to mention this was to highlight the variety of companies who came on the mission and the opportunities that are presented and facilitated by DMCC and the British Business Group.

## Bullet-proof

One Belgian company was promoting exotic foodstuffs from Afri-

ca, a Greek designer had produced portable bullet-proof cabins for police and military use, there was an Italian greenhouse manufacturer, and a Hungarian athlete tracking software system. One of the most interesting characters was the UK film production company, whose founder was on the mission and whose cv included the producer credits for one the world's most famous films, *Monty Python and the Holy Grail*.

As well as having an extremely beneficial relationship with DMCC and BBG, LCCI has also worked for many years with the Dubai Chamber which is viewed as a leading chamber both regionally and globally. They are one of the biggest issuers of certificates of origin (CO) in the world. I observe this as the



chairman of the World Chambers Federation International CO Council. It is also the case that the London Chamber is the biggest issuer of certificates of origin in the UK.

## Respected

Both chambers, London and Dubai, are the respective national guaranteeing organisations for the ATA Carnet, the passport for goods for trade fairs, exhibitions, professional equipment and samples.

Hamad Buamim, director general of the Dubai Chamber, is the hugely respected chair of the World Chambers Federation Council and executive committee on which I sit.

## Spirit and culture

Last November, having had a tour of the Expo site (now, understandably to be held in 2021/22) – my party of businesspeople made its way along Sheikh Zayed Road, and passed the most incredible looking building – even by Dubai's challengingly-high standards and even uncompleted as it then was. What was it? A quick investigation revealed it to be the Museum of the Future which is housing innovation labs for health, education, smart cities, energy, and transport in addition to acting as a repository for futuristic exhibits.

The name – referencing history and the curating of modern technology – encapsulates the spirit and culture of Dubai and is just one indication of why I believe the London Chamber will be visiting the Emirate with an increasing number of businesses for years to come. ”

This is an abridged version of Peter Bishop's address at a DMCC webinar last month, Dubai – made for trade, supported by the British Business Group (BBG) Dubai and LCCI.


Other speakers included Sanjeev Dutta, executive director, commodities and financial services and James Bernard, head of corporate sales, DMCC and John Martin St Valery, chairman, BBG  
[www.dmcc.ae](http://www.dmcc.ae)  
[www.bbgdubai.org](http://www.bbgdubai.org)






## Overseas business opportunities

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


 **Poland**  
Producer of stands for disinfectant liquid is seeking reliable partners to conclude a distribution services agreement to expand in the EU and other foreign markets.  
REF: BOPL20200505003


 **Italy**  
A textile SME is produces filtering face masks for use by people in public spaces, while maintaining social distancing. The masks are sewn in the company's plant in central Italy with three layers of non-woven fabric and elastic. They can be washed at 60° up to 5 times. The company has masks available for immediate shipment to partners through a distribution or commercial agency agreement.  
REF: BOIT20200504001

 **Russia**  
Producer of processed foods is looking for a partner to work with to produce a complex for feed grain processing into dietary food products who will produce freeze-dried and ready-made food from processed grain. The company wants to conclude a long-term joint venture agreement with a partner.  
REF: BRRU20200415002

 **Netherlands**  
Company seeks international companies with innovative and/or sustainable food products, that want to develop their market share, fully deploy their commercial potential and/or launch new concepts into the European market place. The SME is offering commercial agency agreement.  
REF: BRNL20200330001

 **Portugal**  
A SME with 18 years experience in technical analysis, design, advisory services to end users/investors and implementation of energy management in buildings, industry and logistics is looking for new innovative products (control equipment and software, sensors and metering devices) to add to its offering portfolio. The company seeks private entities to establish commercial agency agreement.  
REF: BRPT20200427001

 **Greece**  
A manufacturer of centrifugal fans has expanded its activity with the disposal of products - accessories that covers each need and requirement of applications in ventilation and air conditioning area. The company is looking for manufacturers of asynchronous electric motors and air-to-air heat exchangers. The type of partnership will be supplier agreement.  
REF: BRGR20200424001

 **Romania**  
A SME specialised in the distribution of medical devices, instruments, and equipment is expanding its products portfolio and is looking for European manufacturers interested in the Romanian market. The company is willing to cooperate, under a distribution agreement, with manufacturers of equipment and devices used in the following medical fields: radiosurgery, dermatology, otorhinolaryngology, urology, and nephrology. Products from all countries are welcomed.  
REF: BRRO20200423001

SPONSORED COLUMN

## Does the stock market affect my pension pot?



By Andrew Tricker, Wealth Management Director at Lubbock Fine Wealth Management

**For many, the current stock market "Corona-crisis" will have had a significant impact on their investing confidence and on their future plans.**

**Concern is a reasonable reaction. We have witnessed the sharpest ever bear market, worse than the Global Financial Crisis or 1987's 'Black Monday'.**

Whilst confidence has been dented across age ranges, it is appropriate to remind those under 40 that there will be time to recover. This may be the first significant downturn in your investing life, the period after 2008 has been unusually low in volatility, however, investment markets will continue to deliver longer-term returns.

For those of a more "mature vintage", this downturn could not have come at a worse time. If you are already retired and drawing from investments, what is your best strategy? Should you move to cash until the economy returns to normal? Should you take more risk and wait for an eventual recovery?

### What should you do?

The smart advice is to not sell at or near the bottom of the market. This simply crystallises your losses, which until then have only been on 'paper'. But how do you recognise the bottom when it arrives? This is only clear in hindsight and the current situation is far from

predictable. For the first time in history the entire global economy has been halted. The statistics are not consistent, but around 50% of the world's population are currently in lockdown.

What you need now is a clear head. There will be investment opportunities but there will also be significant casualties. The future could look very different.

While we will be more comfortable shopping online; have the confidence to use technology to facilitate virtual interactions and maybe even travel more mindfully when we can, if you are approaching retirement age, you may want to postpone your plans for 2 or 3 years and allow your assets to recover, while perhaps investing more. It may be appropriate to take on more risk. It may be appropriate to amend your targets and consider whether or not they were realistic in the first place. There may be other options to help achieve your goals.

Financial advisers have many tools at their disposal, like cashflow modelling and investment analysis software. They also have experience with similar situations that enable them to help you formulate the right strategy for your specific needs.

In conclusion: don't despair, keep a cool head and employ a financial adviser to set you on the right path to the future you always dreamed of!

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

**Lubbock Fine**  
Wealth Management LLP

# Calling all international traders – export documents update

Davor McKinley advises that the LCCI is maintaining its documentation service as follows

## 1. EC Certificates of Origin, A.TR and EUR1 movement certificates

The quickest way to obtain these documents is online using [www.essdocs.com](http://www.essdocs.com). We are operating both the DIY and Chamber Printed service. Any certificates printed by us will be posted out by 1st class post – please ensure that the correct posting address is stated in the special comments box. For the sake of expediency and simplicity, we would strongly advise that applicants use the DIY method wherever possible. The system will allow you to select a DIY service for those countries that accept electronic stamps and signatures. Recently Chile, Qatar and Switzerland have agreed to accept electronic stamps and Saudi Arabia and Turkey are expected to provide their consent shortly. Email [edocuments@londonchamber.co.uk](mailto:edocuments@londonchamber.co.uk) to obtain supply of blank Certificates.

## 2. Certificates of Origin for Arab League countries

Please refer to the Arab Embassy Matrix for information on various embassies: [www.londonchamber.co.uk/](http://www.londonchamber.co.uk/)



[getattachment/Export-Documents/Arab-Certificates-of-Origin/ARAB-EMBASSY-FEES-15-APR-2020.xlsx?lang=en-GB](#)

The Embassies of Bahrain, Iraq, Jordan, Qatar and Saudi Arabia are currently closed. We are, therefore, only able to provide certification service (LCCI + ABCC) for those countries. Customers will need to submit applications to the Barking office via postal service – please ensure that you enclose three photocopies of each original document that needs certifying before sending to us (photocopies are not required for COs).

Bahrain and Saudi Arabia – CO and Invoice online for clients registered for online Arab service. Clients not registered for the online

Arab service will need to send completed documents to Barking office via post or courier (enclosing three photocopies of each original document requiring certification)

Please email us on [edocuments@londonchamber.co.uk](mailto:edocuments@londonchamber.co.uk) for a quote and further information

## 3. Situation with Egyptian Consulate, other Consulates and the Foreign Office

The Foreign Office has now resumed its apostille service and original documents (+ 2 photocopies of each) can be sent to our Barking office via post or courier service only.

Egyptian Consulate and the Egyptian Chamber are running a reduced service (twice a week) – documents requiring Egyptian legalisation can be submitted online

or posted to the Barking office.

Email us on [edocuments@londonchamber.co.uk](mailto:edocuments@londonchamber.co.uk) for a quote or if you require legalisation by any other non-Arab embassy.

## 4. EURs and A.TRs

Applications for EUR1 and A.TR Certificates must be made online. Some countries will require original signatures on the Certificates, in which case the system will provide instructions on how to proceed. The BCC has managed to secure agreement from Chilean and Swiss governments to exceptionally accept digital signatures during the Covid-19 crisis and Turkey is expected to relax its restrictions soon.

## 5. Force majeure and special certificates

Our webpage contains information on how to apply for these documents: [www.londonchamber.co.uk/export-documents/special-certificates-page](http://www.londonchamber.co.uk/export-documents/special-certificates-page)

## 6. ATA Carnets and Carnets for Taiwan

Carnets have been and still are heavily affected by cancellation of events and passenger flights worldwide. There have been signs that certain markets could be on the rebound – especially in Asia. We are still issuing Carnets in the normal way using our eCarnet

# Trading with the EU and US



by Richard Burge

There is a matter of pressing importance beyond the current Covid-19 crisis that we are all facing. That is the discussion on our international trading relationships, especially with the EU and with the USA.

We have left the EU and we are now in transition. The new trading relationship is being discussed. Unless either side asks for (and the other side agrees to) an extension before the end of this month, the transition arrangement will end on the 31st December. I believe it is

prudent for London businesses to prepare for the worst. With our colleagues in the UK chamber network, we will campaign for a deal to be secured and on the details of its terms.

## Navigate

We will, however, start to put in place work to help business prepare to navigate through the complex situation that 'no deal' will present. This will include briefings, training, and support in understanding the processes and obtaining the necessary documents.

For those companies for whom the EU has been their only market, there may be a risk of underestimating what needs to be done. Many

will have suppliers from the EU and clients who sell there, and that will also have an impact on business. I hope this will only be a contingency, because we all wish for a trade deal that allows the movement of goods and services to be as frictionless as possible, but no deal is a strong possibility and so we must increase our resilience through advanced planning and preparation.

## Hurdles

On trade negotiations with the USA I would warn against being too optimistic about the chances of reaching a successful conclusion soon. There will be many hurdles, including agreements over health,

environment, and market access.

I also feel that the demeanour of the current US administration to international relations of being transactional, conditional, and seemingly based on extracting a price for agreement (the so called 'zero-sum game') will not make progress easy or swift. LCCI will demand fair and equitable market access to the USA, and for the UK's current standards on the quality and impact of good and services to be upheld, including a barrier-free approach to people and services.

Richard Burge is chief executive of London Chamber of Commerce and Industry





online application <https://www.ecarnet.co.uk/Lccicarnet/Index>

Documents will be posted out once issued as the offices are closed to the public.

**Returning Carnets** – Carnets can still be posted to our head office as usual. However we may not be able to discharge them until the office reopens. We strongly advise that you keep photocopies or scanned copies of any pages within the Carnet that were endorsed by Customs.

**Carnets stuck abroad** – if your goods are currently abroad and unable to move, the likelihood is that the host Customs will extend the period of temporary importation until flights and shipments resume. For Carnets that are about to expire, you should apply for a Replacement (extension) Carnet through our online eCarnet system. Note that Japan and USA do not allow replacements – for these countries gather any evidence that proves that your flights were cancelled and ensure that the Carnet is stamped out of those countries and back into the UK even if the document has expired. Replacement Carnets must be validated by the National Carnet Unit.

**7. LCCI offices**

The Chamber's City HQ is closed until further notice. Barking and Hounslow offices are operating a postal service only. Note that for safety reasons the offices are closed to the general public. The office postal addresses are on the reverse of the document pricelist: [www.londonchamber.co.uk/LCCI/media/media/Export-Documents-January-2020.pdf](http://www.londonchamber.co.uk/LCCI/media/media/Export-Documents-January-2020.pdf)

It is advised that an SAE is enclosed with your documents wherever possible to avoid delays or documents being returned to an incorrect address.

**Barking Export Document Office** - 12 Town Quay Wharf, Abbey Road, Barking IG11 7BZ

LCCI would like to reassure customers that it is our aim to maintain our provision of export documentation services to all our customers during these difficult times. We will also be there for you when everything returns to normality and volumes increase.

