

# London

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## Business Matters

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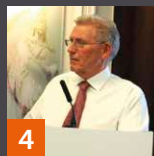
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# Towards a pragmatic Brexit



by Simon Dishman

Forget notions about a 'hard' and 'soft' Brexit, LCCI members are calling for a pragmatic Brexit, which at its heart places emphasis on maintaining the capital's competitiveness, now and into the future.

Following the momentous result of the 23 June 2016 LCCI has published two reports specifically on Brexit – *London Business and Brexit*, published in October 2016 and *Moving Towards Brexit*, published in June 2017. Both reports highlighted the absence of panic in the wake of the result. However, the latest LCCI research, published in July in conjunction with London Councils after the June General Election, shows that, unsurprisingly, Brexit remains the foremost concern for the business community, with a number of firms citing it would have a negative impact on their ability to recruit and retain staff. This is a sign that uncertainty is starting to have a real impact following the Brexit vote, which politicians of all stripes would do well to monitor closely.

## Surge

The past 12 months following the Referendum has seen a surge of activity. Article 50 has been triggered, outlining the government's initial position on exiting the EU. In addition, the government unveiled the European Union (Withdrawal) Bill that set a process for transferring EU law into UK law, with a view to determining which laws stay and which laws go. In July Brexit Secretary David Davis commenced



round two of the negotiations with his EU counterpart Michel Barnier, which discussed UK-Ireland relations and citizens' rights.

Through extensive consultation with members both before and after the vote the Chamber is able to present a strong case to government on business wants and needs. Latest findings, detailed in the *Moving Towards Brexit* report, highlighted several key priorities including minimising insecurity for London business, avoiding additional non-tariff barriers, enabling firms to access migrant labour, and curtail actual tariffs. Whilst minimising tariffs is clearly important, a chief concern remains the prospect of new non-tariff barriers, such as customs procedures, documentation, and quotas, in addition to divergence of products and regulations.

## Disruption

Further asks from LCCI members include a 'Brexit help desk' as resource for London firms, an en-

hanced system for clearing customs that allows pre-clearance away from the ports or points of entry, a grandfathering approach towards existing EU free trade agreements and access to the EU single aviation market. Avoiding a 'cliff-edge' scenario is vital to limit disruption to businesses that have existing relationships in the EU. This would be achieved by implementing a suitable interim arrangement that allows time for a final deal to be negotiated.

Also critical is the issue of migrant labour which London businesses rely heavily on to run their day-to-day operations. Further restrictions on labour will only impede London's ability to compete on the world stage, as the capital moves towards 'megacity' status. We must ensure that employers can continue to hire workers from the EU – not just 'the best and brightest' – but those required to plug the capital's ongoing skills gaps.

## Skills

The Chamber's most recent report – *Permits, Points and Visas (PPV)* – reiterated these concerns and gave five recommendations on how to address London's two main challenges related to skills and EU migrants. Firstly, how to treat the 771,000 migrants currently employed by London firms, and secondly, how to ensure the capital's firms have access to skilled migrant workers going forward.

At the heart of the PPV report was a proposal for a 'London Work Visa' granting 'indefinite leave to remain' to current EU national employees. To ensure a flexible migration system in the future,

**"There is a considerable amount that could and should be done domestically to present London as a place that is truly open for business."**

the Chamber advocated a separate Shortage Occupation List for London – similar to that of Scotland – and a new, regionalised, 'Capital Work Permit' where allocation is based on the capital's assessed skills needs.

## Open

Although the direction and ultimate outcome of Brexit negotiations may not solely be in the gift of this government, there is a considerable amount that could and should be done domestically to present London as a place that is truly open for business, including building a new runway at Heathrow and Gatwick, getting on with Crossrail 2, and tackling once and for all the capital's housing crisis – both in terms of affordability and supply.

LCCI will continue to work with members throughout the Brexit process to ensure that there is a Brexit that works for the capital but that, at the same time, these pressing domestic priorities are not ignored.

Simon Dishman is policy manager at LCCI

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# Property and construction in London – collaboration needed



Colin Stanbridge introduces Darren Rodwell (left) and Tony Pidgley



Colin Stanbridge was the moderator early this summer when Tony Pidgley CBE, chairman of the Berkeley group and LCCI president, went head-to-head with Councillor Darren Rodwell, Leader of the London Borough of Barking and Dagenham.

“How did this event come about? Two strong personalities with differing perspectives challenging each other on how to address key issues such as affordable housing, skills, planning, and the greenbelt...”

Actually it was Darren and Tony’s idea. Last year they both appeared

on a panel session and felt frustrated that they had not been able to tackle the issues around housing that they felt strongly about. They therefore challenged LCCI to host an ‘open and honest’ debate about the real issues affecting London.

We agreed to hold it at our Property and Construction Summer Reception. This prestigious networking event is one of the highlights in the sector’s diary and is exclusively for members of LCCI to help them make new business connections, raise their profile within the industry and keep up-to-date with industry trends and developments.

benefit of the community. It is one of London’s most significant new housing-led developments; a £1 billion regeneration transforming the area into a new community in partnership with the borough and the Mayor of London.

### Skills

Questions from Peter Murray, chairman of NLA on Crossrail 2; Adam Gaymer, executive director at Anthology on measuring success of apprenticeships, and Jean Duprez, director of Duprez training company widened the debate on skills and London’s growth.

### New homes

I was sure that the spirit in which Tony and Darren had entered this event would ensure that the debate would be seriously illuminating and provide insights into both what divides the developer and the council leader and what they agree on. I believe that this relationship is key to how we tackle arguably the capital’s biggest problem on how we build up to 50,000 new homes a year that are within the buying power of Londoners rich or poor.

### Passion

Both argued their points robustly: greenbelt, land banking, CILs, Section 106, and costly bureaucracy were all debated with great passion. Deep breaths were drawn by the room full of senior executives from the property and construction businesses when Cllr Rodwell accused the industry of being too focused on profits. Tony Pidgley responded with examples of Kidbrooke Village, where the Royal Borough of Greenwich Council and Berkeley have worked closely for the

In the end, both agreed that the solution to major challenges lay in partnerships between the private and public sector, with Cllr Rodwell citing the work of Be First: Barking and Dagenham’s commercially driven body which is wholly owned by the council and managed by regeneration experts from the private and public sector, and led by Sir Bob Kerslake.

I will end with a sentiment expressed in Tony Pidgley’s opening remarks: developers and Councils need a shared vision and once we are aligned and working in collaboration, anything and everything is possible. ”

Colin Stanbridge is chief executive of LCCI

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# London Olympic site – five years on

Since the 2012 London Olympics the Queen Elizabeth Olympic Park has become a focal point for the emergence of East London as a cultural, residential, retail and employment hub.

Now, at the gateway to the park, a £2.4 billion joint venture between Lendlease and LCR, a Department of Transport subsidiary, has been designed to become a new home for business.

International Quarter London is expected to create four million sq. ft. of new office space to house 25,000 people with the first commercial building due to reach completion later this year.

This bucks a trend as in the past the Olympics have not been an unqualified real estate success. Academic studies have shown many examples where hosting 'the greatest show on earth' has not produced net economic benefits. The legacy of the 2004 Athens Olympics, for example, includes hundreds of acres of abandoned facilities that may never come back into use. In Rio there have been spiralling costs and corruption trials.

## Thriving

In London though the Olympics has begun to make good on its promise of creating a thriving new district. "Before the Olympics, people just didn't go to Stratford, but London is moving east and the Olympics is a big part of that", said Ben O'Rourke, Lendlease's managing director for the International Quarter.

"Stratford is well-connected to the rest of London, and there is the chance for companies looking for affordable space to come here and have a blank canvass [to] reinvent themselves."



Pre-2012



2017

See page 7 for the London Stadium's hosting of the World Athletics Championships

Major office tenants, myriad start-ups, universities, museums and theatres have all committed to moving to the Olympic Park. Thousands of new homes have been created, with the rented accommodation element starting to radically alter how the UK private rented sector operates.

## Challenging

One of the most challenging assets to convert after any games is the broadcast and media centre, given the technical infrastructure and specific nature of the building. Even here London has set an example to follow. Private equity firm Delancey

completed a long-lease on the building in 2014 and began the process of creating a 1.2 million sq. ft. tech cluster called Here East, including a data centre and space leased to larger corporates, academic institutions and start-ups.

Tenants include broadcaster BT Sport; Ford, which has an autonomous driving research facility there; Loughborough University and University College London; and an innovation centre managed by a company called Plexal, which has 150 members and aims to grow to 800.

In spite of the unique nature of the property and strict requirements

for who can take space — technology and innovation companies only — it is already 65 per cent leased, with plans to be fully leased by the end of next year.

When UCL's facility opens in the autumn, 2,500 people will use the building each day, a figure that will grow to 5,500 when it is fully occupied.

Next year the Financial Conduct Authority will move 3,800 staff into 425,000 sq. ft. of a second 515,000 sq. ft. building. Other high profile occupiers such as Cancer Research and the British Council are also moving in. In addition University College London is planning its biggest expansion since the 1820s with a new campus, UCL East, the first phase of which will open in 2020 and accommodate 3,000 students and 625 staff.

## Arts

On the arts side, in 2021 the London College of Fashion is expected to open a facility housing 5,500 students and 500 staff. The Victoria & Albert Museum is building a museum facility – V&A East – here it will house some of its existing collection, host new exhibitions and also collaborate with the Washington-based Smithsonian on projects.

Dance theatre Sadler's Wells is planning a new 550-seat auditorium near the new V&A. Even the stadium, often a white elephant after the Olympic Games are over, has been leased to football team West Ham United, albeit at a significant public subsidy.

In an era when the Olympics is not the brand it once was, London can look back with pride at what it used the Games to create.

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# London local business survey launched



by Thomas  
Wagemakers

This summer LCCI and London Councils launched the London Business 1000 – a new survey of London businesses, representative of London's overall business community.

The survey, which will be produced annually over the next three years, found that more than half of businesses are intending to recruit in the next year. However, they also believe it would be much easier if the cost of commuting was lower and housing was more readily available and affordable.

Immigration also featured as a major factor, particularly in industries such as accommodation, food, entertainment and recreation services, where 27 per cent felt fewer immigration restrictions would be the main way to ease recruitment difficulties.

When asked about difficulties to retain staff, businesses were most likely to list housing, transport and better government support to offer training programmes among their priorities for action.

## Working together for London business

The findings, which look at all businesses with one or more employee, will help both LCCI and London Councils in their efforts to



The London Business 1000 launch panel at BEIS. From left to right: Professor Tony Travers, Alexandra Jones, Katie Prescott, Cllr Peter John OBE, Andrew Hawkins.

make London an even better place to do business.

Cllr Peter John, executive member for business, skills and Brexit at London Councils commented: "All London's businesses play a crucial role in ensuring the success of the UK economy, particularly as we move towards Brexit. It is vital that boroughs support them as they take up this challenge, and to support them we must listen to them.

"This report – the first of three – shows us where the challenges lie; not only in the recruitment and retention of staff, but in overall business confidence, confusion over apprenticeships and concerns around infrastructure and housing. Boroughs remain committed to developing deeper and more informed conversation with our businesses to ensure that all parts of London's economy continue to thrive as we

rise to the challenge of Brexit."

LCCI chief executive Colin Stanbridge said that he looked forward to LCCI's continued collaboration with London Councils, "to foster closer understanding and cooperation between the capital's businesses and local authorities – crucial as London moves towards becoming a megacity of 10 million citizens by 2030." He added that we "hope it can provide policy makers with some useful insights so that our governments, at local and national level can make decisions which can make a real difference in areas that concern businesses the most."

## Launch

The survey was launched at a dedicated launch event at the Department for Business, Energy and Industrial Strategy (BEIS). Alexandra

Jones, Director of Industrial Strategy at BEIS, and former chief executive of the Centre for Cities welcomed the survey and noted that there are clear pressures on housing and on trans-

port, and whilst these needed to be tackled, London continues to grow.

Professor Tony Travers, director of LSE London emphasised that one of the issues that success breeds is high costs. "Then the question is: how do we do something about

mitigating housing costs, transport costs, crowding, and all the other things that come with a city people want to live in, and want to set up businesses in. Governments need to keep thinking time and time again, about what makes it possible for people to live here, and therefore for businesses to flourish."