**Davor McKinley is head of export documents at LCCI**

SPONSORED COLUMN



There has undeniably been an amazing show of employers caring for their employees' physical wellbeing recently, but we cannot lose sight of this as the lockdown relaxes. There must also be a concerted effort to prioritise mental health as employees go back to work.

Worries about health or money, concerns about juggling work with childcare, a reluctance to use public transport and other issues are merging and anxiety is the new default setting.

Addressing wellbeing at work increases productivity by up to 12%\*, so having an effective wellbeing strategy will be crucial to collective efforts to get the country back on its feet - economically and psychologically.

One way of getting people through uncertainty is to focus on what you can control. If we eliminate uncertainty and unpredictability it helps stop these acting as triggers to setting off anxiety or fear.

Those with people management responsibilities must project optimism and reliability. Clear communication and consistency are central to keeping the workplace steady. Organisations must invest in mental health first aid training for managers so they can learn how to spot changes in behaviour and know how to properly manage amid the chaos.

What we do next hinges on what is happening in our communities and social networks. The coronavirus has united us in vulnerability, but it has also made us better connected and more human. There must be a willingness to understand people as empathy, kindness and patience become new lodestars for people professionals.

The always-on culture revealed gaps in our communication and a lack of time for each other. We must focus on those around us and watch out for signs of stress and burnout. A culture built around open dialogue, listening, feedback and compassion is more effective in bringing out the best in our people.

Many of these qualities form the basis of a coaching culture and will serve leaders well in not overlooking the mental and physical health of employees. This approach can help build the knowledge and ability to extinguish problems early and is invaluable in signposting the most appropriate action to take to aid recovery.

The value added to the economy of people working who have had mental health problems is as high as £225bn per year\*\*, so we owe it to prioritise the whole wellbeing of our people and increase our understanding of the human and economic costs associated with mental health problems and work.

\* Source – Mental Health Foundation  
\*\* Source – Mental Health Foundation, Oxford Economics and Unum

**The AoEC is a leading global provider of accredited coach training for individuals and in-house, executive coaching and coaching-based solutions for organisations. To arrange a free virtual coaching conversation or to attend a virtual open event, please visit [www.aoec.com](http://www.aoec.com), email [consulting@aoec.com](mailto:consulting@aoec.com) or call us on 020 7127 5125.**



**International brokerage events**



**Physical visits have been replaced by virtual ones during the pandemic.**

These visits will run throughout June and will enable companies to find partners for the Energy Catalyst Round 8 application which will open later this summer.

**Markets**

**Rwanda, Togo, Ghana, Zambia, Malawi, South Africa, Senegal, Nepal, Vietnam, Uganda and Nigeria**

Using the B2Match platform, UK companies will be able to take part in in-market webinars providing them with information on topics which include the energy access situation, how to do business in the market, government policies related to energy, work done by NGOs and Universities in the energy sector which will prepare them for their pre-arranged B2B meetings.

Contact: Gwen Laryea at LCCI: [glaryea@londonchamber.co.uk](mailto:glaryea@londonchamber.co.uk)



# Supply chain security and Covid-19



by Bruce Foucart

Supply chain security remains a high priority for any business involved in global trade. Breaches in the legitimate supply of trade will often damage or disrupt legitimate business, leading to unnecessary costs, inefficient delivery schedules and a risk to intellectual property.

According to Finnish Professor Daniel Ekwall, there are generally two kinds of supply chain threats, antagonistic and non-antagonistic. Antagonistic threats are deliberate or caused illegally as defined by law, and sometimes a consequence of hostile acts, such as a terrorist event. Non-antagonistic threats to supply

chain security are often unforeseen in nature, such as those related to catastrophic weather, hurricanes, floods and typhoons, or as in the case of the coronavirus, health-related incidents.

## Counterfeit

The Covid-19 pandemic has presented opportunities for organized criminal groups to infiltrate the food, medicine and other supply chains with inferior and adulterated or counterfeit components and parts due to a decreasing supply of legitimate raw materials. We have already seen several law enforcement seizures of counterfeit coronavirus testing equipment and personal protection equipment. During the week of March 3 -10 2020, Interpol reported as part of Operation

Pangea XIII that its member countries seized approximately 4.4 million units of illicit pharmaceuticals worldwide.

Additionally, it reported more than 37,000 unauthorized and counterfeit medical devices were also seized, the vast majority of which were surgical masks and self-testing kits (HIV and glucose), but also various surgical instruments.

BASCAP - business action to stop counterfeiting and piracy - has previously recognized in its 2015 publication Roles and Responsibilities of Intermediaries that the presence of multiple raw materials and component suppliers, typically the first intermediaries in supply chains, creates opportunities for counterfeiters to integrate fakes into supply chains or mask the true origin of the

product.

Now, because of the Covid-19 pandemic, this problem is compounded by the fact the world has experienced major shortages of raw materials and components. Numerous factories making these products have had to close and have been slow to open. At the time of this writing it is not known when factory workers globally will return to full capacity to make up for the shortages of certain authentic products.

## Devastating

BASCAP believes that the long term effects of the lack of genuine products and supplier disruption will continue to be devastating to legitimate business, with declining supply chains, and reduced production to adjust to decreasing supplies

# New UK tariff will streamline cross-border operations

The UK Global Tariff (UKGT), the new regime for setting duties on imported goods, was announced last month and will replace the EU's Common External Tariff at the end of the Transition period which is currently due to be 1 January 2021.

Driven by a desire to streamline and simplify the many thousands of tariff lines and to lower admin costs for business, the changes to the old system include scrapping unnecessary tariff variations, rounding tariffs down to standardised percentages, and getting rid of all 'nuisance' tariffs - those below two per cent.

UKGT ensures that 60 per cent of trade will come into the UK tariff-free on World Trade Organisation terms or through existing preferential access from January 2021, and successful FTA negotiations will increase this.

The government is maintaining tariffs on a number of products backing UK industries such as agriculture, automotive and fishing. This will help to support businesses in every region and nation of the UK.



## Origin rules ok!

Last month also saw the publication of the negotiation papers on the UK's Future relationship with EU. On origin rules it suggests that products will have to satisfy conditions similar to provisions in CETA and EU-Japan deals.

This should be supported by "predictable and low-cost administrative arrangements for proving origin." Just the job then for chambers of commerce in the UK who are reliable and trusted issuers of hundreds of thousands of origin documents every year. See pages 14-15 for latest on export document issue in Covid-19 lockdown.



## Sustainable

It is intended that a sustainable economy will be promoted by cutting tariffs on over 100 products to back renewable energy, energy efficiency, carbon capture, and the circular economy.

Almost all pharmaceuticals and most medical devices (including ventilators) are tariff free in the UKGT. However, some products used to fight Covid-19 maintain a tariff. To ensure those working on the frontline can access vital equipment easily, the UK has introduced a temporary zero tariff rate on these products. This relief waives the tariff and VAT for personal protective equipment, medical devices, disinfectant and medical supplies from non-EU countries.

The government has stated its commitment to continuing to waive the tariffs on key Covid-19 items should this be necessary upon implementation of the UKGT in 2021. A list of goods that relief can be claimed on can be found on GOV.UK: COVID-19 Commodity Codes List.





## The pandemic and associated supply shortages has provided many opportunities for criminal elements

of raw material. Some of the most vulnerable companies may have to leverage manufacturers and suppliers that may not be as diligent as they should regarding where and how they procure their raw materials from.

The pandemic and associated supply shortages has provided many opportunities for criminal elements who seek to take advantage of the rise in demand and subsequent shortages of many parts and products.

Certain counterfeiters have already exploited weaknesses in legitimate supply chains by offering lower than normal prices for source and raw materials. Such threats are everywhere tainting legitimate supply chains, and can be continuous within all sectors. For example, on March 31, 2020, according to the National Customs Service in Chile, it seized over 1.1 million food supplement capsules valued to be over \$15,000.

### Harmful

Based on the risk profiles and documentary analysis, Chilean Customs detected this fraudulent import that contained ingredients with potential harmful effects to the consumer. The Chilean Institute of Public Health concluded toxic components such as yohimbine and sibutramine were found in the retained goods.

Companies should be aware that inferior or adulterated components and parts may contain the classic counterfeits bearing trademark violations, logos, markings and sometimes legitimate serial numbers lifted from products of a respected manufacturer. But some of these products also bear no brand names shipped with documentation falsely certifying that

the product is of a certain quality, has met required standard material testing, or possess important properties.

The intended or non-intended purchase and use of low-grade, inferior raw materials and products cuts costs tremendously, boosts profits and allows the counterfeit manufacturer to undercut the authentic competition.

### Reputation

Businesses coming out of the current crisis may be seeking to save initial outlay, but counterfeit and adulterated raw materials and products purchased, used, and final products sold will expose them to potential loss of reputation, and possible civil or criminal sanctions should they not take care to procure from vetted, trusted suppliers and manufacturers to ensure supply chain security.

Additionally, brands need to be cognizant that shortages in the global supply chain will drive consumers to source goods from elsewhere and towards criminals who will offer imitation counterfeits of their final products. This will have a lasting effect on a company's market share as they compete with counterfeiters who have knocked off their brands.

### Vulnerabilities

The goal of all companies should always be to recognize and eliminate vulnerabilities within their supply chains that enable the infiltration of counterfeit goods and inferior products. However, the increasingly shortages of supply and increasing demand created by the Covid-19 pandemic has created new risks and enhanced the ability of supply chains to be tainted by counterfeiters. Companies must be cognizant of these vulnerabilities and exposure of their supply chains.

Bruce Foucart is the deputy director of BASCAP – business action to stop counterfeiting and piracy - which is part of the International Chamber of Commerce.

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## The Easing of the Lockdown

by Jonathan Mansfield



**The Government is encouraging a return for those who cannot work from home while “remaining alert”.**

When staff do begin to return, firms will need to reconsider almost every aspect of their usual procedures and expectations. The UK government is continually updating its guidance to employers (<https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19>), but it remains broad, and firms will need to think through carefully their specific needs and options, particularly to prioritise health and safety, as a fresh outbreak could require closures once more.

Sector specific guidance has been issued. To ensure social distancing requirements, are followed. General guidance includes:-

- Making regular announcements for staff and/or customers to observe social distancing advice and wash hands
- Providing additional pop-up handwashing stations or facilities if possible, providing soap, water, hand sanitiser and tissues and encouraging staff and customers to use them.
- Regular cleaning of key contact points - door handles, lift buttons, keypads stair/escalator handrails

Employers have a duty under the Health and Safety at Work Act 1974 to provide a safe working environment and ensure health, safety and welfare at work.

Employers need to have a system in place to keep abreast of government advice. This could be internal or external such as a law firm. In addition,

**“Employers need to have a system in place to keep abreast of government advice.”**

a risk assessment of the workplace should be carried out. Adaptations such as seating plans and partitions may be considered as well as other social distancing plans like staggered hours and increased use of videoconferences.

The law also requires specific risk consideration for young people and pregnant women, and it will be important to consider other staff who may have a heightened risk. Failing to take into account a specific employee's attributes (e.g., age or a disability) could constitute indirect discrimination.

Particularly risky for employers are protections, contained in ss 44 and 100 of the Employment Rights Act 1996, for employees who have a reasonable belief that they may be in “serious and imminent danger” if they return to work. This will also cover risks from, for example, a dangerously overcrowded commute. Firms will need to ensure that they do not breach the law in this area, but also remain prepared for the likelihood that there may be some complaints and claims. Employers should take great care to avoid subjecting employees who raise health and safety concerns to any detriment because they have “blown the whistle”.

For advice on these difficult issues please contact Jonathan Mansfield at Thomas Mansfield Solicitors [jonathan.mansfield@thomasmansfield.com](mailto:jonathan.mansfield@thomasmansfield.com) or 07947598148.

**Thomas Mansfield**  
The Employment Law Solicitors

# What kind of leadership does London need?



by Kate Cooper

London is one of the great capital cities of the world, with a population of over nine million. If we were to think of it as a single corporation delivering products and services, it would have a huge number of employees, and face many of the leadership challenges faced by any large, complex corporation

One of the great things that makes London such an important and vibrant world city is the vast diversity of its population, with over a third of people now living in London being born outside the UK. This diversity offers different perspectives, different talents, different ways of looking at the world – all living and working alongside each other.

## Inclusive strategies

How should a leader for London harness that diversity? How should they develop and implement inclusive strategies for making those voices heard and that difference matter, to ensure that difference is understood in a non-hierarchical way. Every voice counting, every ethnicity, every new perspective informing how to run the organisation.

In pre Covid-19 times, not only do residents move across London to go to their various jobs, there is also a huge influx of people coming into the city to work. Even with the increased take up in recent years of home-working, almost 4 million people undertake a two-hour commute each day to and from their place of work.



**Tourism is one of London's important products, and these tourists who contribute significantly to the wealth of the capital need infrastructure to keep them moving, just as workers do**

Tourism is one of London's important products, and these tourists who contribute significantly to the wealth of the capital need infrastructure to keep them moving, just as workers do. Transport is an absolute priority because, as is being experienced in this current crisis, when people stop moving, businesses suffer.

## Communications technology

Another learning for London leadership, which has become most apparent in the last few weeks, is the importance of consistent and reliable communications technology. When circumstances prevent travelling, how do people keep communicating and working with each other across and capital? Just as any business wants to maintain trade, London's leadership needs risk and contingency plans in place for the unexpected and unwanted.

Infrastructure, communication

links, great products and services – however technologically sophisticated – need talent to create and manage them, and it takes a special sort of leadership to attract and retain that talent. The sort of leadership that encourages and is genuine, that role models the approach that is expected towards colleagues, co-workers and everybody in the supply chains. An approach that is honest, open and transparent. You want to be able to trust the leadership of the capital city; to be sure that the leadership is doing their best to keep all of London's residents, the city's tourists and commuters healthy and successful.

## Exemplary service

A leadership which isn't pursuing personal agendas at the expense of the benefits of the people who are living, working and visiting the city; the people that they have been elected to serve. Basically, London needs somebody it can

trust, somebody with a track record of exemplary service, who hasn't pursued personal agendas, who has a record of being truly respectful to everybody that they've had dealings with – in the way that they communicate and act, whether that's in an official capacity, or in their personal life, as we increasingly look to social media to get the measure of the whole of a person.

You want London's leadership to offer a vibrancy and a welcome to enable everybody who comes into the city to feel, "Yes, I belong here". Leadership needs to deliver results, not just promises or gimmicks; so a leader can look back on their tenure as Mayor of London and see what they achieved; see how they made life better for Londoners, permanent residents or temporary visitors or workers. And to do that, a leader must own their problems as well as their successes.

## Openness and transparency

Leadership recognises: "This is down to me. I cannot blame external events. There are so many things over which I do have control. And it's those that I'm going to work on." That is, not wasting energy looking for external reasons, over which one has no control, to blame for why one didn't deliver the results that one should have.

And any Mayor of London is going to have to work collaboratively. There are so many groups across London representing different communities, sectors and industries, and its leadership must never disproportionately benefit some at the expense of others. There must be an openness and transparency about how important relationships are, what the interests of each party are and how all stakeholders in this metropolis can contribute and benefit.

Kate Cooper is head of research, policy and standards at The Institute of Leadership & Management  
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# BSI publishes safe working guidelines

BSI in its role as the UK's national standards body, has published new safe working guidelines to help businesses manage a safe return to work and reoccupation of their facilities

The guidelines are intended to become a consensus of good practice and BSI has encouraged the business community and members of the public to have their say and share their learnings and insight on safe working to help protect public health.

## Protect

Version 1 of the guidelines is available for immediate use. It provides a framework for business owners, senior leaders, managers and workers to protect people at work from the ongoing risks related to the coronavirus.

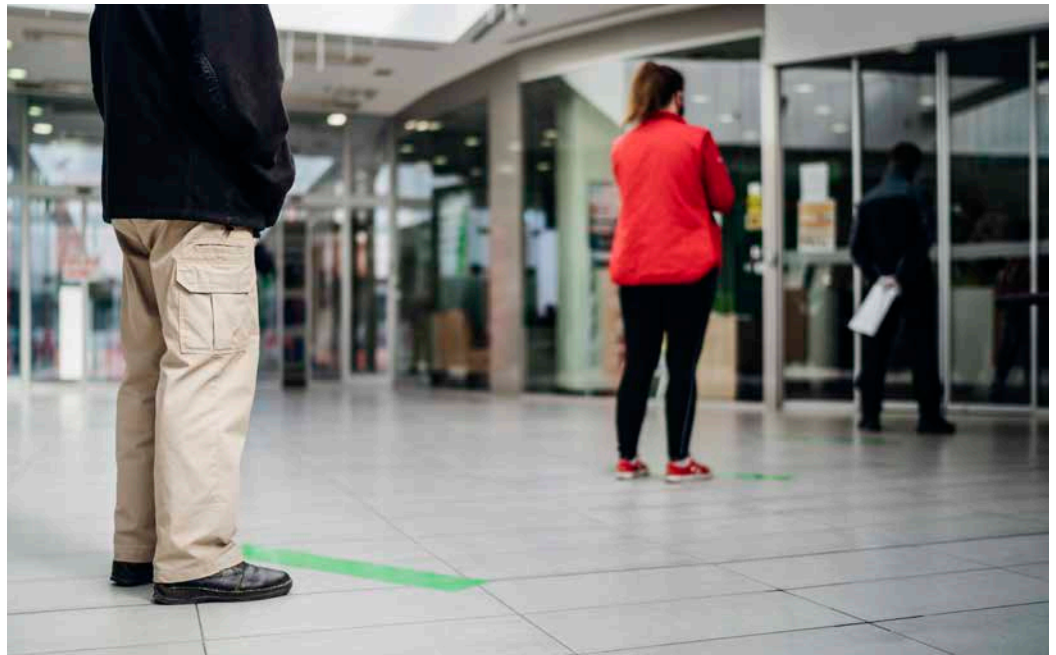
Working with an advisory group, BSI will revise the document as frequently as necessary to reflect the dynamic situation businesses are in today, taking into account the comments, government guidance, the level of risk and emerging knowledge. A second Version of the guidelines will be published at the end of this month with the revised sections clearly highlighted to assist easy implementation.

Each version of the evolving guidelines will be sector neutral and aligned to and complement the current UK government guidance.

## Shared goal

Scott Steedman, director of standards at BSI said, "Since the UK government announced gradual easing of the lockdown, business leaders across the country have been taking steps to ensure that their working environment is safe. Now it is imperative that they come together to achieve their shared goal.

"Our role as the National Standards Body is to bring people together so they can share their expertise



and knowledge and agree what good practice looks like. Together we can help to make the working environment safe for all."

## Continual improvement

The freely available guidelines use the Plan - Do - Check - Act approach. The guidelines provide a framework to enable ongoing continual improvement and ensure the organization responds to changes as the business commu-

nity learns more about safe working and government requirements evolve.

The guidelines include examples in relation to workplaces such as:

- **Plan** one-way systems in corridors, stairways and other common areas and taking other actions to mitigate the risks where this is not possible
- **Do** implement processes to stagger arrival and departure times to reduce crowding at entry and exit points

*"Since the UK government announced gradual easing of the lockdown, business leaders across the country have been taking steps to ensure that their working environment is safe."*

- **Check** how effective safety measures and controls are
- **Act** to take immediate actions to improve or change safety measures and controls that are not effective.

To download Version 1 or sign-up to be alerted for the latest versions visit [www.bsigroup.com/en-GB/topics/novel-coronavirus-covid-19/covid-19-guidelines](http://www.bsigroup.com/en-GB/topics/novel-coronavirus-covid-19/covid-19-guidelines)



# Nature notes from the lockdown

We've all seen the images of mountain goats in the streets of Wales (verified) or dolphins in the Venice canals (debunked: the footage originates from Sardinia, although in Venice the water is clearer due to the lack of traffic stirring up silt). But how much do we actually know about the effects of lockdown on our environment?

The changes may not come from a lack of human activity, but from how behaviours have adapted in the last few months. Pollution levels have dropped since the quarantine - in some places dramatically so, up to 40 per cent lower according to data from the University of York - and, anecdotally, people are reporting seeing more bees, birds, and butterflies.

## Nectar

Perhaps we are simply paying more attention as the pace of

life slows and we spend more time in parks and gardens than on tubes and trams. Another factor could be the uptick in gardening activities. Turning up the earth to prepare for planting provides easy access to food for birds, while more flowering plants means more nectar for bees. Our gardens are becoming more attractive beacons of biodiversity because of human actions.

So how can we maintain lower levels of pollution as we gradually return to work? Cycling super-highways are an aid, along with flexible working hours so that public transport does not become too crowded to maintain social distancing. Driving has become a necessity for some during lockdown, and with fuel prices dropping through the floor, this is unlikely to decrease without incentives and subsidies to use safe alternatives.



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# LCCI London Business Resilience webinar series



## What's been on in May ...

### Effective networking and nurturing connections whilst WFH

Heather White, Smarter Networking

### The importance of mental health and resilience in the current climate

Marc Preston, CEO, New Foundation Counselling

### Covid-19 crisis: collaboration, resilience and recovery

James Ramsbotham, CEO, North East England Chamber of Commerce

### Capital Conversation

John Fallon, Chief Executive, Pearson and LCCI President

### Future of UK-EU business and trade – A different London-Brussels discussion

Daniel Dalton, Chief Executive, British Chamber of Commerce | EU & Belgium

### Pricing in a crisis - The do's and don'ts for how to deal with your pricing challenges in the current climate

Mark Peacock, The Pricing Coach

### Coronavirus cob retention – furlough scheme

Vandana Dass, Solicitor and Managing Director, Davenport Solicitors

### Improving the supply chain management through online visibility solutions post-coronavirus

Charles Hogg, Commercial Director, Unsworth

### How to grow your business through online lead generation

Simon Cripps, Owner, Smart Cow Marketing

### Workplace safety during Covid19

Charles Hogg, Commercial Director, Unsworth and Charles Ebubedike, CEO, Clinova Ltd

### Export documents: the situation now

Peter Bishop, Deputy CEO, Davor Mckinley, Head of Export Documentation, LCCI and Abdelsalam El-Idrissi, Deputy CEO & Secretary General, Arab-British Chamber of Commerce

### Capital Conversation

Vicky Pryce, Chief Economic Advisor and Board Member, Cebr

### Lockdown and beyond: health and safety for your business

Martin Temple, Chair, HSE

## ... Coming up

### Tuesday 2 June at 12.45pm – 1.30pm

Dispute resolution during Covid-19 and beyond with Stephen Bate, Arbitrator and Mediator on the LCAM Panel and Jane Player, Leading Mediator on the LCAM Board

### Wednesday 3 June at 12.45pm – 1.30pm

Trading Through Coronavirus and Managing Your Contracts with Ben Holt: Partner, Commercial Litigation, Ed Rimmell: Partner, Commercial and Stephanie Rickard: Partner, Procurement at VVV

### Thursday 4 June at 12.45pm – 1.30pm

Capital Conversation with Tony Matharu, Founder and Chairman, Integrity International Group and Global Hospitality Services

### Tuesday 9 June at 12.45pm – 1.30pm

Alternative finance during Covid-19: Non-bank finance for companies with Anthony Impey MBE, Founder, Optimity

### Wednesday 10 June at 10.30am – 11.15am

UK-Germany business and trade opportunities: a discussion with FrankfurtRheinMain GmbH - Eric Menges, CEO, FrankfurtRheinMain GmbH and Daniel Jones, First Secretary - Financial and Professional Services at British Embassy Berlin

### Thursday 11 June at 1.00pm – 1.45pm

How to engage with existing and new connections on LinkedIn – Heather White, Smarter Networking

### Tuesday 16 June at 1.15pm – 2.00pm

Capital Conversation with Vernon Everitt, Managing Director – Customers, Communication and Technology, TfL

### Wednesday 17 June at 1.00pm - 1.45pm

Freight movement - lockdown and beyond - Alex Veitch, Head of Multimodal and International Policy, Freight Transport Association

### Thursday 18 June at 11.00am - 11.45am

EU Exit: Customs Union departure on January 2021, what to expect and how the pandemic may affect things - Charles Hogg, Commercial Director and Antons Gordejevs, Commercial Manager at Unsworth

### Tuesday 23 June at 1.45pm – 2.30pm

Personal brand: have you got one and how do you create one! – Heather White, Smarter Networking

### Thursday 25 June at 12.30pm – 1.45pm

Innovating in a Changing World: ADAPT | INNOVATE | LEARN | TEST – Professor Robert Holdway FRSA FIEMA (Innovation Director, Co-Innovate, Professor Associate) and Co-Founder of several business ventures Dr Ainurul Rosli, Reader in Enterprise and Entrepreneurship, Brunel University London

Recordings of the webinars can be accessed at:

[www.londonchamber.co.uk/events/covid-19-webinar-series](http://www.londonchamber.co.uk/events/covid-19-webinar-series)

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# Employee engagement: how to get back to business as usual



by Suzanne Tricker and David Grench

**W**e are in the midst of a worldwide pandemic, a lifetime event that has tested each and every one of us either as working parents, business owners, carers, key workers, line managers, or the newly-born 'furloughed employees'.