Other speakers included ComRes' executive chairman Andrew Hawkins who presented the findings and the panel discussion was chaired by Katie Prescott of BBC Radio 4's Today Programme. Cllr Claire Kober OBE, chair of London Councils closed the event with comments on the long-standing partnership between London councils and LCCI.

Thomas Wagemakers is policy research manager at LCCI

## Key findings from the London Business 1000

### Recruitment and retention

- Lower transport costs and better availability and affordability of housing are the two factors most commonly raised as being beneficial to both recruitment and retention.
- There are notable differences between sub-regions and sectors. For example, fewer migration restrictions are seen as a particularly important recruitment factor among finance, food and accommodation and communication businesses, and businesses in East London most frequently mentioned government support for training programmes as an important factor to help retention.

### Apprenticeships

- 8% of businesses reported they currently

employ apprentices, and 20% said they plan to use apprenticeship funding over the next 12 months.

- Of businesses planning to use apprenticeship funding, 69% said they will hire more apprentices, and 22% said they will use apprenticeship funding to train existing employees as apprentices.
- 54% of businesses believe there could be benefits of increasing the number of apprentices they use, while 41% did not see any benefits.
- Greater financial support, for example to pay apprentice wages, was seen as the factor most likely to encourage businesses to take on more apprentices.

### Migration

- Half of London businesses reported

having non-UK staff: 40% employed non-UK EU staff, and 24% non-EU international staff.

- Employing non-UK workers is mainly done to access their skills, education or experience. Only a minority cited hiring non-UK staff because of a lack of UK nationals with the required skills or experience applying for the job.

### Main challenges and Brexit

- Brexit is seen as the main challenge facing London businesses in the next 12 months.
- Far more businesses expect Brexit to have a negative rather than a positive impact on recruitment, retention and overall business growth over the year ahead. This is particularly the case amongst businesses that currently employ EU nationals.

# London's sporting passion and knowledge

The London Stadium's hosting of the World Athletics Championships in August was one of the sporting highlights of the summer. Over 700,000 tickets were sold for the event – virtually every session was a full house – while millions tuned in globally to witness great sporting achievements against a backdrop of the capital at its best. Indeed the marathon route with its circuits in central London appeared to double up as a showcase for tourist attractions.

## Fitting

The championships had their

fair share of pathos and controversy including everyone's favourite Usain Bolt being usurped by Justin Gatlin, and Mo Farah racing for the last time in the 5,000 and 10,000 metres. The stadium certainly proved a fitting venue and must be a favourite to be a future venue for the Commonwealth Games and the European Championships. Seb Coe, chairman of the International Association of Athletics Federations, thought the highlight was the London crowds. He praised the whole operation and the British fans for their knowledge and passion about sport.



Photos by Lynne Shirley

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## Social Media – Friend or Foe?



Donna Martin  
Partner

The statistics speak for themselves: as of the end of last year there were 313 million Twitter users, 600 million monthly active users on Instagram and 1,870 million active Facebook users. Whilst there is no denying that social media is here to stay – should companies allow their employees to participate in social networking in the workplace? We look at both sides of the argument from an employer's perspective.

### Pros

- **Branding:** social media is very powerful when it comes to branding the organisation; promotion on social media costs very little and, if active, your employees can essentially become brand ambassadors;
- **Internal Communications:** the use of social media can encourage and ease communication within organisations and, if promoted, can initiate collaborative exchange of ideas irrespective of hierarchy;
- **Business Development:** employees can use their various social platforms to prospect and develop existing business relationships with comparable results to attending networking events;
- **Internal Communications:** colleagues can use Google+ to connect instantly via the chat feature, 'hangouts' can also be conducted free of charge; and
- **Recruitment:** provided shortlisting and selection is not discriminatory, your Human Resources department can use social media as a research tool to gather information in order to hire new talent.

### Cons

- **Loss in Productivity:** employees' use of social media sites during working hours can result in a decrease in productivity. A recent study carried out by TeamLease World of Work found that approximately 32% of the

total time spent on social media during working hours was of a personal nature;

- **Inappropriate Employee Conduct:** if social media sites are used as a communication tool between employees there is a risk that such communications may cross the line and amount to harassment or discrimination. Cyber bullying is on the rise and employers have to deal with any allegations seriously in the same way they would treat an allegation of bullying as if it had happened face-to-face;
- **Brand Reputation Risks:** by allowing employees to associate themselves with their employer on social media sites there is a risk that any derogatory comments made could bring the brand into disrepute; and
- **Misuse of Confidential Information:** the posting of confidential information by employees can have devastating consequences. Pricing structures being made public would assist competitors immensely; disclosing client information could end the relationship and posting personal employee information may result in resignations.

Depending upon the industry, the pros can potentially outweigh the cons considerably. If this is the case then what can be done to minimise the risks involved?

- Implement a social media policy so that employees are aware of what they can and cannot do;
- Explicitly cover out of office behaviour in internal policies;
- Provide training on social media policies and keep it up to date – it is not enough to simply introduce a policy for the employees to read and digest themselves;
- Ensure employment contracts adequately protect confidential information; and
- Treat any misuse in a manner consistent with the sanctions applied in other cases.

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# Revolution in the workplace

Creating a world where people want to work to make a life not just a living is no small undertaking. That is the driving force behind the commercial explosion that is WeWork and was the subject of a recent LCCI breakfast discussion with Dave Fano, the company's chief product officer and chief people officer John Reid-Dodick. **Helen Gray** was there.



**W**eWork was established in the United States in 2010 and is now the largest provider of co-working space worldwide. Founders Miguel McKelvey and Adam Neumann both experienced communal living in their formative years, on a commune in Oregon and in a kibbutz respectively, which helped shape their approach to work spaces.

Where other providers might think breakout areas, the entire WeWork model is predicated on creating holistic communities where businesses, and individuals, can thrive and prosper. It's less about the space and more about the mission.

So when we take a place in a WeWork space, whether as a company base or just to visit, are we truly sitting in the workplace of the future? According to Fano, spaces dedicated to particular types of activity are becoming outdated, along with concepts like urbanization. WeWork think in terms of work/life *integration*, rather than work/life *balance*. As he says: "the distinction between *working* and *living* won't matter if people love what they're doing". The future will revolve around a new task-based type of space, used in an *ad hoc* fashion as and when it's needed. In short, businesses do not

necessarily need to invest in what they do not need, for example lengthy and expensive property leases.

## Growth

It's a model that clearly works, evidenced by the phenomenal growth rates not least in London which is second in size only to New York. With 14 locations in the capital, set to expand to 20, London WeWork doubled in size in 2016 and 2017 and is primed to do the same next year. Initially attracting small firms and start-ups, larger firms and corporates are now choosing to take space, with companies embracing WeWork concepts as a means of recruiting and retaining the best staff. For example, WeWork has seen a rise in firms choosing to hold their interviews for new team members in their space rather than their own sites and, if optional, employees are choosing companies' WeWork space as their location of choice. Fano and Reid-Dodick cite evidence of higher levels of employee retention, business success and new lead generation from a base in WeWork.

But it's not all plain sailing. One of the biggest challenges facing the company is future-proofing technology and ensuring it delivers best in class. Fano: "It's a challenge when you have to take a very generic ap-

proach because the individual firms who make up the community are operating different systems". This risks lowering the bar in terms of what you can do and makes technological innovation more difficult than it might otherwise be within an individual firm. Garnering business intelligence is more important than ever.

## Attitude

Has there been a seismic shift in generational attitude towards work? Do we need to understand the mindset of the millennials, and the centennials hot on their heels, to future-proof the workplace?

According to Fano, having grown up in the context of a digital world, "millennials are more purpose-oriented and more connected than previous generations of workers with a very high tolerance, verging on excitement, for change." They are the We Generation. Emotional connections are important. They expect their leaders to be known and they seek connectivity in the workplace. It is the networks that are important, the technology is just the means to create them. However Reid-Dodick is quick to point out that this approach need not be defined by age. We can all participate in the We Generation regardless of in which decade we were born.

Future-proofing has also led the company to adopt an integrated approach to design, procurement and construction, creating a vertically integrated in-house team, streamlined by technology and with an agile and fully integrated software system.

## Expansion

So where next? Continued rapid physical growth is a given with expansion into growing markets such as China and India together with less obvious choices closer to home, such as the recent foray into Detroit – embracing, or perhaps shaping, a future renaissance in America's rust belt. And conceptually, Reid-Dodick invites us to think of the organisations of the future as much more porous than they are today. "Companies will need to engage with their eco-systems and build in the organisational agility necessary to do that". WeWork is a physical manifestation of how organisations will work in the future. As we become more and more collective, we will continue to learn, with leaders simply the orchestrators of the business eco-system, eating last and leading from behind.

Helen Gray is a consultant to LCCI

WeWork is the space, community, and services provider that has grown to over 130,000 global members in over 50 cities and 15 countries around the world. The company has achieved a \$17 billion valuation for its revolutionary approach to the workplace.

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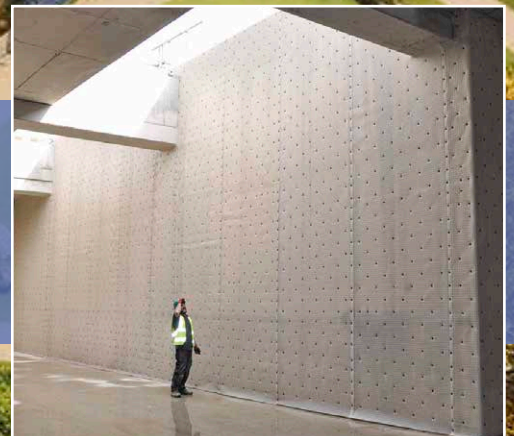
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# Ethical cleaning

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When Peter Cooke set up his cleaning business in the 1980s, much of his work was around Soho Square and early customers included the Raymond Revue Bar and Soho Estates, at 24 years, his longest-standing customer, a similar length of time that one of their cleaners, Florence, has worked for the company, a testimony to the loyalty Cooke inspires.



Soho Square

## Talent

Peter Cooke started at the bottom of the ladder – literally – as his early experience of working life came through window cleaning and double glazing fitting. After his apprenticeship (he was known as a ‘tumbler’), he graduated to site manager and demonstrated both a business brain and talent for dealing with people. Word of mouth was his



Fitzroy Square

best marketing tool but there was also plenty of knocking on doors in Fitzrovia and environs.

Right from day one Cooke’s watchwords were dedication, reliability, efficiency and trust, a combination which, if lived up to, is bound to attract and retain customers. Naturally the company have got all the right quality and admin boxes ticked as well, being Safe Contractor Approved and registered with the Federation of Window Cleaners. The business is not of course confined to windows, it also covers commercial, domestic, common parts, commercial, stone, floor, upholstery and end of tenancy, party and events cleaning, as well as wash-room and janitorial supplies.

## Recognised

Industrial cleaning is a competitive business and it would not be surprising if a company like Cooke’s kept wages at legal low levels. Not a bit of it. As he told London Live, “I am an ethical employer, and proud to be a member of the Living Wage Foundation, to be recognised as a company that makes sure its staff are paid well above the minimum wage. It’s always been important to me that my staff experience a better quality of life and that all-important work/life balance, so that they can

**“I know my clients can be bombarded by cheaper offers from rival cleaning companies, but they recognised that they received a better service from staff who remained loyal and more productive.”**

– Peter Cooke

spend more time with their families, where possible.”

This is clearly an issue that Cooke feels passionate about – he has said that he was willing to sacrifice some of his profit to maintain decent staff wages after witnessing his father trapped in low-paid jobs and at the mercy of unscrupulous employers. Now he is rightly proud that CTS Cleaning Solutions were the first ever UK cleaning company to pay their staff the living wage.

## Overwhelming

The response to Cooke’s leading role in this area has been overwhelming and many column inches – including such respected papers as the *Guardian*, the *London Evening Standard* and the *Belfast Telegraph* – and broadcasts have highlighted the company’s approach. Naturally the Living Wage Foundation value CTS’s contribution and Peter Cooke has become something of ‘poster boy’ for them.