No matter what role your employees have taken during this lockdown period, there will at some point in the future be a transition back to a form of normality.

After extensive time away from the workplace as business leaders you will need to carefully consider how you are going to support your employees in this transition.

## Mixed

You will no doubt have a mixed population of employees – some who have – been furloughed at home with their families who are now desperate to return to their roles, and others who have been holding the fort working from home feeling somewhat resent-

ful of those who have been having fun whilst furloughed. Regardless of how employees are categorised, we do need to carefully consider supporting them back into their full capacity in the work environment.

In anticipation for getting the greenlight to return to premises, you should start to consider ensuring that the office is all ready for returners. Many cleaners and facility teams will have been furloughed, so considering returning them before your other workers. Does the kitchen have milk? Has the fire alarm been tested? Have the drinks machines been flushed? Are the phone lines working?

Take time to review how the 2-metre distancing can work in your premises. Consider demarking communal areas and using clear and visible signage to reinforce distancing and handwashing.

Upon your return remember the basics such as prompting employees to redirect landlines and amend out of offices, so the external world know you are back in business. It's likely IT will have a surge of queries such as password resets so ensure that your team and out-service support are available.

## Flexible

Be mindful that your employees will not have travelled far in recent weeks, some will be very anxious about the prospect. For employees who are anxious about leaving the

house or getting back on the roads again, you should perhaps be flexible on working hours or consider a phased return. Also encourage your clients and network to use video conferencing for briefings.

You may want to consider if all employees need to return to work on the same day at the same time. Can people be phased in to provide support for their anxieties, social distancing, childcare? This doesn't need to be a long-term arrangement but for the first week or two would be greatly supportive of your employee's well-being. Don't forget for several weeks there will have been a vast amount of trust and flexibility as people have worked from home, try to maintain this rapport in the workplace.

## Problems

Ensure that you are prompt in getting everyone together within their teams for a catch up (in adherence to social distancing). Employees will need to feel that they are back in a team and reminded of team working and business priorities. If the size of your organisation allows for it, try sitting down with employees individually to discuss their re-introduction into the workplace and any problems they might have.

Be prepared that productivity may take some time to fully resume, people will need time to adapt back to full working.

There will undoubtedly also be

concerns about job losses, so clearly communicate the envisaged impact and give reassurance if you can. If you need to reduce overheads also consider offering voluntary redundancy or reductions in hours / salaries, people may have taken this time to reevaluate things and may be open minded to suggestions.

## Reconsolidate

Depending on the nature of your work, you may also need to consider re-inducting employees. It's surprising how many things people will have forgotten, so ensure that you take the time to reconsolidate.

Some will struggle with the transition back to the office having been at home for some time and there may well be conflict between employees. Others may have sadly lost friends and family to Covid-19 and so may also benefit from support. So, make sure your employees feel supported, if you have an Employee Assistance Programme it would be worth sharing the contact details as employees return to work and ensure line managers are proactive in supporting their teams.

This pandemic should have taught us it to be kind and patient. If this theme continues back in the workplace, employees will feel supported and normality will resume.

Suzanne Tricker and David Grench are directors at Amica HR [www.amicaHR.co.uk](http://www.amicaHR.co.uk)

# Tips to get ready for the recovery

**1. Prioritise** – If there is recruitment that has been put on hold due to the current situation that is going to be essential when restrictions are lifted now is a great time to start planning and advertising the role. This might be maternity covers, special projects or roles where there is a big gap in a department such as credit control or renewals. The reasons why now is a good time.

- Increased visibility. There aren't many roles being advertised at the moment so the roles will get noticed more than normal thus increasing candidate flow
- Candidates will be happy to interview on video links like Zoom,

Microsoft Teams or Skype

- Delayed start dates. Many organisations have roles where the candidates understand that they can't start when it was originally planned but are happy to wait until it is possible
- Remote working. The world of work has changed. Remote working is now the preferred option for most people so even though inducting someone remotely isn't ideal it is still viable.

**2. Use a specialist** – Using a specialist recruiter or jobs board will mean you target the right candidates and won't be inundated with non-relevant applicants. This will reduce

time spent sifting CV's to get the best shortlist you can.

**3. Strategic review** – It might be worth considering using the time you have now to revisit job specs and strategically review your teams to better suit a staggered return to work in the previous way post lockdown. Things are tough now but the membership sector will bounce back and so will the wider economy.

- Consider who will be essential to return to the office first and plan for the return.
- Consider several waves of return to the office. Staggering who comes back and even though the

date is not known yet at least you will be prepared.

**4. Communicate** – We are all in this together and your peers in other organisations will be happy to chat about what they are doing.

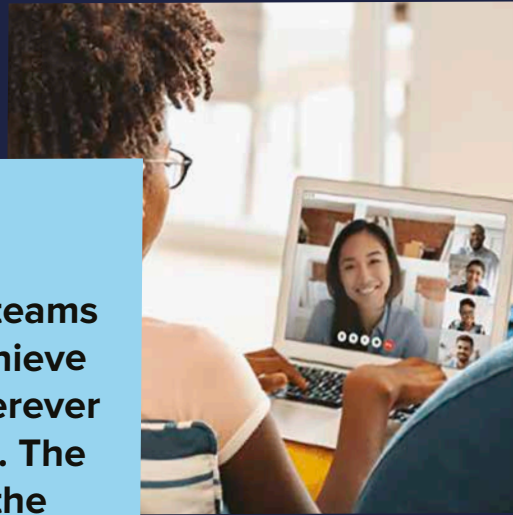
**5. Help and advice** – If due to the current situation you have had to cut short some long-term contractors or even full-time staff you can offer them assistance to transition to new roles.

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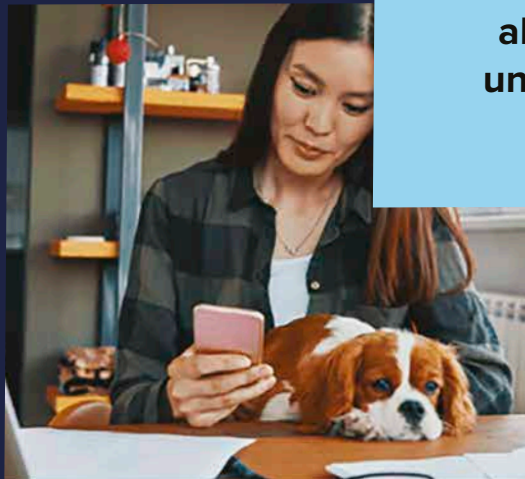
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I'm not sure I'll go back to working the way I did before this crisis, but that's partly due to the service excellence capabilities we've discovered in RingCentral highlighting quite how inefficient my meetings and communication were before!

Darren Preston, Chief Operating Officer  
Fulham FC

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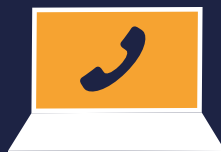


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# IT vital in helping businesses sustain momentum

by Ivan Ericsson

The past few weeks have put enormous strain on businesses and brought into sharp focus the importance of being agile, adaptable, and able to increase the pace of innovation and change at short notice. Technology solutions such as robotics and automation are pivotal to enabling this, so we can expect to see their use rapidly accelerate over the next few months, as the economy works to get back on its feet.

But whilst technology can bring immense value to businesses, piv-

oting toward an automation-first model is no simple task. Badly managed digital upgrades are incredibly costly and can cause companies to take two steps back before they've even started. That's why, until now, many particularly large or complex industries have taken a slow and steady approach to automation.

But if the Covid-19 pandemic has taught businesses anything, it's that they need to be poised for abrupt market disruption at any moment – so this 'keeping the lights' on approach to technology cannot continue. With that in mind, here are the most important things for com-

panies to consider when embarking on a digital transformation.

## Master process maturity

It makes sense that digitisation has been catapulted to the top of the agenda for most businesses in recent weeks. But in order to get this right, organisations must first master process maturity. The most important part of a pivot in a new direction is to ensure that you have one foot solidly on the floor. In quality terms this means having a baseline of testing effectiveness and efficiency, and a plan to optimise

opportunities to improve them both. This will provide the grounding to change direction quickly and adopt new technologies and methodologies with ease.

## Ensure quality from the start

Our increased reliance on digital services in recent weeks has posed big questions about reliability. The strength of security systems of tools like Zoom have come under scrutiny. Unprecedented spikes in usage have given companies like Microsoft pause for thought as to whether their back-end systems

# Insurance for pandemics



Much has been written about Covid-19 and insurance. The Financial Conduct Authority which regulates UK insurers, whilst acknowledging that most customers are just not covered, is seeking clarification from insurers whose policy wordings had been widened (and hence may provide cover). Customers not covered may also have mis-selling claims against brokers and/or are organising into action groups. *John Birkenhead* here considers the more strategic question: should I buy pandemic insurance next year?

## Property & Business Interruption (BI) Policies

Property covers physical damage to business property; BI covers interruption to your business, typically from a Property claim, i.e. arising from physical damage. Pandemic cover is usually an expensive addition, rarely bought, with one or two notable exceptions e.g. Wimbledon.

Insurance companies, specifically their actuaries, set your premiums based on your policy wording, (the governing contract). If it's not in the policy wording, it's not covered and is not included in your premium. In fact, some insurers are now refunding pro-rata car insurance premiums [negative/adjustment premiums] as

fewer miles are driven in lockdown than they had included in the premium. Perhaps similar refunds should be due for members' liability policies (employees furloughed, no products being sold) and property risks (empty offices) but that's a question for another day.

## What insurance can and cannot do

Insurance is risk transfer to a third party (the insurer) at a commercial rate (the premium), priced at profit for the insurer's shareholders. Large individual risks can be spread/diversified across the insurance market. Some clients have 50+ insurers, each with a small share) but truly global inter-connected (contagion) risks cannot be shared affordably for then each insurer would end up with far more risk than it was able to fund and/or premiums would be astronomical to reflect the risk of catastrophic loss to their shareholders. This is not an abstract point; many pension funds (and individual investors) hold shares in insurance companies.

This problem is not new, nor restricted to the UK. In the past, I designed a bespoke earthquake insurance scheme for an earthquake-prone country (their government heavily subsidised premiums). In the UK we already have bespoke government-backed solutions for flooding and terrorism with a pan-

dem cover solution now being considered.

## Insurance is (partial) risk transfer, not risk elimination

Even if you are insured, you will usually have a policy excess; you will have to pay some of the claim yourself, so you have not transferred all of the risk.

Furthermore, insurers can, and do, enter insolvency, a payout is not guaranteed, even if you have a valid claim; generally, organisations with turnovers of £1m+ are not covered by the FSCS compensation scheme for non-compulsory coverages such as BI. Most clients' risk-assessments of insurer security is poor, especially in the light of the extensive publicly available information.

## Should I buy pandemic insurance next year?

The natural human response, is yes, if the price is reasonable!

But this is a failure of the human condition: we are not used to probabilistic thinking: think honestly: how likely is another pandemic next year, realistically? Surely it is remote? If so, you are better off saving the premium and investing it to bolster your balance sheet for the next pandemic.

But suppose you still really do want pandemic insurance next year; consider the insurer's perspective: they are a private sector entity (and you may be

a shareholder, directly or indirectly) in business to make a profit. So, how do you show that you are a good risk so that a) your risk is not declined and b) you get a fair, affordable premium.

Buying insurance for a (presumably) remote re-occurrence might suggest that you are a bad risk i.e. you expect the same event to happen again, next year, and/or you are not well prepared. Actuarially, there is the 'selection' effect: good risks select self-insurance where they can, only bad risks insure.

## What should you do now?

Businesses should document their improved disaster recovery/balance sheet resilience/cash position as a result of Covid-19 in case of a similar business interruption event. After all, if you want insurance in the future, the insurer will want to know how and why you are a good risk, i.e. what changes you made as a result of Covid-19 and why, despite those changes, you still don't want to take (all of) the risk. The same information is still needed as comfort to your shareholders, if self-insuring is the right risk/reward decision for you.

John Birkenhead is a senior independent insurance actuary and founder of InsuranceInspect Services  
[www.insuranceinspectservices.co.uk](http://www.insuranceinspectservices.co.uk)



can handle the surge, and stories of businesses rushing to upscale their VPNs to ensure remote access systems perform have been commonplace.

This is the reminder that quality and assurance should be at the heart of innovation, not an afterthought – retrofitting quality into a system is always a painful and costly exercise. The purpose of focussing on quality when delivering change is to make sure that the end product works – this is no less critical when the rush to market is accelerated, but it is more challenging. Mature agile testing approaches are needed to ensure the fast delivery of working solutions. After all – once Covid-19 has passed, we won't remember all of the tools that were simply 'there', we'll remember the ones that worked well and that we could rely upon.

Getting things right first time is absolutely vital when building trust with customers, so quality – or ensuring the tech works – must be at the top of the agenda when implementing any change. One way to ensure this is via automated testing. This removes colossal amounts of

risk as well as time and expense for companies.

The result is that businesses can spend less time, money and effort on rolling out new products to customers with greater speed and frequency. At the same time, having this reassurance in place will enable them to pivot quickly and efficiently to any change that comes their way – for logistics companies, that might be introducing electronic signatures, or for transport companies, editing timetables and monitoring commuter traffic.

### Mind over matter

The reality is, businesses know they need to adapt, and they've known this for some time. But new technologies cannot be adopted with an old mindset. Companies that really want to see results from digital upgrades need to invest time and money both in upgrading their legacy systems, and upskilling staff, so that they have the tools and the confidence to steer the ship forward.

A factory reset like this is a colossal task for any business to undertake. But rather than accept de-

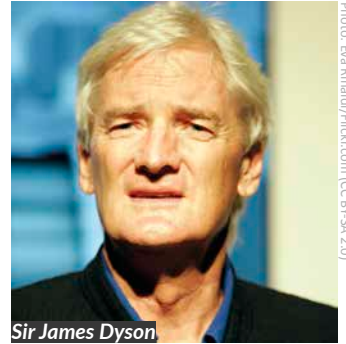
feat, businesses just need to find the right partner with the right tools. One that not only understands their pain points and the complexities of managing digital change on a seismic scale, but has experience seeding the 'fail-fast' culture of startups into massive corporations, so they can assist them every step of the way.

Ultimately, if nothing is done to accelerate innovation, big brands risk being usurped by nimbler competitors with automation at their core, that are agile enough to adapt to market needs and consumer demands when the occasion demands it.

### Have confidence

Companies like Dyson and Formula 1 have cemented their place in history for making the leap from vacuums and cars, to ventilators, and oxygen masks, respectively. But as the country works to overcome this devastating pandemic, it's not just the technological elite that has proved its worth.

Nearly all office-based businesses have shown they can act in an agile manner simply by adopting home working so quickly. Now their focus



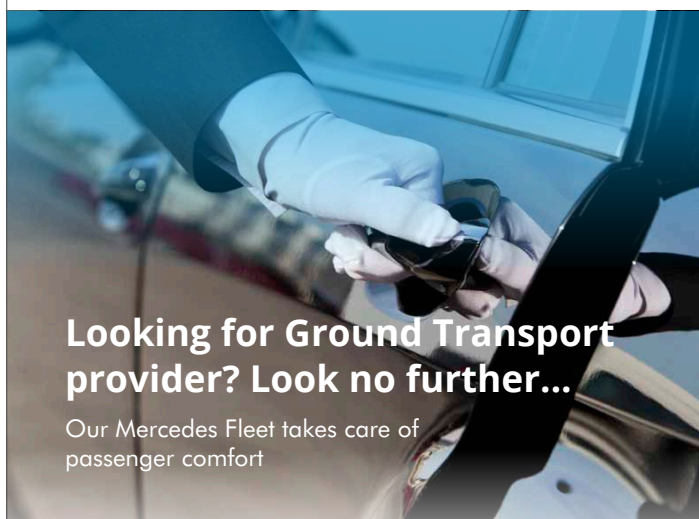
Sir James Dyson

Photo: Eva Rinaldi/Flickr.com (CC BY-SA 2.0)

should be in developing their agile capabilities even further, by putting technology and quality at the heart of their operations.

Suddenly, for all businesses, being able to adapt quickly, maintain infallible levels of security, and ensure quality of service at all times. This can only be unlocked via quality-driven, digital transformations – if it has been possible because of social needs then it must be achievable for commercial ones. If necessity is the mother of invention so must quality be the mother of success.


Ivan Ericsson is head of quality assurance at Expleo [www.expleogroup.com](http://www.expleogroup.com)



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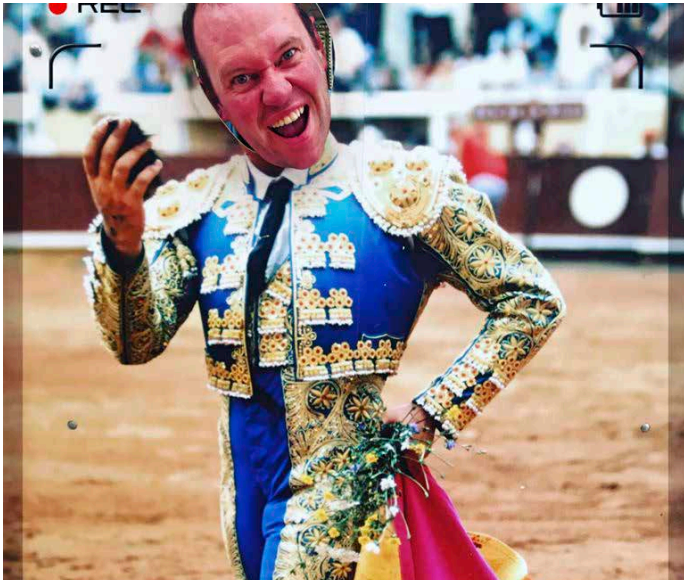
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# Two minute interview

Fearghal MacGowan, founder of Kinetic Selling Ltd.



## Who are you?

I am the founder and chief executive of Kinetic Selling Ltd, providing professional enterprise grade sales services. Hunting, coaching, sales audits ... ultimately making business grow.

## What is your connection with the London Chamber of Commerce?

As a member we are provided with fantastic launch point opening opportunities both for my company to attract new clients and to make connections for existing clients.

## What was your first job in London?

I've had two starts in London. My first was when I was 18, a first-year university student, and I worked behind the bar in O'Neill's, Wardour Street. I fell in love with London that summer vowing that when I finished uni I would return. It took a bit longer and a few other adventures but eventually I came back for my second first start job was as an award-winning senior sales manager in Oracle.

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

If I am proud of anything, it's the trust I have engendered with our clients that Kinetic Selling is the right choice to bring their product to

market and help them achieve their growth targets.

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

... hate is a very strong word. Like everyone I find some things frustrating. My job is exciting and change is constant. It keeps me on my toes, I love the thrill of the chase and no feeling in the world is quite as satisfying as winning new business."

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

I could quote the usual suspects Elon Musk or Jeff Bezos. The advice I'd give a young entrepreneur is: before you do anything write a business plan, not War and Peace, just plan. Read The Art of War by Sun Tzu and do make notes in the margins. "Fake it till you make it", be who you want to be, and always trust your gut!

## How is your business reacting to Brexit?

London is an old city and has survived worse things than Brexit (or Coronavirus for that matter). Brexit has caused uncertainty and uncertainty creates opportunities and that is always good for business. As a trekkie I feel compelled to quote Ferengi Rule of Acquisition 263: "Never allow doubt to tarnish your lust of latinum"

**"I love the way London pops and hums along, if you listen carefully you can feel it ... London shows you something new every day.."**

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

Ban all non-clean vehicles from the city immediately. During the first two weeks of lockdown the air in the city improved dramatically. Change the law that every filling station selling petrol and diesel must also sell hydrogen and offer at least one charging point. Increase the number of ranks for black cabs, put charging points on them all and enable them all to be able to use bus only routes.

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

Nothing as yet, but that could change in the morning.

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

I love the way London pops and hums along, if you listen carefully you can feel it, in its people, the contribution of the Royal family, the debate, the culture, the theatre, the music, those it inspires to inspire, London shows you something new every day. There is nowhere else in the world I would rather be. My least favourite has to be London's toxic air killing children with asthma.

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

Reduce council tax for anyone who does not drive or drives clean vehicles in the city, increasing it for those that do. Improve 'park and ride' facilities outside the city so people don't feel the need to come into the city via their cars - post pandemic.

## How is the current pandemic affecting your business?

The initial impact was a bit like someone turning off a tap, revenue slowed but like everything it's just a new challenge to overcome and there is always a silver lining. For two of my clients it has accelerated their businesses.

RANDDUK help customers Identify, collate and claim R&D tax credits.

ThinkSense.AI build AI RPA tools for C-Level executives in large enterprises such as banks and insurance companies. Sales is all about confidence, attitude and presence.

## What measures have you taken?

Like many SMEs, we fell between the stools of the rescue plan. Luckily we are sales professionals so we put our big boy pants on, hired three people, took a deep breath and started selling harder. Frankly we need to make the difference - there are too many people relying on us not to succeed.

## What do you think about OBEs?

Hopefully someday I will do something noteworthy enough to be awarded an OBE by the Queen. That would be cool!

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





# Bankruptcy and divorce during Covid-19



by Nick Gova

As a result of the ongoing Covid-19 pandemic, many people are under immense financial pressure, with increasing reports of reduced pay and job losses. Some are even now faced with bankruptcy. It is not uncommon for bankruptcy and divorce proceedings to occur concurrently. If either you or your spouse are made bankrupt prior to, or during divorce proceedings, this will add to the stress, and will most likely affect your finances and any financial settlement you receive.

## What is bankruptcy?

In England, a creditor (someone who is owed money) can present a bankruptcy petition to the court on

the basis that a debtor (the person who owes the creditor money) cannot pay their debts. A debtor can also apply to the court themselves to be made bankrupt. A bankruptcy starts when the court issues a bankruptcy order against a debtor. Following the making of a bankruptcy order a 'trustee in bankruptcy' is appointed. All of the bankrupt's assets vest in the trustee upon his/her appointment. It is the trustee's duty to realise the assets in order to pay off the debts.

## Divorce and bankruptcy

When two parties divorce, their assets are usually divided between them. However, if a party is made bankrupt and the trustee takes possession of their assets, the assets may no longer be available for division. For example, the most common as-

## The Government has announced financial safeguards, such as loans and mortgage holidays

set to be affected in this way could be the family home. If the property is jointly owned and one party is made bankrupt, the court may need to determine whether property would then legally belong to the bankrupt or the trustee. If the bankrupt's share of the property belongs to the trustee, it would fall outside the assets available for division on divorce.

Additionally, a party may attempt to fraudulently use the bankruptcy process to exasperate reaching a financial settlement. In these circumstances, a party may be able to apply

to the court to set aside a bankruptcy order.

There may also be concerns over a bankrupt's ability to make maintenance payments. However, the family court does have the power to make maintenance orders against a bankrupt.

## Look into government measures

The Government has announced financial safeguards, such as loans and mortgage holidays, to help people during this time. These can help you in the short term to remain financially afloat – do also consult a legal professional; family lawyers have been working throughout this crisis and the courts are still operating.

Nick Gova is head of the London family law team at HCR Law [www.hcrlaw.com](http://www.hcrlaw.com)

## Are you paying too much for your pest control?

With budgets tightening and all expenditure being scrutinised, it's a good time to evaluate your pest control provider.

The big, national brands says Cleankill Managing Director Paul Bates don't necessarily offer the best value or service.

"It's well worth looking at regional pest control companies. They can offer better value and often more transparent, fair pricing. You will also get a more personal service. With shareholders wanting better returns, the larger companies can put a lot of pressure on their salespeople who then become focused on their targets rather than the problem they are trying to solve for the customer."

Regional companies are usually large enough to afford to invest in good training, accreditations and the latest products and services, but don't have the huge overheads and marketing costs associated with national brands.

If you have a contract with a national company, Paul advises careful examination of any hidden costs and extras that may be

charged alongside the charges for regular site visits. It is worth comparing the original contract with what you were actually charged.

"Pricing should be completely transparent and there should be communication after every visit so you know what has been done and why. All of our technicians use i-pads so instant reports can be sent to customers and there are no surprises," said Paul.

Accreditations and standards are something that should be checked. The European Standard for Pest Control is EN 16636 Certification (CEPA Certified®). This is independently assessed by qualified and experienced auditors with an in-depth working knowledge of the industry. Audits validate practices to a clear professional standard to ensure activities are delivered safely, effectively and within European and national regulations.

Also critical is British Pest Control Association membership.

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# How to get the best deal



by Jonathan Monnickendam

**W**e are in the middle of extraordinary times but remember that we have passed the worst of it, that the lenders, especially the mainstream banks, will want to be seen to be supportive to the industry and that the housing shortage has probably become worse since the start of the year due to lost construction time.

The important point is that we know the mainstream lenders have their challenges and, good for developers, their challengers, new lenders keen to develop new relationships.

The construction industry will change, with longer build periods to accommodate social distancing and greater focus on the subcontractors and on the sourcing of materials. This combination may well push up costs and increase the build time but that will be the same for all everyone, developers and lenders. Indeed some developers, even one very large one, have already worked out the distancing issue and remained on site throughout.