Welcoming CTS into the movement, Rhys Moore (the then Living Wage Foundation director) said: “Cleaning services jobs are traditionally among some of the lowest paid roles in the country, with many employers opting to peg wages to the lowest rate legally possible, the national minimum wage.

“The Living Wage Foundation believes that work should be the surest way out of poverty, and the leadership CTS has shown will, we hope, encourage others in this industry to consider how they support low-paid employees.”

## Caring

Equally important, from a business point of view, Cooke’s customers buy into the ethical approach, not least perhaps because it indirectly rubs off on them but also because the high service levels are maintained. Contented clients such as Soho Estates, CBRE and Addison Lee eulogise about the company’s work using adjectives such as ‘caring’, ‘professional’ and ‘exceptional’ while complimentary phrases like ‘going the extra mile’ and ‘no job is too great’ abound.

The situation covering the business case and the drive for an ethical approach is summed up perfectly by Peter Cooke. “I know my clients can be bombarded by cheaper offers from rival cleaning companies, but they recognised that they received a better service from staff who remained loyal and more productive.”

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## Mayor urged to appoint freight commissioner for London

Mayor Sadiq Khan has been urged to appoint a 'freight commissioner' in order to navigate the growing logistical demands of the capital. LCCI made the call in recognition of the growing demands of businesses and residents as London heads towards megacity status.

While the Chamber is broadly supportive of the Mayor's efforts to reduce congestion and related impacts on air quality, measures taken to achieve this need to be made in tandem with supporting London as a thriving city.

London's population is set to grow from 8.6 million to an estimated 10 million by 2030, putting greater strain on the city's infrastructure, both in terms of public transport and service delivery.

### World-class

A freight commissioner would create and lead a vision for enabling efficient logistics and to develop a

world-class freight and logistics environment in the capital within the Mayor's Transport Strategy.

Natalie Chapman (pictured), deputy chair of LCCI's Transport Committee, and head of policy for



London at the Freight Transport Association said: "We are looking at a rapidly expanding population in London, which means not only do all these people need to be able to move about but they also require access to all the

essential goods and services they want and need.

"People living in and visiting London expect to be able to buy their morning coffee, visit the shops and find everything they want in stock and also have a wide restaurant choice if they go out for an evening.

"This doesn't just magically happen. Shops and restaurants have to be supplied and stocked and that means freight and logistics have to be properly co-ordinated."

## UK-Indian special relationship

The inaugural Indian Awards recognised the importance of UK-India relationships at a special ceremony at the Houses of Parliament recently.

Senior business leaders, officials, opinion-formers, prominent members of the Indian community, guests from India and other parts of the world also marked the 70th anniversary of Indian independence as well as the current India-UK Year of Culture.

Keynote speeches were delivered by H.E. Mr Y.K. Sinha, the High Commissioner of India to the UK, The Rt Hon Mark Field MP, Minister of State for Asia and the Pacific at the Foreign & Commonwealth Office and The Rt Hon Baroness Scotland QC, Secretary General of the Commonwealth. Guests also heard from Virendra Sharma MP, chair of the Indo - British APPG, Lord Patel of Bradford OBE, Chair of IBG and The Rt Hon Baroness Prashar CBE, Deputy Chair of the British Council.

A special award which recognises 'an individual's outstanding commitment to building UK-India relations' was presented to former Prime Minister David Cameron by



the Indian High Commissioner at his London office. For other awards see the India Business Group website.

In a pre-recorded message to the ceremony, Mr Cameron said: "It is a huge honour to accept this award and I am absolutely passionate about the relationship between Britain and India. It is a relationship based on common interests, a relationship based on the extraordinary strengths of the British Indian diaspora and Britons working in India."

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# Doing good is good for business

Tony Matharu, founder and managing director of Grange Hotels and chairman since the beginning of the year of the LCCI's Asian Business Association, is interviewed by Sky Jordan.

Entrepreneur, philanthropist, successful businessman, supporter and lover of sport and the arts – the problem with preparing for an interview with Tony Matharu is that there is so much to ask!

However with a bit of coaching from my editor I cut down my questions and focused on his new ABA role and London's global business climate.

**As the new ABA chairman, what goals are you looking to achieve for the association and its contributions to London business?**



Tony Matharu

I want to try to understand what London businesses want, and design a process to measure how well these needs are met. In these challenging political times it's important to meet the needs of members.

**How do you see business prospects in the UK in the post-Brexit world?**

The language of Brexit is interesting

— nobody can define what it means. Originally it was in or out, subsequently it was hard or soft. There is a growing argument that Brexit is not implementable. There are so many legal complexities, and we must arrive at a consensual view from a politically-fragmented government. The only thing that is certain is uncertainty – which is not healthy for business prospects.

In my specific sector it is vital that business and hospitality have a guarantee of the rights of EU citizens in the UK. Research says that immigration is good for London's economy and this is replicated in sectors such as hospitality, building, and technology.

Hospitality and tourism is a lynchpin of the UK's economy, delivering one in five of all new jobs in the last five years. London needs to be seen as open for business, and

the hospitality and tourism industry is usually the first point of contact. If there is a Brexit, hospitality and tourism will be one of the few industries able to carry the UK economy – the government needs to enhance the UK's competitive edge.

A thriving Britain relies on a successful London, and a healthy hospitality and tourism industry.

**How do you account for the success of immigrants in business?**

I am not in the least surprised that immigrants tend to contribute much more than they take. There is no soft landing or comfort blanket... they must simply prove themselves on merit.

Having left home there is generally a higher propensity to work hard and make sacrifices. It is not surprising that successful members of ABA have demonstrated such at-

## Asian Business Association factfile

The Asian Business Association (ABA) is a special interest group within the London Chamber of Commerce and Industry which was created in 1995 by Lord Noon in recognition of the huge contribution Asian businesses make to London's economy.

It has since developed to become the premier voice and forum for Asian businesses in London. The ABA specialises in the needs of Asian businesses and helps create the best economic conditions in which businesses can flourish, locally, nationally and globally.

### Objectives

- provide a voice for the London Asian business community and represent their views to the media, local and central government
- provide business networking events that enable companies to make new business connections and to enhance their business skills and competitiveness
- facilitate international trade and investment
- attract Asian businesses to London Chamber of Commerce and Industry membership.

### ABA services

The ABA's activities include business networking events including dinners, meetings and receptions with inspirational and high-profile speakers. Past guests include James Caan, David Cameron, Gucharan Das, Shekhar Kapur, Nick Clegg, Boris Johnson, Sir Mervyn King, Atul Kochar, Anwar Pervez, Trevor Phillips, Alec Stewart, Lord Sugar, Sir Mark Tully and Danny Alexander. ABA events attract audiences from Asian and non-Asian businesses.

The ABA also provides practical advice and help for Asian

businesses through information and targeted campaigns. It works in close partnership with the Mayor of London's office and has produced reports on the contribution of Asian businesses to London's economy.

As the ABA membership is a part of the London Chamber of Commerce and Industry membership, ABA members get access to all the benefits of the Chamber membership.

**For further information contact Nick Charles at [ncharles@londonchamber.co.uk](mailto:ncharles@londonchamber.co.uk)**

**Follow ABA on Twitter @LCCI\_ABA**

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tributes, and have been successful. **As a sports fan, do you see the link between sport and business strengthening?**

Sport and business have a lot to learn from each other. There is no doubt that hard work, perseverance, overcoming challenges, resilience and leadership are required to succeed in both. Sport can teach life skills, many of which are key business skills.

Participation in sport and engagement in business are boosted if there are lower barriers to entry. Sport can be very democratic, as can business, but if access to ei-

ther is denied, interest in sport and business can go unsatisfied.

In today's world people have more capacity to view sport and research opportunities than in the past and, as long as the commercial prerogative does not limit access, there should be increased opportunity and participation. That will be healthy.

**As an entrepreneur and philanthropist how do you view the relationship between business and philanthropy?**

We are living in a more conscious and transparent world. In the past, when philanthropy and business

were connected it was largely considered as simply a moral obligation. Now, publicly-traded companies are obligated to report on their corporate social responsibility.

I believe that all businesses should be actively engaged in their community and the world around them if they want to be successful. I have no doubt that the reports which indicate good corporate social responsibility attract and retain employees are accurate. Doing good is simply good for business.

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## Virtuoso Legal Pull into King's Cross!

We're delighted to announce that Virtuoso Legal have pulled into their new London home at East Side, King's Cross. This incredible space is nestled in King's Cross Station itself. Prime location places Virtuoso at the heart of The City – and amongst the businesses that drive the UK forward. It will be the new home for key members of all three of our intellectual property teams. So, whether you're looking to create, grow or protect your IP – our team at King's Cross has you covered.

IP Create's Yasmine Hashim said: "Whilst Virtuoso Legal have been operating in London for some time – we have been looking for a place in the capital that really reflects our outlook as a law firm. East Side is exactly that. Virtuoso Legal prides itself on our flexibility, dynamism and contemporary outlook; so, it is brilliant to work and engage with clients in a place that embodies that".

Principal Liz Ward stated: "Virtuoso Legal has been championing comprehensive IP protection for 10 years. Over this time, we've been lucky to gather an incredible amount of experience and expertise when it comes to intellectual property. But we're not one to rest on our laurels. Moving in to East Side is a statement of intent; proposing the kind of modern, cutting-edge IP outfit we plan to become in the next decade".

To celebrate our big move we are offering FREE IP audit consultations to London Business Matters readers until the 15th October. If you wish to create, grow or protect your IP - email:[audit@virtuosolegal.com](mailto:audit@virtuosolegal.com) today to arrange your appointment.

## Summer drummers

The Sky bar at the Grange Holborn hotel was the venue for the Chamber's Asian Business Association (ABA) summer reception. ABA chairman Tony Matharu welcomed guests and gave an insightful overview of the current economic situation with a particular focus on the hospitality sector.

Julius Blankson from Step Free Dance entertained around 100 guests with two dance performances – the Tandav and the Dhavani – with accompanying percussion from Dylan Singh and Suraj Sinha from the London School of Dhol.

[www.grangehotels.com](http://www.grangehotels.com)




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# Challenges ahead for the new Customs Declaration System



**Paul Bartholomew is unsettled by the findings of a new report on the UK's import and export freight handling system.**

The National Audit Office (NAO) has issued its report on the HM Revenue and Customs (HMRC) upgrade of the CHIEF computer system which – currently – annually processes over 50 million customs clearances relating to (non-EU) goods entering the UK. While not going into the pros and cons of Brexit, the report makes it clear that the decision to leave the EU, and hence the single market – and consequently the Customs Union – has thrown a huge spanner in the works so that it looks highly improbable that HMRC will be in a position to offer a suitable Customs processing system for the estimated 250 million Customs entries that may need to

be accommodated in March 2019 without a considerable increase in the allocated budget.

## Replacement

The UK currently is ranked by the World Bank as fifth in the world for the ease and efficiency of its customs clearance procedures, processing over £34 billion of national revenue from import duties and VAT at point of entry, levied on goods entering the country from outside the EU. Before the Brexit vote, HMRC had been planning a replacement system, the Customs Declaration Service (CDS), which was due to come into operation in 2020 with a very clear set of parameters, that of the EU's Union Customs Code.

Development of the project was halted for the three months while HMRC took stock of how the Brexit decision would impact the software development, with particular reference to the type of database that would be required to handle a potential 200 million extra data entries than originally envisaged. Not only the increased scope of the software had to be assessed but also the security issues in protecting the database from hackers.

## Risk

The revised plan is now to introduce the new declaration service by

January 2019 ready for the deadline of Brexit that March. However, the NAO has identified a huge risk potential. If not addressed this risk could transform into calamitous consequences for the national economy operating without a fully functioning customs service.

HMRC acknowledges that delivering CDS will be a highly complex process with no clear parameters as to what the end product should be. In addition to the 200 million extra clearances that the CDS will have to process in a new technological environment, there are staff shortages within HMRC and the time frame allows for no slippage or overrun.

Further complicating the issue is HMRC's decision to outsource the development contract to IBM who are an additional third party in the process that need to be briefed and updated with clear instructions how to progress the project in a changing field of strategic priorities. Additionally, CDS is not designed to be a stand-

alone system and must interface with other parts of HMRC's technological infrastructure. Recent computer virus attacks and show how vulnerable national systems are to systemic technological malfunction. The CDS database has been tested to handle 180 million entries annually, far short of the volume it will have to handle from March 2019.

## Transitional

Although nobody knows what Brexit will look like on March 2019 and what Customs arrangements will be in place, HMRC are using the EU's Union Customs Code (UCC) as a fundamental set of references in the development of software, not only because it will make integration easier with EU customs agencies but also because it already accommodates WTO tariff systems which is the possible fall back system if no deal is made. But will there be transitional agreements in place from March 2019 and, if so, can



## Go figure

**255 million**

Current estimate of UK Customs declarations per year after March 2019 (subject to any new arrangements negotiated with EU) – a 200 million increase on existing declarations

**£34 billion**

Value of duties and VAT currently collected at the UK annually

**January 2019**

Date by which HMRC expects all traders to use its new system

**8,700**

Estimated number of users and intermediaries, including freight suppliers, customs agents and software providers, directly affected by the new system

**180,000**

Number of traders estimated by HMRC who will make Customs declarations for the first time under the new system, assuming the UK leaves the Customs Union. This is in addition to the 141,000 traders who currently make declarations for trade outside the EU.

## LCCI trade missions

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### ■ United Nations: Geneva and Copenhagen

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### ■ Iran: Tehran

**Multi-sector**  
**October 2017**  
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Tel: 0207 203 1822  
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these be programmed bug-free and fully tested in time?

If CDS is not ready by March 2019, the existing CHIEF could be used as a fall back system, transitioning to CDS at a time and place of our choosing. This contingency is being considered and HMRC have asked for additional funds to upgrade the CHIEF infrastructure as the current system can only handle up to 100 million entries annually, substantially less than the expected volume. Although, *prima facie*, this may seem a waste of money and intellectual resources, like planning and undertaking refurbishment of a building that is due to be demolished, this solution would allow for Customs business to carry on as usual with less impact on traders.

### Contingency

However with limited time and money HMRC would then be fighting a battle on two fronts: upgrading an antiquated system as a contingency; and developing an entirely new system in a now very tight time frame – without the knowledge what the final Customs agreement will be. As the NAO's report points out, this will create stresses and strains on the CHIEF system that will be required to operate at a volume far in excess of its original design. There is no possibility of operating a hybrid system as the CHIEF and CDS technologies are not compatible – CDS uses web APIs for messaging and OAuth2 for access.

On a more optimistic note IBM's Declaration Management System

which will drive CDS is being run by HMRC as an Agile project – i.e. it is a continual development and drop process rather than a 'here is the final spec, now code it' one. IBM's system is already used in the Netherlands and several other Member States are in a selection process, considering to buy and implement it instead of building their own solution.

### Integral

The NAO report concludes with what could be either a plea to government or a stern warning that an issue of this importance cannot be left to HMRC alone as the UK's Customs system is integral to the national economic interest. It argues that only government can determine the priority of the UK's Customs system in negotiations and factor in the associated increased costs. The report recommends that extra expenditure should be seen as an insurance premium on the Brexit project reaching March 2019 with no clear outcome or transition agreed. Unspoken is its assessment that the abstract ideology of Brexit has to take into account the very real and highly complex technological changes that leaving the single market present with a very short timeframe to address these nationally strategic issues.

Paul Bartholomew is the chief consultant for Freight Metric, a specialist adviser on the freight implications of Brexit.  
[www.freightmetric.co.uk](http://www.freightmetric.co.uk)



## Securing growth in your new company start up

Setting up a business on your own is hard work. There is so much to think about and to juggle all at once, from branding and web designs to product development and finances. Your staff will either be the biggest challenge you face or your greatest allies for growth – depending on how you manage the HR aspects of your set up. Here's a few tips from our experience of working with a huge list of start up businesses across the UK.

### Get the Basics in Place

Many owner managers scramble around Google looking for free contracts and policies. This typically results in a panic call weeks later when you need to move someone on and realise that you do not have the grounds to do so, due to doing the paperwork 'on the cheap'. Keep your contracts of employment simple and easy to understand. Ensure you have clear policies to protect the company and also so staff know what's what. Overly legalistic documentation will just turn people off.

### Commercial HR

You will have enough to spend when setting up your business without wasting all of your funding on recruiting new

hires. It's important you hire the right people first time as they will set the culture. Get support to market map your sector and direct hire so agency fees don't dilute your funding for growth.

### Growth Model

To grow you need to understand what skills you will need at the table and in what order of priority, so get help to map out your growth (organisational) model. Set clear targets on revenue and profit to meet to justify bringing in that new hire, so that you don't drown the business in overhead.

### Pick the Right Leaders

All too often start up entrepreneurs choose friends and relatives to support them as they trust them. Ask whether or not they will be able to grow the business and whether they will be as effective when you have 200 staff to prevent difficult discussions later in the growth cycle.

By putting in place the "Fundamentals of Fast Growth" you can ensure that you do not spend your time continually fire fighting issues. Instead, you can focus on what matters – growing your business and looking after your customers.

If you would like more information relating to company start up or the "Fundamentals of Fast Growth" then please go to [www.hunteradams.co.uk](http://www.hunteradams.co.uk) or contact the team: [holly.milne@hunteradams.co.uk](mailto:holly.milne@hunteradams.co.uk)

## Trade connections



HE Alisher Shaykhov, the newly-appointed Ambassador of Uzbekistan to the UK, was a recent visitor to the LCCI HQ in the City. Mr Shaykhov served for many years as chairman of the Uzbek Chamber of Commerce and is well-versed in trade and investment matters. The city of Samarkand, in modern-day Uzbekistan, was a key link in the ancient Silk Road trade route which connected China with the Middle East and Europe.

The Ambassador is pictured (right) with LCCI deputy chief executive Peter Bishop.

# Hong Kong – super-connector to China and Asia

In recent years there has been a significant shift in the global economy from West to East, with China and the Asia-Pacific region functioning as the main engines of growth. It is forecast that China will soon become the largest economy in the world.

Against this background UK companies are looking further afield for new opportunities to sell and source their goods and services and to develop profitable new business partnerships.

Hong Kong's advantages include its strategic location and the rule of law which is based on familiar common law. It is a level playing field for business, and has a strong intellectual property regime and strong IP enforcement. It is a pre-eminent as a leading international financial centre and is home to many of the world's leading banks and financial institutions.

Hong Kong enjoys clean and efficient government, low and simple taxation and complete freedom of capital movement. Hong Kong also a leading international arbitration centre.

## Expertise

It has an abundant expertise in professional and trade-related services, a highly-skilled workforce, a deep pool of talent and expertise and unrivalled experience of successfully doing business across the region.

Hong Kong is also the natural gateway for trade and investment to the vast market in the Chinese mainland. Hong Kong's geographical advantage as a launching pad to markets in Asia can be seen from its position as the world's 11th largest trading economy. Hong Kong is the best service platform through which inward investors can reap the benefits of the manufacturing powerhouse of the world - the Greater Pearl River Delta.

Hong Kong is the largest source of overseas direct investment in the Chinese mainland. By the end of 2016, among all the overseas-funded projects approved in the Chinese Mainland, 44.7 per cent were tied to Hong Kong interests. Cumulative utilised capital inflow from Hong Kong amounted to US\$913.7 billion, accounting for over half of the national total.

The Chinese mainland, on the other hand, is a leading investor in



Hong Kong. According to the HK-SAR Census and Statistics Department, the stock of Hong Kong's inward investment from the Chinese mainland amounted to US\$419 billion at market value or 26.5 per cent of the total at the end of 2015.

Hong Kong is also a key offshore capital-raising centre for Chinese enterprises. As of December 2016, 1,002 mainland companies were listed in Hong Kong, comprising H-share, red-chip and private companies with total market capitalisation of around US\$2 trillion, or 63 per cent of the market total. Since 1993, mainland companies have raised more than US\$500 billion via stock offerings in Hong Kong.

## Popular

Hong Kong is a popular venue for hosting regional headquarters or representative offices for multinational companies to manage their businesses in the Asia Pacific, particularly the Chinese mainland. As of June 2016, there were 3,731 regional headquarters and regional offices in Hong Kong representing their parent companies located outside Hong Kong. Of these, 77 per cent were responsible for business in the Chinese mainland, confirming Hong Kong's role as a conduit for doing business with the mainland.

Hong Kong is an important banking and financial centre in the Asia Pacific. As at end-2016, there were 195 authorised institutions and 54 representative offices in Hong Kong. Total loans provided by the authorised institutions to finance international trade and other loans for use outside Hong Kong totalled US\$58.3 billion and US\$305.5 billion respectively. According to the *Bank for International Settlements*, Hong Kong is the second largest foreign exchange market in Asia and the fourth largest in the world in 2016, with the net daily average turnover of forex transactions reaching US\$437 billion.

## Financial

Since the introduction of the *Pilot RMB Trade Settlement Scheme* by the Central Government in July 2009, Hong Kong has succeeded in expanding its RMB business by offering a number of RMB-denominated financial products and services, including trade finance, stocks, bonds and funds. Since the debut of the scheme, banks in Hong Kong had handled RMB trade settlement totalling RMB21 trillion as of October 2015, which represented some 70 per cent of the world's total. RMB deposits in Hong Kong, excluding RMB certificates of deposits, totalled RMB628 billion as of November 2016, more than tenfold the level seen in July 2009.

As at the end of December 2016, Hong Kong's stock market ranked the fourth largest in Asia and the eighth largest in the world in terms of market capitalisation. There were 1,973 companies listed on *HKEx*, including 260 companies on the Growth Enterprise Market and the total market capitalisation of Hong Kong's stock market reached US\$3.17 trillion.

## Telecommunications

Hong Kong is a leading telecommunications hub for the Asia-Pacific region. Residential fixed line and household broadband penetration rates have exceeded 90% and 85% respectively. Mobile subscribers in Hong Kong have exceeded 17 million, of which over 90% were 2.5G and 3G/4G mobile subscribers, more than doubled the total population in Hong Kong. There are now 44,000 public Wi-Fi access points.

## Economic

Looking ahead, Hong Kong will play an increasingly important role in *The Belt and Road Initiative*. This is the Silk Road Economic Belt and 21st Century Maritime Silk Road, a significant development strategy launched by the Chinese government with the intention of promoting economic co-operation among countries along

the proposed Belt and Road routes. The initiative has been designed to enhance the orderly free-flow of economic factors and the efficient allocation of resources. It is also intended to further market integration and create a regional economic co-operation framework of benefit to all.

Hong Kong acts as a centre for the information and finance for the initiative. The Hong Kong Trade Development Council (HKTDC) has a Belt and Road portal <http://beltandroad.hktdc.com>

Hong Kong is also central to development of the Greater Bay Area and the integration of Guangdong, Hong Kong and Macau to compete with the Bohai Gulf and the Lower Yangtze Delta.

In the Greater Bay Area, Hong Kong has strength in service industries; Shenzhen in research, development and innovation; and Guangzhou is a Belt and Road hub. The combined GDP of the Greater Bay Area is more than one trillion US dollars a year.

HKTDC is the official organization that promotes Hong Kong's two-way trade in goods and services with the world. It organises around 40 leading international trade fairs and conferences every year in Hong Kong, offers business matching services and publishes research and market intelligence about business opportunities in Hong Kong, China and the rest of the world.

[www.hktdc.com](http://www.hktdc.com)

## Thought process

Hong Kong's ability to connect to the rapidly growing markets of China and Asia will be highlighted at a conference in London on Thursday 21 September 2017 – *Think Asia, Think Hong Kong*.