## When to approach lenders

Approaching lenders is never fun because they like everything to be in order from the start and, once persuaded, they do not like anything to change, even if it results in a better deal overall. For example, as

a residential developer you may see altering the mix of units in response to change in the demand, resulting in a more marketable scheme, as a positive. However, some lenders find that suspicious, wanting to know why you got it wrong first time and whether you really are that good.

The lesson is that by all means warm up lenders early on to gauge interest and create some competitive tension but hold back on the detail until you have confidence that the numbers are certain and you left yourself some slack for the unexpected. It is important to give lenders certainty all the way through the construction, so they know when the money is coming back in and, heaven forbid that anything is late.

In other words that is one major way in which lenders think differently to the equity and business world at large.

Developers can find this difficult as they do not retain inhouse exper-

tise on debt and only approach the market when they have a deal that is ready to go. This may only happen every 2 or 3 years so that raises the question of who to approach and how.

## Which lenders to approach

There have been mainstream banks that would lend so much that a developer might struggle to find space to invest their own money, as little as five per cent. These lenders still exist, with a lot of fresh equity but without the same lust for risk. Instead they have the most limited appetite amongst lenders. According to Savills there are c250 lenders to the property market; banks from numerous jurisdictions, insurance companies, fund managers and private equity. The good news is that amongst these new lenders there are ones that have flexibility and focus on speedy execution, staffed by ex-clearers who left because they

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# from a lender in Covid-19

too have experienced the frustrations that borrowers suffer with the big lenders. These new lenders, often specialist with flat reporting structures, pride themselves on moving at speed to close the transaction; why spend months negotiating documents for a two-year construction period where everyone knows that the only exit is a completed scheme and that the person best placed to do that is the person who is already building the scheme.

Equally you may need finance for a specific situation; inventory finance for completed but unsold resi stock or auction finance/bridge finance to move swiftly on an expected opportunity.

## How to get a lender on side

Lenders will always want to see a financial model showing the costs through to PC and the exit for the lender as well as comparables supporting the rent or expected sale

***There have been mainstream banks that would lend so much that a developer might struggle to find space to invest their own money, as little as five per cent***

price. This produces the inevitable tension of not approaching lenders too early as costs are not certain but then not leaving it so late that you lose the ability to negotiate with lenders because you really need the money right now.

In addition once you have given the lenders certainty on costs you might think that the hard work is done but no, the lender will want to

discuss the amount of contingency in your costings, the extra that you have allowed for increases in costs such as labour or materials or simply delays due to a long winter.

Are we there yet? No, because after that discussion and irrespective of how much you have invested in the scheme, financially and emotionally, the lender will be looking to you for guarantees to cover cost overruns and interest, over and above any contingency. This part of the lend will only be agreed towards the end of negotiations. No doubt lenders will be looking to increase these amounts in a C19 world to reflect the greater uncertainty. Ouch!

## How to manage the trade-offs in term sheet

Each lender has its own approach and requirements and negotiating these trade-offs to arrive at a fully formed term sheet is a crucial part of the deal, just as important as

the obvious numbers like the loan amount, cost of debt, loan to cost ratios.

There is plenty more to think about when approaching lenders so I shall finish with these two;

How does a developer fix the maturity date for the facility? Too short and some lenders happily charge you significant extension fees each month until you repay. Too long and you may pay a higher margin and exit fee to reflect the greater risk.

Which lenders to approach if you have a low rise scheme which can be built in phases, reducing your debt requirement?

The trick is to find a lender from the 250 that fits your appetite and can work with the unique aspects of your deal at a cost of debt that makes sense to you, the developer.

Jonathan Monnickendam represents the Development Debt Consultancy Limited  
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# Cyber security during Covid-19



by Mitchell Scherr

**C**ovid-19 has caused major disruption to what we all consider 'normal' working practices. The coronavirus pandemic has defined the start of the decade, and millions of lives have been affected. A significant development is a marked rise in the number of remote workers across the world. Protecting the workforce is an important factor in business and employee safety a number one priority when deciding working conditions. The sudden and unexpected change to remote working has caused another serious problem. A vast increase

in remote endpoints – devices connected to networks – has significantly widened the threat surface and heightened risk.

## Awareness

While our biological health may be at risk from leaving our residences, our digital health is threatened from working at home. Why? Cyber criminals are using the pandemic to exploit weaknesses in business enterprise cyber security. With so many new remote workers, infrastructure is strained. Cyber security software deployed on company infrastructure may not be configured to deal with remote connections or designed to cope with several dispersed endpoint devices. The need

for awareness and protective technologies to prevent cyberattacks has never been more pertinent.

Even before Covid-19, cyberattacks and digital compromise were regular occurrences. Statistics demonstrate that almost 80 per cent of businesses were subject to phishing attacks in 2019. Whilst working from home, many employees are unsure of how to protect themselves (and those they work for), a situation that can be addressed through training. In a 'secure' office environment, employees work within the security bubble that the enterprise provides. At home, sharing a network environment with several potentially unprotected connections, the chance of breach

is significantly increased and very real. Home Wi-Fi networks are inherently insecure.

## Targeted

The number of cyber-attacks increased worldwide by an estimated 400 per cent in March this year alone and ten per cent of Italian businesses reported that they had experienced some form of targeted cyber-threat. Cyber-based criminal activity is continuing to rise as a result of Covid-19. It is the responsibility of the Board to ensure that companies are sufficiently protected against the risks.

A simple solution to reduce the threat of cyber-attacks is to use a virtual private network (VPN).

# How remote systems are revolutionising modern businesses



by Lucy Victoria Desai

**B**efore the interference that Covid-19 has wreaked on our lives and work, remote working systems and cloud infrastructure wasn't integrated into some businesses — which has likely caused a lot of trouble in the current climate. With strict government regulations enforcing work from home where possible, the country has had to adapt imminently to a new and alien way of working for the foreseeable future.

But before this pandemic, remote systems were beginning to revolutionise the modern business — large tech firms were some of the first to make the transition to remote working, building on existing processes with instant messaging, remote access to important tools, and other technology to get their job done. Spend was predicted by Goldman Sachs to grow at 30 per cent from 2013 to 2018, with cloud adoption accelerating faster than originally anticipated, which had to be revised and increased by 20 per cent. Remote working forecasts in 2019 predicted seeing more companies realising the value of introducing remote working, with 61

per cent of global companies currently offering it to some degree in their policy. There continues to be a year-on-year increase in remote working, and Covid-19 has only sped up the demand and integration.

Covid-19 could cause a permanent shift to working patterns, with many employees preferring not to return to the office when regulations are lifted. Here, I take a look at how remote systems are revolutionising modern businesses with the right processes and technology.

## Up-to-date and fresh software

Updates and upgrades are immediately made available to all employees when they're released, not only helping businesses remain competitive, but working with quick and modern systems helps keep productivity at a high. According to research, remote workers are more productive due to minimised distractions and stress, so facilitating this with fast systems that allows workers to access what they need and to communicate with their team without a flurry of obstacles makes the working day a lot easier. For example, Microsoft Teams is a one-stop shop for all communication, including mes-

saging, voice and video calls with large groups of people, file storage, and document sharing.

## Change management

As well as up-to-date software, other considerations such as learning and people development have been adapted to cater for digital accessibility through remote learning systems. For example, Impact's Air's bespoke experiential learning platform supports employees' custom solutions around their needs, eliminating the need to come to work for learning and development. This sort of change management prepares workplaces for potential digital disruption — highly important in the current working world, supporting employees to continue growing and improving in a more efficient and effective way.

## Reduce costs

With remote systems, businesses also have the ability to do more with less, allowing the reduction of data centres, servers, and software costs without having a negative impact on the company's technological abilities. This can be important for companies who are looking to improve their 'green' credentials and their impact on the environment.

Before lockdown, some companies had chosen to hire a mixture of onsite and offsite workers in their workforce, reducing costs for electricity and hiring smaller and cheaper office spaces. This has potential to be even more efficient with remote working policies adopted permanently for many more organisations.

## Mergers and acquisitions

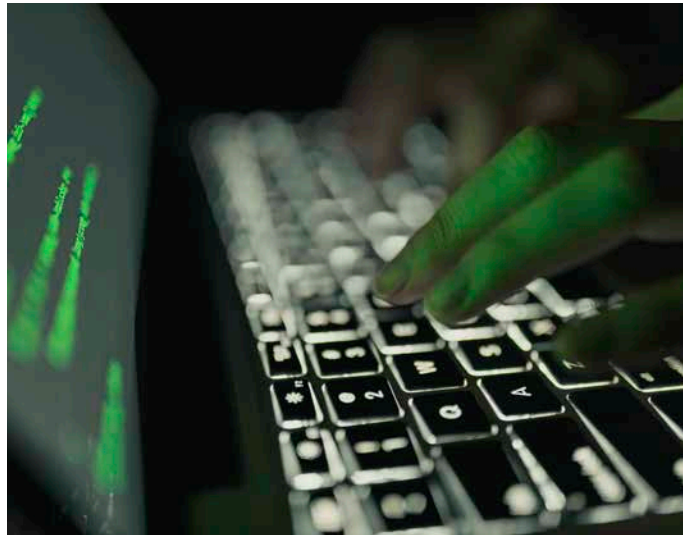
Mergers and acquisitions are excellent ways for businesses to achieve growth and innovation. Remote working systems and cloud infrastructure enables two companies to transition to become one seamlessly, whereas traditional computing may have required years of migrating files and applications and decommissioning data centres.

Centralising business-critical information and consolidating culture can be facilitated through a digital workplace, simplifying the whole process of migration.

With remote working being the biggest trend so far in 2020, I look forward to seeing what potential it can bring in the future.

Lucy Victoria Desai is a copywriter for Impact, change management specialists  
[www.impactinternational.com](http://www.impactinternational.com)

VPNs are commonplace and make internet traffic on the network more secure, harder to pinpoint and difficult to intercept. All remote workers dealing with sensitive data must be connected to a private, company managed VPN. However, a VPN alone is not enough to protect networks and should be combined with endpoint detection and response (EDR) software to reinforce the protection. EDR software persistently scans devices connected to a network and prevents breach by quarantining an infected device. This then allows for more in-depth investigation by other cyber security software or via physical examination.



### Fraudsters

Another type of cyber-attack affecting remote workers is phishing. Phishing attempts, since the onset of Covid-19, have become more prevalent, as they are simple to construct and spread. Potential fraudsters can attack thousands, usually via email, at the click of a button. Attacks usually mimic a trusted source, such as a bank or someone you work with. The aim of the attacker is to identify log-in credentials, credit card details or other personally identifiable

information (PII) to defraud or deposit malicious software on your PC. This can create problems locally or network wide.

However, cyber security software should not be seen as the panacea. Phishing is an unsophisticated form of social engineering. Empowering employees with information about what to look out for when opening and reading emails significantly reduces the risk of an unauthorised party obtaining company informa-

tion. Phishing relies on ignorance and misinformation. If employees are suitably informed and aware of cyber risk, they present a highly adaptive first line of defence against attackers and can reduce the rate of successful attacks by up to 80 per cent.

### Breaches

Providing regular educational campaigns and helpful tips can help employees of any organisation to identify

**The number of cyber-attacks increased worldwide by an estimated 400 per cent in March this year alone**

phishing or potential data breaches. This, coupled with strong security policies and processes, ensures that a company's network is encapsulated and inoculated against cyber breach. As most compromise can be traced to phishing attacks, it is essential that employees are able to provide a dedicated layer of cyber protection.

During uncertain and chaotic times, it is much easier to become a victim. As cyber criminals continue to take advantage of the coronavirus pandemic, more businesses will be affected by cyber-attacks. The fallout can be catastrophic. Who can afford to take that chance?

Mitchell Scherr is chief executive of Assured Cyber Protection™ [www.assuredcyberprotection.com](http://www.assuredcyberprotection.com)



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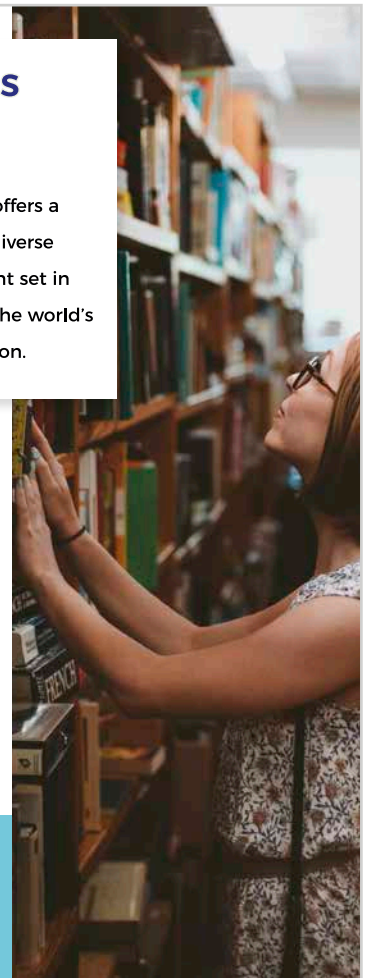
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# Turning the tap on and



by Reena Jugdhury

As the Covid-19 situation is rapidly evolving, its impact on business and society is increasing at an alarming pace. Businesses are having to adapt quickly by implementing remote working, shared workforce and managing critical supply chains. Unsurprisingly a number of challenges are coming their way with this new 'business as usual' norm and the uncertainty that lies ahead.