Details and registration are at [www.thinkasiathinkhk.com/2017/en](http://www.thinkasiathinkhk.com/2017/en)







## 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.

### Turkey

Manufacturer of spare parts for machinery as well as related products such as screws, bolts, nuts, fittings and fasteners wishes to work as a sub-contractor to European companies within the automotive, cement, power supply and refinery industries. The products meet all Turkish and European standards.  
REF: BOTR20151231033



technical assistance, technical co-operation and licensing agreements.  
REF: TRES20170615001

### Belgium

Specialist in the food sector is offering its services as an agent. Company mission is to connect professional buyers and sellers of goods so that they do profitable and sustainable business internationally. The company is an expert in the food industry, specifically worldwide food. It has also offices in France.  
REF: BRBE20170630001



### France

A French inventor has developed an effective and safe robot which can drill into concrete ceilings. In the construction sector, manual concrete ceiling drilling is hard; this



technology enables to address this difficulty in safety. The inventor is looking for professionals from the construction sector who are willing to industrialise and commercialise the technology. He is looking for collaboration under a licensing agreement.  
REF: TOFR20170601001

### Germany

An SME from Northern Germany offers co-operation to producers of building materials and construction products or to other interested parties that want to improve the quality of their materials, products and systems as per the circular economy concept. The company offers services agreements on assessment, consultancy and certification based on cradle to cradle product design methodology, targeting human, environmental, and economic benefit.  
REF: BODE20170711001



### Portugal

High-tech SME has developed a non-invasive, low-carbon solution for transport and logistic



companies operating with cold chain products and higher levels of fuel consumption. The innovative solution allows the refrigerated truck to generate and store low-carbon energy, which is then used to refrigerate transported goods, thus reducing fuel consumption. Suppliers of batteries or photovoltaic panels for manufacturing agreements are sought.  
REF: BRPT20170526001

### Greece

Active researcher and manufacturer of innovative biological reagents for in-vitro diagnostic use specialises in electrophoresis and offers agarose gels. The company provides a comprehensive package in terms of quality products, customer care and the level of after-sales support provided. It seeks exclusive agents and distributors to expand its business overseas. The company is also open to manufacturing original equipment through a manufacturing agreement.  
REF: BOGR20170711001



## Speed in Business Isn't Enough

Every morning in Africa, a gazelle wakes up knowing it must outrun the fastest lion or it will be killed; simultaneously, a lion wakes up knowing it must run faster than the slowest gazelle or it will starve. It doesn't matter whether you're the lion or the gazelle – when the sun comes up, you'd better be running.

The world is changing at an unprecedented pace. The digital revolution is upon us. Speed is the new currency of business.

A surprisingly large number of business owners are entranced by the 'need for speed' in everything they do. What they often forget is that there is a crucial dimension that makes all the difference: the difference between speed and velocity.

Speed is how fast an object is moving: 20 miles an hour, 120 miles an hour, etc.

Translating this to business, if work/decision-making/activity is not happening, the speed is zero; where there's a lot of movement happening – a frenzy of activity or fast decision-making – the speed is high.

Velocity is the rate at which an object changes position. If you take one step forward from point A, and then take one step backward to return to point A, even if your speed was 40 miles an hour, your velocity was zero because the displacement was zero. Velocity therefore is speed in a certain direction.

There could be a frenzy of activity, pace and action in your business, but the questions you need to ask are: Is it leading to positive displacement? Is it moving me in the desired direction?

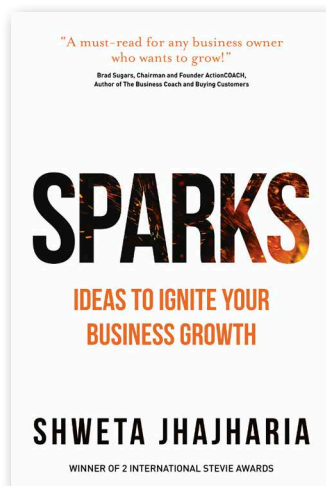
You should choose velocity over speed. This



can make all the difference to where you find your business a year from now.

I believe business owners should identify with ice hockey player Wayne Gretzky. His ability to read the game was unrivalled and, when asked how he did it, he said, "I skate to where the puck is going to be, not where it has been."

Excerpted from the Amazon bestseller 'Sparks: Ideas to Ignite your Business Growth' by Shweta Jhajharia, a leading global business coach. Claim your FREE copy at [www.londoncoachinggroup.com/sparks](http://www.londoncoachinggroup.com/sparks) (P&P extra)



# Political uncertainty sways foreign exchange markets



by Joe Crook

It's been fifteen months since the UK voted to leave the European Union, and while the full ramifications of the decision to Brexit are as yet unknown, the dramas of the past year have already had a serious impact on the outlook for the UK economy, businesses and the pound sterling. This year began with as much uncertainty as 2016 ended, with questions surrounding the nature of the deal to be struck between the UK and the EU, and the timing of Article 50, which was eventually triggered on the 29 March.

Looking to solidify her position as Prime Minister, Theresa May announced a snap election on 18 April. Markets took this positively as it signalled a likely full term in office, taking the administration beyond the two year Brexit negotiation period, due to conclude in March 2019. In the event the Conservative majority was reduced with the result that the pound lost value and remains substantially below its pre-Referendum level.

***"The ongoing negotiations will determine not only what sort of deal the UK and the EU strike, but also the future value of the pound."***

## Uncertainty

In the US, the political establishment was turned on its head when Donald Trump was elected as President in November 2016. Since he assumed office in January this year, the ensuing months have proven to be controversial, beginning with the signing of executive order 13769, "protecting the nation from foreign terrorist entry into the United States", and the decision to leave the TPP (Trans-Pacific Partnership). Subsequent uncertainty has generated ongoing weakness in the value of the dollar throughout 2017.

The euro has come out as the currency on top. In France, Emmanuel Macron defeated far-right candi-

date Marine Le Pen, becoming the country's youngest president. He has pledged to unite the country after a highly divisive election and has challenging goals; to end years of high unemployment and sluggish economic growth; to deal with the terrorist threat that has traumatised the country; and, ultimately, to restore faith in the political establishment.

In the world of Brexit some estimate that Britain's leaving bill could be as high as €100 billion. The ongoing negotiations will determine not only what sort of deal the UK and the EU strike, but also the future value of the pound.

## Overheating

In the US, the fate of the dollar rests in the hands of Janet Yellen, chair of the US Federal Reserve, who has hinted at less frequent rate hikes. Interest rates hikes, used to keep inflation in check and prevent the strong US economy from overheating, have already occurred twice this year. The Fed now believes it is not that far from the neutral rate, which is where the benchmark rate does not boost or hold back the economy.

Political uncertainty remains a hot topic in the EU. As the campaign for this month's parliamentary elections got under way in Germany, markets were expecting Merkel to secure another four-year term which would allow her to fulfil her long-term vision. In Italy, another key EU contributor, the result of the June local election shows that if centre-right parties can unite under a single-leader, they could be a force to be reckoned with at the general election, due to take place in late May 2018. Analysts expect that, much like the US and UK, political uncertainty is bound to weigh on the euro.

In the UK, all is dependent on the continuing Brexit negotiations. The pound has had a positive first half of 2017 against its major peers. As the potential for a soft Brexit becomes closer to reality, sterling is returning to a fairer value, after being oversold for so long.

Joe Crook is head of corporate sales UK at RationalFX.

RationalFX is a leading global payments and foreign exchange provider.

[www.rationalfx.com](http://www.rationalfx.com)

## Wincanton comes to London

One of Britain's largest logistics companies, Wincanton, is to establish a haulage base at DP World London Gateway.

The site will provide truck parking alongside office facilities housing an on-site operations team and is expected to be operational from the site in early 2018.

There is strong interest from hauliers in the remaining 5.5 acres available for lease. DP World London Gateway plans to serve the haulage community using the port by delivering a common-user truck yard of approximately five acres.

Establishing a truck parking base at DP World London Gateway enables Wincanton to better serve its current and future customers choosing to ship through the UK's most integrated logistics hub.

### Optimise

The Port and Logistics Park is located right at the heart of the UK's largest



consumer market and closer to the traditional golden triangle of distribution in the Midlands than the UK's other deep-sea ports and so presents an opportunity for hauliers to further optimise their operations.

Chris Fenton of Wincanton said: "We have been moving containers in and out of DP World London Gateway Port since it

opened three-and-a-half years ago.

"With Asia-Europe services now calling at the port and volumes continually increasing, now is the right time for us to have a base within the port so that we can provide an even better service to our customers."

[www.londongateway.com](http://www.londongateway.com)

# LCCI in the news



by Katharine McGee

Continuing Brexit wrangles and mixed messages from politicians kept things busy in the summer months despite the Parliamentary recess.

Naturally Brexit was a reoccurring issue with migration questions continuing to be asked and largely remaining unanswered in the media. *City AM* quoted LCCI policy director Sean McKee who highlighted the issue of skills shortages following the release of Office for National Statistics figures which showed that net migration had fallen.



The *Evening Standard* ran a front page story asking where the Conservative 'immigration axe' would fall, and quoting LCCI chief executive Colin Stanbridge's comment that: "the lack of detail does suggest that the cap is lacking in any firm background research".

A second story on the same subject in the *Standard* highlighted the impact of government immigration policy on tech companies with LCCI saying the situation was "hugely frustrating" for businesses.



## Stop fighting and hand out rates relief, businesses tell government

**HELEN CAHILL**  
@HelCahill  
LONDON businesses today called on councils and the government to stop

promised to firms in March. Claire Kober, chair of London Councils, wrote to the Department for Communities and Local Government (DCLG) earlier this

to those small businesses that really need it." Jerry Schurder, head of business rates at Gerald Eve, said the relief system had "descended into chaos"

## Thousands of EU workers quit London

**Joe Murphy**  
Political Editor

THOUSANDS of EU nationals have already quit London in a Brexit exodus, it emerged today. A third of businesses report losing European employees as a direct result of last year's referendum vote to leave the European Union. The resolution

### FEARS FOR FUTURE

**ECONOMIC OPTIMISM INDEX**  
Do you think that the general economic condition of the country will improve, stay the same, or get worse over the next 12 months? (Brackets show change from May)

Improve	14%	(-13)
Stay the same	28%	(+5)

banking, construction and hospitality. Its chief executive Colin Stanbridge said: "It is almost inevitable that some of these workers have decided to leave the UK while they feel they still have the choice to make. "It is more imperative than ever that the Government gives EU nationals in London a cast-iron guarantee they will have the right to remain." Mattia Roben

## Protect London, urge bosses as Brexit talks start

**Russell Lynch and Clare Hutchison**

LONDON businesses pressed negotiators to protect the capital from a disastrous "cliff-edge" Brexit today as historic talks on leaving the EU began in Brussels.

British Secretary David Davis is leading the opening round of the talks, due risk but the whole of the UK economy at risk." Janine Whitbread, chief executive of lobby group London First, (pictured) added: "If a comprehensive deal isn't reached by March 2018, we need transitional arrangements that ensure British jobs, growth or living standards aren't threatened while negotiations

## Waterloo station chaos 'will hurt small businesses'

**Mark Hookham**

Business chiefs warned this weekend that the travel chaos caused by an £800m upgrade of the UK's busiest train

"it has to be asked whether this level of disruption really necessary". There has been frustration among business about advice from Net

### Warning

While immigration policy continues to feature heavily in the Brexit headlines there has been a new focus on transitional arrangements with several business leaders warning of a cliff edge. Sean McKee's comments warning against such an outcome were featured in another *Evening Standard* front page story.



Another Brexit issue brought to the fore by LCCI was business concern over trade barriers after Brexit. The finding came out in the report *Moving Towards Brexit* which was covered by the *Evening Standard*, and *City AM* on two separate occasions while Colin Stanbridge also appeared on BBC News to discuss trade issues. International trade was also on the agenda in the run up to the latest G20 talks and LCCI deputy chief executive Peter Bishop was interviewed live on BBC World to give his views on the prospect of a US-led trade war.

### Prohibitive

Joining forces with London Councils, the LCCI Policy and

Public Affairs team produced the *London Business 1000* report which highlighted the prohibitive costs of housing and transport across the capital which had a knock on effect on recruiting and retaining staff. The report was again picked up by *City AM* and the *Standard*, with the *MJ* magazine and business websites also running the story.

Crossrail 2 hit the news several times over the summer with LCCI repeatedly highlighting in the *Evening Standard* that investment in London's infrastructure also benefited the rest of the country.

LCCI was also referenced in the *Guardian* by a prospective MP as regarding the scheme of 'national importance' showing that politicians are listening to LCCI's messaging.

With Chris Grayling MP reappointed as transport secretary, LCCI was covered in *City AM*, with Sean McKee, taking the opportunity to reiterate the call for a business case and funding plan for Crossrail 2 to be given the go-ahead by the government.

### Vulnerable

LCCI was referenced in the *Evening Standard* as it was revealed that vulnerable firms were in the dark over cyber-crime and Colin Stanbridge called on Mayor Khan to ap-

point a chief digital officer as soon as possible.