Reduced business and turnover, arising from significant fall in demand and more people falling ill,

are the obvious ones but one should not underestimate the impact of a reduced workforce on any business which, sadly, is highly likely to worsen. The coronavirus pandemic is turning our daily lives upside down, and so we have no other choice but to adapt as quickly as we can. It is encouraging to see that the majority of businesses have taken heed to government advice and enabled staff to work from home, but it seems almost unavoidable that the infection will spread further.

## Flexibility

So maintaining business continuity and financial viability are key for businesses to survive this pandemic,

meaning that management have to start thinking quickly about measures to implement to keep operational. There may be a few resource solutions out there to manage a reduced workforce, such as hiring contractors to fill in for staff on sick leave but access to the right talent fast can be quite a challenge. Even with the government's decision to postpone changes to IR35, it may be too late to reverse decisions that have already been taken by organisations. Moreover, committing to fixed daily rate and minimum contract length might prove very costly in the current circumstances and may not offer the flexibility that businesses need to manage their liquidity.

*What is the solution to find the right talent fast?*

The ideal outcome here is to emerge from this situation with a viable, robust and functioning business with healthy employees and for that, businesses need a workforce that can support the essential functions of the business and simultaneously optimise a shrinking liquidity.

## 1. Disaster preparedness plan

A lot of companies have not planned for a crisis of this scale and do not have any documentation in place to address it. If you don't have one, it still not too late to work

# Opening up safely after lockdown



by Gordon Swallow

With lockdown measures slowly being lifted, we are all looking for positive measures we can put in place to take control. Helping to provide certainty will bring optimism to individuals, groups, and companies alike. To deliver this, you need to look at what your technology systems can do for you right now. You, your investors, your customers, and your staff want to know when your site will be open and working again. Now is the time to start planning. Your security system should be at the heart of your strategy. Used correctly, it can help you emerge from lockdown safely, efficiently, and as quickly as possible, whilst ensuring you can continue to operate.

## Security is more than access control

Site managers, health and safety executives, directors, and security professionals need to start looking at their security systems in a new way. Gently shifting your view from one that sees access control as just a security system, to one that facilitates the control of people movement will greatly increase the safety of your site at multiple levels.

Social distancing advice will still be in place as we continue to come

out of lockdown. My own personal experience of this has been amazing, with most people I see (while out walking the dog) keeping well over two metres apart. Despite this, it's obvious that putting new occupation limits in areas or zones within your building will help this behaviour to continue. Look at how your access system could keep track of zonal people counts to actively allow or deny access as the building is used. At the point of access denial, it should also be possible to alert the individual as to why it's happened, ensuring a feeling of safety within the building.

## Reduce contact points

Your staff are most likely using plastic cards to gain access to your building. Issuing new ones is a high contact activity. New cards will be required for all new employees and these often get shared, lost, or forgotten every week. Switching to secure access using mobile phone technology will make huge differences with regards to cost reductions and a contact-free environment. Deployment of the new credential is achieved easily and securely via email with second factor authentication, removing the need to visit a security office or reception on arrival at site.

Biometric solutions will also be under scrutiny as many require fingerprint contact, but with the emergence of facial recognition

technology, contactless versions are now available and still very much worth considering. Access solutions that support mobile technology will also enable the biometrics built into the phone to authenticate the access decision.

Take some simple measures and look at ways you can remove contact points around your building. Your security system will be full of contact points, most notably the push to exit button. Look at replacing these with contactless IR buttons or an access reader instead. Replacing the opening mechanism on your door to a motorised one will make a big difference.

## Explore the tools in your access control system

Covid-safe and immunity passports are phrases we are now hearing on a regular basis. How our post-pandemic world will look is currently unclear but businesses will need simple ways to use these to influence an access decision. You may want to consider creating a portal where your staff can register themselves as 'at risk' or showing symptoms (I know the excellent company I work for has already implemented this). Covid-19 test results or requested staff data can be used to enforce how and when people gain access to your building. Access control systems have the capability to import this data or link to the databases

you hold to facilitate this in an automated way.

Even with the implementation of these measures, incidents can and will occur. Managing your response to those is essential for keeping disruption to a minimum and ensuring staff safety. Having the ability to send messages or evacuation alarms to individuals or groups of people in certain areas is vital. Explore the communication, alarm, and evacuation tools within your access control system and look at ways communication can be achieved via emails, texts, and mobile phone push notifications. Ensuring people receive information quickly and with clear instructions will make a huge difference.

## Mitigate risk

We are, of course, still unclear about when our country, our cities, and our buildings will be fully functional again but this doesn't mean it's too soon to start planning. The measures you put in place now will mitigate risk in the future.

Get yourselves ready, put your strategy in place, and be one of the first to get back on your feet and keep your business open.

Gordon Swallow is strategic business development manager at Gallagher Security UK  
<https://security.gallagher.com/COVID-19>



# off to manage liquidity

through the key elements in advance of what may come next! A good disaster preparedness plan includes documentation on a number of policies including employee safety policies, remote working guidance and communication protocols but most importantly, reference guides, alternative models, steps to follow when employees are faced with worst-case scenarios. How businesses will react swiftly to staff shortages as they fall ill with little notice is critical to their survival thus making it even more important to have a plan in place so that there is minimal disruption to operations.

## 2. Advisors

Many providers have a range of experienced and talented professionals that can provide you with a temporary solution to your resource needs. As organisations anticipate for what's coming, it may be helpful to identify those providers upfront and to agree umbrella terms which can be called upon at short notice

**While we wait for this pandemic to pass, it is vital to our UK economy that businesses continue as normal to restore confidence in the market**

as and when needed. Contrary to the 'IR 35' resources, advisors offer the flexibility of costs and contract lengths, meaning you pay for what you are using and 'turning on/off the tap' as and when needed to manage your cash flows.

External service providers and advisors have a duty of care towards their clients in having taken reasonable steps to ensure that they have the resource capacity to continue providing uninterrupted service to their clients. So, during the process

of agreeing umbrella terms, it may be useful to enquire about their policy for their own business continuity.

## 3. Outsourcing

It is very common and cost efficient nowadays for companies to outsource non-core functions such as payroll and bookkeeping/payments to external service providers or to set up back offices overseas to offshore critical processes. Where organisations have the back-office infrastructure, it is worth considering how to best utilise their capacity into the disaster preparedness plan.

Generally speaking, both outsourcing providers or shared services are already operating at full capacity and are likely to be impacted by this global pandemic like any other business. Therefore, it is critical to ensure that the same disaster preparedness plans are also in place with outsourced services or shared services, and that finance information and processing are transferable. It is key that all end-to-end process-

es are documented with detailed working instructions so that process work becomes transferable, that IT access can be shared with anyone globally and that resources are trained multi-functionally.

## Confidence

While we wait for this pandemic to pass, it is vital to our UK economy that businesses continue as normal to restore confidence in the market, maintain productivity and minimise the impact of the virus on the business as a whole so that our economy can bounce back in full force. And until we are out of the woods, one of the key considerations to survival in this new normal is the ability to tap into available resources fast, with least disruption to operations whilst remaining solvent.

Reena Jugdhury FCCA is senior manager at Theta Financial Reporting, chartered accountants and consultants  
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# Trade defence report: restoring the level playing field for European producers

According to Commissioner for Trade Phil Hogan: "A strong and effective trade defence is of key importance to protect our companies and jobs against unfair trading practices and to ensure diversity of supply. Making sure our companies operate in fair market conditions will be even more crucial in the times of post-corona crisis recovery. While imports offer more choice at a competitive price for our consumers and businesses, we need to make sure they come to Europe on fair terms, not dumped or subsidised, and that they do not make us overdependent. That's why I am pleased to see that the system we have in place works and that the reforms of the last years are paying off."

A new trade defence report highlights in particular:

**Continued high-level of EU trade defence activity:** In 2019, the Commission launched 16 investigations (against 10 in 2018) and imposed 12 new measures (against 6 in 2018). An intensive activity in reviewing existing measures resulted in the conclusion of 18 expiry reviews,

11 more than in 2018. At the end of 2019, the EU had in place 140 trade defence measures, 5% more compared to the year before. Those included 121 anti-dumping, 16 anti-subsidy and three safeguard measures. The highest number of EU trade defence measures concerns imports from countries such as China (93 of the existing anti-dumping and anti-subsidy measures), Russia (10 measures), India (7 measures) and the US (6 measures).

**Increase in the number of EU jobs protected:** The measure imposed in 2019 increased the number of jobs benefitting from the EU trade defence by 23,000, bringing the total number of direct EU jobs protected to 343,000.

**Sustained effectiveness of EU trade defence measures in reducing unfair imports:** Thanks to an average 80% reduction in injurious imports because of EU trade defence measures, EU producers can maintain their activity and EU users of concerned products continue enjoying diversified sources of supply.

**Resolute action to safeguard EU steel market:** Following up on the 2018 U.S. import duty on steel, in early 2019 the Commission adopted definitive safeguard measures for a range of steel products of all origin. This was necessary to avoid a further sharp increase of imports that threatened to worsen the already fragile economic condition of EU steel producers. The measures were subsequently reviewed to maintain traditional trade flows and diversity of sources of supply. Half of the new anti-dumping and anti-subsidy investigations in 2019 also concerned iron and steel products.

**Strong focus on enforcement and countering circumvention:** 2019 saw an increase of cases targeting circumvention of duties in place, for instance by passing through other exporters or via other countries. The Commission launched a record number of four anti-circumvention investigations on its own initiative, including the largest such investigation to date on tableware and kitchenware from China, which extended duties to 30 more companies.

**New recourse to safeguard measures:** In addition to the safeguard measures on steel, the Commission also put in place safeguard measures for Indica rice from Cambodia and Myanmar. The measures taken under the rules of the Generalised Scheme of Preferences followed requests addressed to the Commission by rice-producing EU Member States. Those are the first safeguard measures triggered by the EU in a long time.

**Strong defence of EU exporters targeted in foreign trade defence investigations:** Measures taken by other countries against imports from the EU stood again at a high level of 175 in 2019. Such a high level is expected to be maintained in the future, due to numerous cases initiated in 2019. The Commission has been very firm in intervening in foreign investigations that unfairly target EU exports. In two notable cases – anti-subsidy measures imposed by the U.S. on table olives from Spain and the measures on frozen fries – the Commission initiated trade dispute settlement in the World Trade Organization.

## EU and Mexico conclude negotiations for new trade agreement

Commissioner for Trade Phil Hogan said: "While most of our efforts have been focused lately on tackling the coronavirus crisis, we have also been working to advance our open and fair trade agenda, which continues to be very important. Openness, partnerships and cooperation will be even more essential as we rebuild our economies after this pandemic. I am very pleased, therefore, that together with our Mexican partners, we share similar views and that our continued work could now come to fruition. This agreement is clear evidence of our shared commitment to advance our agenda of partnership and cooperation. This agreement – once in force – will help both the EU and Mexico to support our respective economies and boost employment."

### Progressive

Under the new EU-Mexico agreement, practically all trade in goods between the EU and Mexico will be duty-free. The agreement also now includes progressive rules on sustainable development, such as a commitment to effectively implementing the Paris Climate Agreement. It is also the first time that the EU agrees with a Latin American country on issues concerning investment protection. Simpler customs procedures will further help boost exports.

The broader Global Agreement, of which the trade agreement is an integral part, also covers the protection of human rights, as well as chapters on political and development cooperation. It will also be the very first EU trade

agreement to include provisions to fight corruption, with measures to act against bribery and money laundering.

Mexico is the EU's number one trade partner in Latin America with bilateral trade in goods worth €66 billion and trade in services worth another €19 billion (respectively 2019 and 2018 data). EU goods exports exceed €39 billion a year. EU-Mexico trade in goods has more than tripled since the entry into force of the original agreement in 2001. The modernised trade agreement will help boost this strong historical growth.

### Human rights

The legal revision of the agreement is now being finalised. Once the process is concluded, the agreement will be translated into all EU languages. Following

the translations, the Commission proposal will be transmitted for signature and conclusion to the Council and European Parliament.