The same paper also ran a page two story on LCCI's findings that thousands of EU workers had already quit London highlighting the need for a transition period.

The issue of the revaluation of business rates and the impact of London businesses may appeared to have subsided from the headlines, but not for long. *City AM* ran a story with LCCI calling on councils and the government to stop arguing about business rates and hand out the relief that had been promised.

With August typically a (slightly) quieter time for commuters Network Rail embarked on an £800 million upgrade programme at Waterloo, which inevitably created an uproar in the press.

LCCI was quoted in the *Sunday Times* and across numerous southern newspapers stating that it supported the aim of the works, but not everyone would be able to fit their annual leave around that period or work remotely.

And in the interests of managing the growing pressures on London's infrastructure network, LCCI made a call for a freight commissioner for London to be appointed. This was hailed across numerous business websites and business and transport magazines.

### Extensive

Demonstrating its relevance even across the pond, the LCCI contributed to an extensive feature in the



*New Yorker*, with Sean McKee being interviewed on London Mayor Sadiq Khan, one year into his mayoralty. The magazine with a circulation of 900,000, also referenced LCCI's proposals for a London Visa and other immigration reforms in the light of Brexit.

And, on a broader note, Colin Stanbridge was a guest on BBC Radio London on the Vanessa Feltz Radio Show where he discussed that day's news agenda and the morning's papers. And indeed he was such a hit he was invited back for another stint.

Katharine McGee is press and media relations manager at LCCI

# Remember when marketing actually sold stuff?



by Jon Shallcross

Once upon a time, back when I had hair and pretensions to coolness, I was the owner of a classic car.

She was a beauty, a Volkswagen Karmann Beetle, one previous careful owner, immaculate British Racing Green paintwork, and a soft top you could close in about 20 minutes.



Boy, was that soft top flammable.

I was thinking of that car and her ignominious end only the other day, when I was sent a link to a new short movie on Vimeo called 'Remember those great Volkswagen ads?' I urge you to seek it out.

The video brings together a number of my heroes from the golden age of British advertising in the 1980s – Trott, Hegarty and Sir Alan Parker among them – and intercuts their comments with archive footage from the 1960s New York originators of the ads.

Leader of the agency in question, DDB, was one Bill Bernbach, arguably the founding father of modern advertising. Although he never wrote a book – never become an 'advertising guru', thank goodness, let alone a 'marketing ninja' – many of his pearls of wisdom were collected, and continue to inform those in the know to this day.

One such aphorism seems par-

ticularly relevant to our times. "To succeed, an ad (or a person or a product for that matter) must establish its own unique personality, or it will never be noticed."

## Meaningful

Ah yes, personality. I once sat through an interminable lecture at the Brighton SEO conference where a man with a beard, who was very possibly the dullest man in the world, told me I had to be 'engaging', and have meaningful 'conversations' with my customers, if I wanted people to read my 'content'.

Sadly the poor chap was so bereft of personality himself that I cannot remember either his organisation or what he was trying to sell me. But what did make me sit up was his use, in one of his slides, of an ad from the 1930s:

**"We are so busy measuring public opinion that we forget we can mould it. We are so busy listening to statistics we forget we can create them."**

– Bill Bernbach

"They laughed when I sat down at the piano. But when I started to play..." It was, for him, the perfect example of how online content should now be created.

And I thought to myself – have we really regressed this far? Have we really got to go through all that whole creative revolution thing, and relearn all the lessons that Bill Bernbach taught us, all over again?

Apparently so. So let me have a go here.

## Challenge

Faced with a small, cheap, ugly car, DDB did not immediately resign the account. They treated it as a challenge.

They did not apologise for the smallness of the car, or its strange shape, both of which were unheard of in the US motor market of the

early 1960s. Instead they made a virtue of the distinctiveness of those qualities.

And they certainly didn't research the market, only to be told that no-one would buy a car so strange or so German (Bill Bernbach again: "We are so busy measuring public opinion that we forget we can mould it. We are so busy listening to statistics we forget we can create them.")

No. What they did was create ad after ad, which together began to build the car its own distinct personality – a personality that you could warm to. Love, even.

No single ad represented the whole of the car's personality; instead the effect was cumulative, building in the memory, adding to the picture. They never underestimated the public or insulted their intelligence – unlike the other vulgar ads of the day.

## Personality

As the campaign progressed, year after year, they were able to sell other VW products (like the camper van) and move out of press and into



other media such as TV and posters. They allowed the personality of the advertising to develop and track the prevailing attitudes of the day, with the result that both the Beetle and the camper van became enduring symbols of the 1960s counter culture.

Eagerly adopted by the new wave of British advertising, David Abbot and others successfully took that approach into new areas, to sell newer, more modern vehicles.

But the personality was always consistent. And the effect they generated lasted at least until the 1990s, when I bought into the dream with my own little Beetle.

Driving along a small country lane one hot summer's day in 1997, I heard a strange 'woof' from behind me. Glancing in my rear

view mirror, I saw flames already leaping from the engine (for those unaware: the classic Beetle's engine was in the boot); and the soft top had already begun to burn. Seven minutes later, the car was a smoking ruin.

As metaphors go, it's not an exact match for the decline in VW's marketing efforts, but it's pretty close. The collapse in quality was swift, and almost certainly rooted in the general confusion and complexity that now infests marketing departments everywhere.

## Trust

But the trust they had built up over years of advertising seems to have been enough to carry the company through its recent little local difficulties with diesel emissions. When you've known and liked someone for 50 years, it's very hard to think entirely badly of them when they're suddenly arrested for malfeasance.

But honestly, when you see what they're doing now, my overriding emotion is one of despair. Occasionally a TV ad will be amusing, but the jokes now are almost entirely unconnected with the cars they're trying to sell. The press ads, meanwhile, are frankly baffling. The website shouts at me: a confusing mix of ads and graphics and requests to chat. And right now, on Twitter, their three most recent Tweets each contain clichés that any self-respecting copywriter should be ashamed of ("Access all areas", "Live every moment", "Live your dreams", in case you were wondering).

Let me give Bill Bernbach the last word: "However much we would like marketing to be a science – because life would be simpler that way – the fact is that it is not. It is a subtle, ever-changing art, defying formularisation, flowering on freshness and withering on imitation; where what was effective one day, for that very reason, will not be effective the next, because it has lost the maximum impact of originality."

Jon Shallcross is an award-winning copywriter and strategist  
[www.stantonshallcross.com](http://www.stantonshallcross.com)

# Looking to grow your business in digital?

The business benefits of a digital presence are undeniable, but many SMEs are still not online due to a lack of time and skill. Even adding a part-time digital employee can be a daunting proposition to small enterprises that may consist of only one full-time employee.

It can become a vicious cycle. You know you need to improve your digital offering to grow your business, but cannot find the budget to do so. And the longer you remain offline, the more daunting the prospect of entering the digital space becomes.

Options of hiring a contractor to get you started, or a specialist agency, offer no significant cost savings, and won't increase your own digital skills. At the same time, young digital natives in your community are looking for opportunities to gain valuable experience and start their careers.

Nominet Digital Neighbourhood was launched to train local digital talent and connect it with SMEs in the area. The programme enhances existing digital skills then places that young talent in your business, where they share their knowledge in exchange for your experience.

There is no cost to you as a business owner - the placements

are paid for by Nominet Digital Neighbourhood. You gain the help you need to grow your business online, while also adding to your own digital skills. And young people with key digital talent gain essential experience. Connecting local expertise with local business needs improves the area as a whole.

*"Business-wise I have had a really great January, the first week of the month was my biggest revenue since launching, and this was thanks to the help of Cassie-Drew."* – Richard Clements, Clear Cut Solutions on his experience with Nominet Digital Neighbourhood

"The programme enhances existing digital skills then places that young talent in your business, where they share their knowledge in exchange for your experience"

Interested in bringing young digital talent into your business? Contact us on [digitalneighbourhood@livity.co.uk](mailto:digitalneighbourhood@livity.co.uk)

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To register or find out more, email [digitalneighbourhood@livity.co.uk](mailto:digitalneighbourhood@livity.co.uk)

## September 2017

06/09/17 Time 11.45-13.45

ALL MEMBERS

**Time To Talk Business**

**Venue:** HSBC, 8 Canada Square,  
London E14 5HQ

**Nearest station:** Canary Wharf

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

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

**Email:** ifatuzzo@londonchamber.co.uk



13/09/17 Time 07.45-09.15

PATRON AND PREMIER PLUS MEMBERS

**Cereal Networking**

London Chamber of Commerce and Industry, 33 Queen Street,  
London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and  
Bank

**Sponsored by:** Defence Relationship Management  
(MOD)

Patron and Premier Plus Member: Complimentary

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

**Email:** events@londonchamber.co.uk



Ministry  
of Defence

13/09/17 Time 11.00-18.00

PATRON AND PREMIER PLUS MEMBERS

**Autumn Cricket Day at The Kia Oval - Day 2 of Surrey vs Yorkshire Specsavers CC 4 Day Match**

The Kia Oval, Surrey County Cricket Club, Kennington, London  
SE11 5SS

**Nearest station:** Oval

Patron and Premier Plus Member: £39.60

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

**Email:** events@londonchamber.co.uk

14/09/17 Time 09.00-11.00

ALL MEMBERS AND NON-MEMBERS

**Workshop: Perfect Your Elevator Pitch - how to impress your audience**

**Venue:** Capital Business Centre, 22 Carlton Road,  
South Croydon CR2 0BS

**Nearest station:** Sanderstead

Patron Member, Premier Plus Member, Local Members and  
Member's Guest: £12.00

Non-members: £36.00

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

**Email:** lsaran@londonchamber.co.uk



CROYDON  
CHAMBER  
OF COMMERCE & INDUSTRY

19/09/17 Time 12.00-14.00

ALL MEMBERS

**Let's Talk Business**

**Venue:** Bagatti's, 56-58 South End, Croydon CR0 1DP

**Nearest station:** East Croydon

Patron Member, Premier Plus Member, Local  
Member and Member's Guest: £24.00

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

**Email:** lsaran@londonchamber.co.uk



CROYDON  
CHAMBER  
OF COMMERCE & INDUSTRY

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

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

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

19/09/17 Time 18.00-20.00

PATRON AND PREMIER PLUS MEMBERS

**By Invitation Only**

**Venue:** Studio Room, Andaz London Liverpool Street, 40 Liverpool  
street, London EC3M 7QN

**Nearest station:** Liverpool Street

Patron Members and Premier Plus Members in the 13+ employee  
subscription rate: Complimentary

You are welcome to bring a guest with you (if you are bringing a  
non-member as a guest, they must be from a company with 13+  
employees).

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

**Email:** events@londonchamber.co.uk

20/09/17 Time 11.00-11.45

ALL MEMBERS

**Maximise Your Membership**

**Venue:** Metro Bank (Southall), Unit 8, Hayes Bridge  
Retail Park, Southall UB4 0RH

**Nearest station:** Southall Rail Station

Patron Local Member, Member's Guest and Non-  
members: Complimentary

**Contact:** Donna Subero **Tel:** 020 7556 2394

**Email:** dsubero@londonchamber.co.uk



20/09/17 Time 12.00-14.00

ALL MEMBERS

**Connect 4 Lunch**

**Venue:** Metro Bank (Southall), Unit 8, Hayes Bridge  
Retail Park, Southall UB4 0RH

**Nearest station:** Southall Rail Station

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

**Contact:** Donna Subero **Tel:** 020 7556 2394

**Email:** dsubero@londonchamber.co.uk



20/09/17 Time 18.00-20.00

ALL MEMBER AND NON-MEMBERS

**Asian Business Association (ABA) Women in Business Reception with guest speakers Rupa Ganatra, Founding Partner, Millennial 20/20 and Geeta Sidhu-Robb, Chief Executive Officer and Founder, Nosh Detox**

**Venue:** Jaipur Room, Mint Leaf, Suffolk Place, Haymarket, London  
SW1Y 4HX

**Nearest station:** Piccadilly Circus

Patron and Premier Plus Member: £66.00

Local Member: £96.00

Non-member: £126.00

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

**Email:** events@londonchamber.co.uk

26/09/17 Time 08.15-10.00

PATRON AND PREMIER PLUS MEMBERS

**Property and Construction Breakfast Club with guest speaker Mark Dickinson, Managing Director, Anthology**

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

**Nearest station:** Bond Street

**Sponsored by:** Bond Bryan Architects, CBRE  
and Willmott Dixon Interiors

Patron Member, Premier Plus Member and  
Member's Guests: £45.00

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

**Email:** events@londonchamber.co.uk

Bond Bryan  
Architects

CBRE

WILLMOTT DIXON

26/09/17 Time 09.00-12.30  
or 14.00-17.30

ALL MEMBERS AND NON-MEMBERS

### Submitting Winning Bids Masterclass

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

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

**Contact:** Marta Zanfrini **Tel:** 020 7203 1822

**Email:** mzanfrini@londonchamber.co.uk



Business Support at Your Doorstep

26/09/17 Time 10.00-12.00

ALL MEMBERS

### One of a Kind Networking

**Venue:** Holiday Inn London - Stratford City, 10a Chestnut Plaza, Montfichet Road, London E20 1GL

**Nearest station:** Stratford

**Patron Member, Premier Plus Member, Local Member: £20.00**

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

**Email:** ifatuzzo@londonchamber.co.uk



(Incorporating Docklands Business Club)

26/09/17 Time 18.00-20.00

ALL MEMBERS

### Changing Places Evening Networking

**Venue:** Silk & Grain, 33 Cornhill, London EC3V 3ND

**Nearest station:** Bank

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

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

**Email:** events@londonchamber.co.uk

27/09/17 Time 09.00-13.00

ALL MEMBERS AND NON-MEMBERS

### Submitting Winning Bids in the Construction sector

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

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

**Contact:** Marta Zanfrini **Tel:** 020 7203 1822

**Email:** mzanfrini@londonchamber.co.uk



Business Support at Your Doorstep

28/09/17 Time 09.00-16.30

ALL MEMBERS AND NON-MEMBERS

### International Business Training: Export Documents

**Venue:** London Chamber of Commerce and Industry (LCCI), 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Patron Member, Premier Plus Member: £354.00**

**Local Member and Non-member: £414.00**

**Contact:** Marta Zanfrini **Tel:** 020 7203 1822

**Email:** mzanfrini@londonchamber.co.uk

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

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

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

28/09/17 Time 12.00-14.00

ALL MEMBERS

### The Grapevine Network

**Venue:** Jurys Inn, Wellesley Road, Croydon CR0 9XY

**Nearest station:** East Croydon

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

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

**Email:** lsaran@londonchamber.co.uk



October 2017

03/10/17 Time 09.30-11.00

LOCAL MEMBERS AND NON-MEMBERS

### Maximise Your Membership

**Venue:** Jurys Inn, Wellesley Road, Croydon CR0 9XY

**Nearest station:** East Croydon

**Local Member, Member's Guest and Non-member: Complimentary**

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

**Email:** lsaran@londonchamber.co.uk



03/10/17 Time 09.00-13.00

ALL MEMBERS AND NON-MEMBERS

### Pitching Skills for International Success

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

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

**Contact:** Marta Zanfrini **Tel:** 020 7203 1822

**Email:** mzanfrini@londonchamber.co.uk



Business Support at Your Doorstep

04/10/17 Time 12.00-14.00

ALL MEMBERS

### Business Briefing: Break the Rules and Sell More

**Venue:** DoubleTree by Hilton Hotel London - Ealing, 2-8 Hanger Lane, London W5 3HN

**Nearest station:** Ealing Common

**Patron Member, Premier Plus Member, Local Member and Member's Guest: £12.00, Non-members £36.00**

**Contact:** Donna Subero **Tel:** 020 7556 2394

**Email:** dsubero@londonchamber.co.uk



04/10/17 Time 12.30-14.30

ALL MEMBERS

### Time To Talk Business

**Venue:** Tobacco Dock, Wapping Lane, London E1W 2SF

**Nearest station:** Shadwell

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

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

**Email:** ifatuzzo@londonchamber.co.uk



(Incorporating Docklands Business Club)

10/10/17 Time 17.00-20.30

LCCI PA CLUB MEMBERS  
(PAs, EAs & Office Managers)

### LCCI PA Club Showcase Evening

**Venue:** Radisson Blu Edwardian New Providence Wharf Hotel, 5 Fairmont Avenue, London E14 9JB

**Nearest station:** Blackwall

**LCCI PA Club Members and Non-members (PAs, EAs & Office Managers only): Complimentary**

**Contact:** LCCI PA Club Team **Tel:** 020 7203 1700

**Email:** lccipaclub@londonchamber.co.uk

Continued overleaf...

11/10/17 Time 08.15-09.30 ALL MEMBERS AND NON-MEMBERS

**Capital 500 Quarterly Economic Survey Presentation, Quarter 3 2017****Venue:** Metro Bank Holborn, One Southampton Row, London WC1B 5HA**Nearest station:** Holborn**Patron Member, Premier Plus Member, Local Member and Non-members:** Complimentary**Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

11/10/17 Time 09.30-16.30\* ALL MEMBERS AND NON-MEMBERS

\*pre booked, 30 minute individual appointments only

**Mexico: One-to-One Business Clinic****Venue:** London Chamber of Commerce and Industry (LCCI), 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member and Premier Plus Member:** Complimentary**Local Member and Non-member:** £7.50**Contact:** Marta Zanfrini **Tel:** 020 7203 1822**Email:** mzanfrini@londonchamber.co.uk

11/10/17 Time 11.00-11.45 ALL MEMBERS AND NON-MEMBERS

**Maximise Your Membership****Venue:** Metro Bank (Fulham), Unit 3, Fulham Broadway Retail Centre, Fulham Broadway, London SW6 1BW**Nearest station:** Fulham Broadway**Patron Member, Local Member, Member's Guest and Non-members:** Complimentary**Contact:** Donna Subero **Tel:** 020 7556 2394**Email:** dsubero@londonchamber.co.uk

11/10/17 Time 12.00-14.00 ALL MEMBERS

**Connect 4 Lunch****Venue:** Metro Bank (Fulham), Unit 3, Fulham Broadway Retail Centre, Fulham Broadway, London SW6 1BW**Nearest station:** Fulham Broadway**Patron Member, Premier Plus Member, Local Member and Member's Guest:** Complimentary**Contact:** Donna Subero **Tel:** 020 7556 2394**Email:** dsubero@londonchamber.co.uk

11/10/17 Time 17.45-20.30 ALL MEMBERS AND NON-MEMBERS

**Networking Training: How To Work A Room****Venue:** etc.venues Fenchurch Street, Fenchurch Place, London EC3M 4PB**Nearest station:** Fenchurch Street**Patron Member and Premier Plus Member:** £66.00**Local Member:** £102.00**Non-member:** £150.00**Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

12/10/17 Time 12.00-14.30 ALL MEMBERS AND NON-MEMBERS

**Executive Club Lunch with guest speaker Jonathan Sharrock, Chief Executive, Coast to Capital****Venue:** Hallmark Hotel, 680 Purley Way, Croydon CR9 4LT**Nearest station:** Waddon**Sponsored by:** Gatwick Airport**Patron Member, Premier Plus Member, Local Member and Member's Guests:** £50.00**Non-member:** £68.00

\*Special member rate, book a table of 10 for £450.00

**Contact:** Linda Saran **Tel:** 020 7556 2393**Email:** lsaran@londonchamber.co.ukYOUR LONDON AIRPORT  
*Gatwick*

17/10/17 Time 14.30-17.30 ALL MEMBERS AND NON-MEMBERS

**Promoting Your Business Using Google****Venue:** London Chamber of Commerce and Industry (LCCI), 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member, Premier Plus Member, Local Member and Member's Guest:** £15.00**Non-Member:** £39.00**Contact:** Irene Fatuzzo **Tel:** 020 7203 1965**Email:** ifatuzzo@londonchamber.co.ukEAST LONDON CHAMBER  
OF COMMERCE AND INDUSTRY  
*(incorporating Docklands Business Club)*

18/10/17 Time 08.15-10.00 PATRON AND PREMIER PLUS MEMBERS

**Property and Construction Breakfast Club with guest speaker Mary Finnigan, Director of European Transactions, WeWork****Venue:** CBRE, Henrietta House, Henrietta Place, London W1G 0NB**Nearest station:** Bond Street**Sponsored by:** Bond Bryan Architects, CBRE and Willmott Dixon Interiors**Patron Member, Premier Plus Member and Member's Guests:** £45.00**Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

18/10/17 Time 12.00-14.00 ALL MEMBERS

**Afternoon Tea and Networking****DoubleTree by Hilton Hotel London - Ealing, 2-8 Hanger Lane, Ealing, London W5 3HN****Nearest station:** Ealing Common**Patron Member, Premier Plus Member, Local Member and Member's Guest:** £17.50**Contact:** Donna Subero **Tel:** 020 7556 2394**Email:** dsubero@londonchamber.co.uk

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

**Changing Places Lunchtime Networking****Venue:** FORA Space, 71 Central Street, London EC1V 8AB**Nearest station:** Old Street**Sponsored by:** Defence Relationship Management (MOD)**Patron Member, Premier Plus Member and Member's Guest:** Complimentary**Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk





## LCCI events highlights

### ■ Cereal Networking

Aimed at members from a variety of different business sectors and companies, ranging from SMEs to the big corporates, the next event will take place on **Wednesday 13 September** from **7.45am - 9.15am** at the newly-opened members lounge at LCCI. Sponsored by **Defence Relationship Management** this complimentary event is open to Patron and Premier Plus members only.

### ■ Asian Business Association Women in Business Reception

Join members are guests to hear from two inspirational business leaders, **Rupa Ganatra, Founding Partner of Millennial 20/20** and **Geeta Sidhu-Robb, CEO and Founder of Nosh Detox** on **Wednesday 20 September** at **Mint Leaf - Haymarket** from **6.00pm - 8.00pm**. Open to all members prices start at **£66.00** inclusive of VAT per person.

### ■ Changing Places Evening Networking

Our bi-monthly flagship networking receptions are regularly attended by up to 100 members from a wide range of industry sectors. **Silk & Grain** will play host on **Tuesday 26 September**. This complimentary event is open to members only.

### ■ Autumn Cricket at The Kia Oval

Join the LCCI team and watch **Day 2 of Surrey v Yorkshire Speccavers CC 4 Day Match** taking place on **Wednesday 13 September** at **The Kia Oval**.



Guests will receive three drinks per person and a light snack at this fun and informal day. Open to Patron and Premier Plus and their guests at **£39.60** per person inclusive of VAT.

### ■ Property and Construction Breakfast Club

The next breakfast will hear from **Mark Dickinson, MD, Anthology** on **Tuesday 26 September**. Sponsored by **Bond Bryan Architects, CBRE and Willmott Dixon Interiors** the event is open to Patron and Premier Plus members only at **£45.00** per person inclusive of VAT.

### ■ Annual Winter Reception

Celebrate the festive season in style at our prestigious Annual Winter Reception, being held exclusively at **Berry Bros. & Rudd** on **Tuesday 28 November**. Situated in the heart of London, **3 St James's Street** has been home to Britain's oldest wine and spirit merchant, for over

300 years. The historic yet truly modern cellars make it the ideal location for guests to network and generate new business contacts. Incorporated into the evening is a fun and informal wine tasting with the award-winning experts. Sponsored by **Defence Relationship Management** the event is open to all members and non-members with prices starting at **£99.60** inclusive of VAT per person.

### ■ Prestige Reception with Harriett Baldwin MP, Minister for Defence Procurement

This reception will provide a unique opportunity for members to hear first-hand from the minister about current defence and security plans and priorities. Sponsored by **CH2M** the reception will take place on **Wednesday 22 November**. Tickets start at **£99.60** for Patron and Premier Plus members.

#### ADVERTISEMENT

## Looking to sell your business?

If you're thinking about selling your business, you have a couple of choices when it comes to your route to market.

You can employ the services of a business broker or transfer agent. They will value and market your business, prepare your documentation and negotiate on your behalf – for a fee or commission.

This isn't for everyone and can prove costly to the small business owner. Another option is a more DIY approach.

Toundjel Chimen found a buyer for his dry cleaning business through **BusinessesForSale.com** – an online listings service that advertises over 68,000 businesses for sale and attracts over 1.5 million buyers every month.