The trade agreement is part of a broader Global Agreement, which sets the framework for the EU's relationship with Mexico and covers issues of broader shared interest that go beyond trade, including political issues, climate change and human rights. Mexico was the first country in Latin America to sign a Global Agreement with the EU in 1997. The EU and Mexico started the negotiations for this new, modernised agreement in May 2016. They reached an agreement in principle two years later, in April 2018, leaving for further discussion some outstanding technical issues. Those are now fully agreed.

## ONLINE EVENTS

### Energy Catalyst Round 8 Virtual marketplace



**Registration Deadline: Monday 15 June 2020**

**Location: Online B2Match platform**

The aim of this virtual Marketplace is to help organisations gain an understanding of the energy access issues in a particular country and to develop equitable partnerships leading to a collaborative The matchmaking event will focus on raising awareness on the manufacturing capabilities in Qatar and allowing international companies to partner with the leading manufacturers in Qatar.

### Winning UK & Overseas Bids by Developing Competitive Strategies & Win Themes



**Registration Deadline: Thursday 16 July 2020**

**Location: London, UK**

This course will help you develop skills to successfully bid for public sector contracts and become part of the wider supply chain via established prime contractors.



**Registration Deadline: Monday 7 September 2020**

**Location: Dublin, Ireland**

Across two days, experts from over 70 countries come together to share knowledge, debate the latest trends, and network in Dublin – a city fast becoming the heart of the European tech community.

- Are you interested in scaling your start-up?
- Do you want to future-proof your business?

Learn more about diversity in tech? Make global change? Join our community of leaders at DTS, the chosen platform to help accelerate growth across the globe.

The matchmaking will help businesses understand and identify opportunities for growth and investment.

The brokerage event will offer a Marketplace to:

- Identify technology partners to develop new services & products
- Partner with commercial entities to offer existing technologies and services
- Exchange knowledge and expertise by networking with public and private experts on latest technologies.
- Identify potential international partners for future cooperation projects
- Meet with potential investors

How can you benefit from this event?

- Initiate and arrange promising pre-scheduled 1:1 meetings at the event
- Generate fresh leads and meet new contacts in an efficient way
- Get your personalised B2B agenda according to your interests & availability
- Showcase your products, projects, services or business needs to event participants
- Stay one step ahead of your competitors by being visibly present at the event



**Registration Deadline: Monday 21 September 2020**

**Location: Copenhagen, Denmark**

Meet 1-1 with potential partners at this showcase event, bringing together investors and early-stage science to get the next big thing on the market.

# How to keep your customers engaged during lockdown

## Embrace your social audience

For the majority of people, one of the few constants that is successfully bridging the gap between our lives before the lockdown and now, is social media. As we stay in touch with our friends, search for advice and keep entertained, social media users are engaging more than ever, meaning there has never been a better time to explore or audit your social media channels.

Consider using this time to work out what your audience is looking for and what they're sharing. Is there a way you can get involved in a genuine and authentic way or can you offer advice or tips? It's vital any content you share is relatable and tonally relevant to the current situation, so make sure you're not just pushing your product, especially if you know it won't be front of mind. Some options include offering competitions or sharing sector specific advice. For example, if you run a gardening business, share short and snappy 'how to' videos that resonate with your audience who are likely looking to make the most of the sun hitting their gardens, may hit the mark. Alternatively, if you're a hairdress-

er, consider home hair dressing tips for those struggling with their hair maintenance.

Also, look to make the most of social platforms; try experimenting with stories, ads, different styles of content, different social channels or even influencers. Find out what works for your business and what creates the most engagement. This will ensure that your brand is still in the mind of the consumer, even if you are not running BAU.

## Discover your local community

During this pandemic, business owners are finding that many traditional forms of communicating with their audiences, such as direct mail or flyers, are suddenly out of reach. But there are viable alternatives, as people are looking to connect with their local area now more than ever. Consider joining regional Facebook groups and looking at other businesses that are in the area. Are there any you can partner with to increase your offering and potentially increase your audience? Is there a way you can support the local area, either through your business or personally? Ensuring you maximise the local community sup-

port that is on offer, is increasingly important at the moment.

## Adapt your strategy

If your product or business has become even more relevant during the pandemic, look at how you can expand your communications to ensure both your potential and existing audience are aware of what you can offer. If you're struggling due to the restrictions in place, consider the possibilities of pivoting your strategy slightly. For example, if your business is usually focused on a physical service, why not look to see if you can take it digital? If you can, set up an online store and start delivering your products, ensuring you are following all of the social distancing guidelines, and your employees are taking all necessary precautions to be as safe as possible. Though this might involve some financial investment up front, it could work to ensure there is still cash flow and that you can recover post-pandemic. If your business is niche but in demand, this could be a great opportunity to offer a service that might not be available elsewhere.

## Look to the future

It's vital to keep in mind that this

will end and though there are no definite timelines just yet, it is possible to look at what you need to do when the restrictions lift. There are still ways to intrigue your audience with future offers, so you could consider suggesting vouchers, recommend future bookings and if you can manage it offer 'buy now pay later' schemes to customers who may have been furloughed or have smaller incomes than usual.

Whilst these tips should help towards ensuring your audience stay engaged and could also see your business reach a wider audience, it's crucial to keep in mind that you are communicating the right messages, at the right time to the right people. Keep the current situation at the forefront of your mind, and work hard to not appear tone deaf, as consumers will run in the opposite direction if they feel as if a business, no matter the size, is either missing the mark, or putting themselves before their staff or the public.

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For further information, please call Steve (9am - 12pm only) on 020 7254 4197 or 07946 515070. [www.stevenewmancoach.org](http://www.stevenewmancoach.org)



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### DSS Stream

Digital Skills Solutions have launched DSS Stream our online training and development platform. DSS Stream promotes engagement and improves productivity through its short training videos on a range of subjects, from remote working and office 365 (including Microsoft Teams) leadership and management through to mental health in the workplace and other supportive soft skills.

#### Offer to members

As a member of LCCI, DSS would like to offer you and all your staff no-obligation three-week access to DSS Stream.

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You can view videos, which provide an example of the learning opportunities provided by this platform, and register for the trial exclusively available to LCCI members, by visiting: [digitalskillsuk.com/stream/](http://digitalskillsuk.com/stream/) Matt Harvey [matt@digitalskillsuk.com](mailto:matt@digitalskillsuk.com) 0782 333 6424 [digitalskillsuk.com](http://digitalskillsuk.com)

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# 20 apps to make quarantine life easier


The Covid-19 pandemic has affected the very foundation of how the world works. The sudden change in lifestyle of being restricted indoors has left most of us confused and anxious


For those that aren't able to spend this time with family or friends, it's even harder to manage. To help you in this unpredictable time, e-Zest have compiled a list of apps that can make the quarantine life easier and more manageable:

## Productivity

It's easy to be distracted or lose focus while working from home, which affects our productivity. These apps can help you be on track and streamline your activities to ensure you don't lose out on productivity. You can also use these apps to help support you as you either build new habits or try to overcome bad ones.


 **ToDoist** It is a task management tool that makes complex to-do lists easily manageable. It helps you create and prioritize tasks, set goals and track progress.

 **Forest** This simple app helps you focus on the task at hand by encouraging you to plant and cultivate virtual trees which grow if you don't touch your phone. Forest donates money to its partner who then plants trees in the real world.

 **Done** It's a habit-development app with an easy and engaging interface. It helps you set goals, track progress and view streaks over time.


## Mindfulness and wellbeing


With all the anxiety surrounding the pandemic, adjusting to this new quarantine lifestyle can take a toll on our mental health. The following apps can help you de-stress and be more mindful:


 **Relax Melodies** Relax Melodies has a huge library of dulcet sounds and



music designed to help relieve tension and get restful sleep.


 **Calm** An app that aids you in relaxation and sleep with the help of guided meditations, soothing music and audio stories.


 **GoVida** GoVida helps incentivize and create positive wellbeing habits through live yoga and pilates classes, calming and resilience building meditations plus rewards-orientated steps tracking.

 **Headspace** Headspace offers hundreds of tailored mindfulness sessions for different needs, including ways to manage stress and anxiety.


## Online education


With most educational institutions shut during this pandemic, many learning hours are being lost. Learning apps like the ones below are helping students continue learning from home, through interactive video tutorials, study material handouts and interactive quizzes:

 **edX** The app offers over 2000 courses and certifications from top universities of the world in various fields such as computer science, linguistics, business studies etc. Features such as video tutorials,

 **Khan Academy** An interactive online learning platform that makes learning easy through video tutorials, along with the added features of progress


tracking and multilingual options.


 **Udemy** A learning app offering courses covering a vast range of fields, right from technology to business to art, that you can learn at your own pace, with the support of expert instructors and peers.


 **Coursera** Coursera offers numerous courses, specializations and degrees from top universities that you can learn from online to build your skills and portfolio.

## Home delivery

Various apps let you order groceries and other essential supplies and get them delivered right to your doorstep. This eliminates the need for you to step out to the stores, thus making it safer and convenient. (Do check availability of their services in your area).

 **Sainsbury's groceries** The app offers a convenient and affordable way to buy groceries and other essentials and have them delivered to your doorstep.


 **Asda** Asda offers grocery shopping on the go, wherein you can conveniently create shopping lists, discover recipes, and get groceries delivered to you.


 **Deliveroo** With this app, you can order food from restaurants near you and have it delivered to your home.


*This quarantine period is a great opportunity to rekindle a hobby or learn a new one*

## Workout apps

If you're wondering how you can stay indoors and still be able to workout or get some regular exercise, here are a few apps that can help you workout right from home:

 **Daily yoga** The perfect app for those who are wanting to start yoga, with a full library of beginner classes, progress trackers and chat features.


 **Sworkit** An integrated fitness platform that allows you to customize and play personalized video workouts tailored to what you are looking for.


 **Home Workout** Includes daily work out routines for fitness and muscle building. The routines are designed by experts and need no equipment.

## Hobbies

This quarantine period is a great opportunity to rekindle a hobby or learn a new one that we didn't have time to do before. Several apps online can help you pursue this hobby through tutorials, ideas and inspirations:

 **Pinterest** This is the one-stop repository of ideas. Find images, blogs and tutorials on any interest, be it recipes, home improvement, art, or styling.

 **Duolingo** An app that simplifies language-learning with more than 94 courses for over 23 languages. It's a simple and fun way to learn a new language.

 **Kitchen stories** It's an app for baking and healthy cooking, with several appetizing recipes coupled with pictures and easy-to-follow guidelines.

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With best wishes from everyone at St John's Hospice.



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### ■ Zeelo

Zeelo is a safe bus-sharing company, providing smart transportation services for commuting, school runs and events. Equipped with social distancing and infection measures during the current climate, including contact tracing, Zeelo works with the likes of Amazon, Sainsbury's, XPO Logistics, Argos, and Jaguar Land Rover.

Zeelo uses data and technology to find and digitalise fixed bus routes, targeting areas of high private car usage in order to connect people to places via sustainable transport. We work with partners and local bus and coach fleets to operate at the times they are needed.

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### ■ Webinar: Claim or Reclaim HMRC R&D Tax Credits to Maximize funding during COVID-19 Crisis

HMRC is mandated to keep healthy companies afloat during these cash-challenged times. R&D tax credits is a validated means of funding not loaning to healthy businesses. Have you claimed before, with your accountant? This webinar will help you understand the activities and costs for reward, paid in weeks or days. Learn to find qualifying innovation in your business; analyse or re-analyse the last two years of your business innovation; and be rewarded significant funds you deserve when you most need it.

To register for this webinar, which will be held at 11.00am on 9 June, please visit: [www.randduk.com](http://www.randduk.com)

Contact Paul Grabham on 07365377375 or by email [paul.grabham@randduk.com](mailto:paul.grabham@randduk.com) for more information.



### ■ London's Air Ambulance

London's Air Ambulance remains fully operational during the Covid-19 pandemic. Alongside our helicopter and rapid response cars we also operate the Physician Response Unit (PRU), a community emergency medicine service that attends to patients in their own homes. Our newly expanded PRU is working to relieve some of the severe pressure on the NHS, freeing up hospital beds and helping vulnerable patients avoid a trip to hospital. To keep flying and saving lives, we need to keep fundraising. If you are aware of any funding grants or opportunities within your business network, we would love to hear from you.

Contact: Suzanne Smith, New Business Lead, London's Air Ambulance Charity [s.smith@londonsairambulance.org.uk](mailto:s.smith@londonsairambulance.org.uk) 07966 395919



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# READY TO ROLL WHEN YOU ARE

When our region opens for business again, we'll be ready to take you where you need to go.

But for now we're running a reduced timetable, search '[SWR plan journey](#)'