"We found **BusinessesForSale.com** very user friendly and convenient. I could edit my listing at will.

"I could see how many people were looking at my business. After

2-3 weeks we'd had over 750 hits on the actual business page and 8 offers!"

This approach meant that Toundjel had to respond to and manage all the enquiries on his Richmond based business.

"Well, I could tell which ones were timewasters and who were the genuine ones. The timewasters basically wanted to know how much we made and that's it.

"I didn't want them to look at just that. I wanted them to look at the shop, what we provided to the community and what sort of service we provide. Basically, finding someone to take over the business and carry on the good work that I've put in over the last 25 years.

"I did it all by myself, I've been in the business 38 years and dealing with the public is one of my specialities."

To find out more contact [www.businessesforsale.com/sell](http://www.businessesforsale.com/sell)

## BusinessesForSale.com

### We help more than 1,500 owners sell their businesses every month



*"BusinessesForSale.com is very easy to use and very user friendly.*

*I had offers the day after I listed and I took it off the market after 3 weeks. Ended up with 8 serious offers.*

*I have recommended the site to many friends and they've all been impressed by how quickly my business sold."*

### Sell Your Business

[www.BusinessesForSale.com/sell](http://www.BusinessesForSale.com/sell)

Free trial available



## How far have negotiations progressed to date?

During the first phase of negotiations, the British and EU teams are meeting each month for four days in Brussels. Outside the immediate negotiating team, much of the work is being done by senior officials who are tasked with scrutinising the details and trying to find a political agreement. The leading British senior official is Oliver Robbins, the top civil servant in the Department for Exiting the European Union.



Oliver Robbins

At time of writing there had been just two rounds of talks so far. The first, in June, was largely an introductory session in which both sides assessed the situation and discussed when the various issues would be timetabled.

July's talks were much more focused with full discussions taking place about four key areas: the rights of EU citizens in the UK and Britons living in EU countries on mainland Europe; the future of the 300-mile land border between Northern Ireland and the Republic of Ireland; general separation issues; and the question of the EU 'divorce bill'.

Discussions are still at an early stage and there has been no agreement in any of these areas to date. The two sides are due to meet next in the final week of August, just after LBM goes to press.

## What is the position on EU citizens' rights post-Brexit?

The future rights of UK nationals living in the EU and EU nationals living in Britain must be agreed within the first stage of negotiations. Only then can discussions move on to the future trading relationship between the UK and the EU.

**"Following Brexit, the right of EU citizens to live, work and continue to benefit from economic and other rights in the UK would no longer be automatic"**

The UK and EU have set out their respective positions on citizens' rights. The UK government's position is 'to ensure continuity in the immigration status of EU citizens and their family members resident in the UK before [the UK's] departure from the EU.' However, this is dependent on Britons living in other EU countries being guaranteed reciprocal rights.

Following Brexit, the right of EU citizens to live, work and continue to benefit from economic and other rights in the UK would no longer be automatic. Instead, any EU citizen wishing to remain in the country would have to apply to the Home Office. The application would focus on their residence status, which would need to be established by means of a residence document.

### Brexit: UK and EU still split on citizens' rights

■ <http://bbc.in/2vZHU6>

David Davis accuses EU of failing to match Britain's offer on the rights of citizens after Brexit

■ <http://bit.ly/2vpCC65>

UK says EU offers restricted post-Brexit residency rights to Britons

■ <http://reut.rs/2wPuH0y>

## Why is there concern about the Irish border?



After Brexit, the only land boundary separating Britain from the EU will be the 300-mile long border between Northern Ireland and the Irish Republic. Prior to the Good Friday Agreement in 1998, the border contained army checkpoints and watchtowers. Customs controls also existed until 1993. Today the border is merely a line on a map, with no restrictions on entry of people or goods. There is concern that a 'hard border' between Northern Ireland and the Irish Republic could return when the UK leaves the Single Market and the Customs Union as planned.

The Irish Prime Minister, Leo Varadkar, has called for "unique solutions" to maintain the relationship between the UK and the EU post-Brexit.

### Leo Varadkar warns 'clock is ticking' on Brexit talks

■ <http://bbc.in/2fdONGN>

### DUP accuses Dublin of 'megaphone diplomacy' over border

■ <http://bbc.in/2w1a6c3>

### How a hard Irish border could return, courtesy of Brexit

■ <http://econ.st/2tawWNP>

## What is the Brexit 'divorce bill'?

Currently the UK makes annual contributions to the EU

Budget as a condition of membership. Those will cease when the UK leaves in 2019, although the Prime Minister has said that the UK government is willing to make "appropriate" payments to the EU in return for participation in "specific programmes". The amount of those payments and which EU programmes the UK will participate in will form part of the discussions on a transitional arrangement and the UK-EU's long-term relationship.

**The Prime Minister has said that the UK government is willing to make "appropriate" payments to the EU in return for participation in "specific programmes".**

The divorce bill settlement is a separate issue from any continuing contributions. The European Commission expects the UK to pay an exit bill when it leaves the EU. The European Commission outlined that "an orderly withdrawal...requires settling the financial obligations" and that "the methodology for the financial settlement...has to be established in the first phase of the negotiations". In other words, the principles of the divorce bill must be settled before further talks can begin on the UK-EU future relationship, including trading agreements.

A figure of £36 billion has been mooted as the price of the 'divorce bill'. However, Downing Street sources have denied reports that the UK is prepared to pay this amount to make progress in the Brexit talks.

### The EU divorce bill

■ <http://bit.ly/2v9ZaYs>

### Brexit divorce bill: what is it and how does it affect talks?

■ <http://bit.ly/2rLk0wV>

### Brexit: Downing Street responds to claims UK will pay a £36bn divorce bill

■ <http://ind.pn/2ufbl7q>

# Crossing the line

Earlier this summer Chamber members were given a preview of the trains that will operate on the Crossrail Elizabeth Line when it opens next year.

The train travelled from Liverpool Street Station to Ilford where the party visited the Bombardier depot and tried out the driving training simulator.

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



## What makes a good executive coach?

### Chemistry

A good coach can quickly build rapport with others to develop a trusting and authentic relationship.



### Genuine

A good coach has a genuine interest in developing others to be the best they can be.



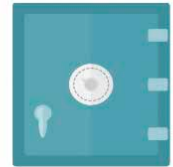
### Challenge

A good coach holds the coachee accountable and provides the balance between support & challenge.



### Personal Integrity

A good coach maintains confidentiality, acts ethically, honestly and trustworthy.



### Experience

A good coach has wisdom gained through professional and personal experiences. They know who they are and how they coach.



### Listen

A good coach listens to understand, observes behaviours and asks questions to engage deeper thought.



**If you recognise these qualities in yourself or would like to develop them, then we welcome you to find out more at our free open events in London.**

[www.aoec.com/coaching-courses](http://www.aoec.com/coaching-courses) or call 0207 127 5125

The AoEC have been successfully training executive coaches for over 15 years. We are the world's most highly accredited executive coach training company with partners in Europe, Africa, USA, South America & Asia.

# Two minute interview

Mark Chown, senior consultant, Amethyst Risk Management Ltd



## Who are you?

I am a senior consultant with Amethyst Risk Management where I provide support to both UK government and businesses with the delivery of cyber security initiatives which can range from the secure design of specialised military systems to helping businesses develop and implement a cyber security strategy.

I have worked in security all my adult life having served for 22 years as a security specialist in the RAF followed by six years in the private health sector with Bupa. Originally from Devon, I now live in Buckinghamshire with my wife Suzanne and two young sons.

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

Amethyst have been London Chamber members for a number of years during which we have run a programme of sponsored events and provided member benefits through *London Business Matters*. We are also members of the LCCI Cyber security working group.

## What was your first job in London?

I spent over half my military career in West London at RAF Northolt and Northwood Headquarters, each with hugely different military functions. I was also privileged to have served on The Queen's Flight which



Photo by Mark Hankin

The Royal S-76C++ helicopter

***"The cyber security market place is currently very strong and Brexit presents both risks and opportunities to Amethyst."***

saw me travel regularly from RAF Northolt to all destinations worldwide with the Royal Family, Prime Minister and other VIPs. My first true venture to central London was with Bupa as an information security officer, based in Holborn where I helped establish the global information security function. It was a challenging time as the country was in the throes of a global recession and facing an increasing cyber threat.

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

I am extremely proud to have been part of an amazing team at Amethyst for the last 18 months, a company which has a great culture and ethos and which is experiencing another fantastic year. We have attracted a significant number of new customers and we're working on many large and exciting projects, which I'm not allowed to talk about!

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

... the cyber security industry is facing a huge skills shortage both globally and within the UK. With demand outstripping supply, and the complexity of cyber issues, there is an opportunity for individuals and organisations with limited security experience to offer their services to the market place. As a career security specialist for over 30 years, I become very frustrated when I see poor levels of service from those with little or no true security experience."

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

Anne-Marie Imafidon is chief executive and co-founder of Stemettes,

an enterprise which seeks to inspire girls and young women into science, technology, engineering and mathematics – STEM. I hear her speak at a conference and she was very engaging and hugely inspiring. A child prodigy, she passed A-level Computing at the age of 11, has worked at several global financial institutions and sits on a number of boards. She was named the eighth most influential woman in IT in 2016 – already so many achievements and using her immense talent in such a positive way to promote diversity in the technology arena.

## How is your business reacting to Brexit?

The cyber security market place is currently very strong and Brexit presents both risks and opportunities to Amethyst. At the CyberUK conference in Liverpool, hosted by the new National Cyber Security



Centre, there was a national vision to make the UK the safest place to live and do business online. There is a real opportunity for the UK to become a world leader in cyber security and a global exporter of cyber security services. Against this backdrop and through maintaining our values and high quality services, I expect Amethyst to continue to see growth during and beyond the Brexit process.

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

My experience of the commute from Buckinghamshire into London is normally good though admittedly I try and avoid the underground and walk whenever possible. As a keen cyclist, I would like to see more opportunity for cyclists to travel more safely into central London from the suburbs although I appreciate the challenges of making such changes to existing infrastructure.

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

Changes to IR35 will have signifi-

cant ramifications for consultancy services within the public sector and large government programmes will be adversely affected in terms of quality and timescale, leading to cost overruns.

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



Born and bred in Devon it has taken me a long time to adjust to the isolation that you can feel when moving around such a busy and vibrant city. We find it hard to engage with strangers on the Tube, in the street, in cafes, shops and particularly when on a crammed train in a degree of closeness that you would never consider accepting in any other circumstance! We aren't intentionally being rude but moving around London can condition us this way. This is a huge contrast to my experience when I return to Devon on holiday and complete strangers pass the time of day with me.

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



I would love to see more pedestrianised areas, such as that planned for Oxford Street. Whilst we have the open space parks I think London would benefit greatly from more traffic free, built-up hub areas where people can congregate, rest and relax.

[www.amethystrisk.com](http://www.amethystrisk.com)

# Wine strengthens as an investment asset



**The fine wine market is enjoying its first bull run in a number of years, prompting a flurry of purchasing activity among seasoned investors and wine novices alike writes Enzo Giannotta**

For many, a good glass of wine is one of life's greatest pleasures, but for shrewd collectors it is also one of life's greatest investments. Fine wine is one of the best performing assets of the last twenty years, outperforming gold, property, equities and classic cars. This resilience has shown wine to be a reliable long-term investment, providing collectors with an enjoyable way to combine pleasure and profit.

For those with a taste for investing in wine, there is no time like the present. The political shocks of the past year and subsequent market volatility have reminded us of the importance of alternative asset class investments. Now enjoying its first bull run in a number of years, the fine wine market is seeing strong demand for vintage wines from a variety of different producers. Bordeaux may still reign supreme, but bottles from California's Napa Valley and France's Rhône Valley are now catching the eye of some more adventurous collectors, suggesting an interesting future for the market. The Liv-ex Rest of the World 50 in-

dex has seen an impressive 45 per cent growth over the past five years.

## New kids on the block

The wine market has long been dominated by the famous vineyards of Bordeaux, where over 8,500 producers work diligently to create some of the world's best-loved and most prestigious wines.

And yet, while bottles from Bordeaux and Burgundy are the pride of wine cellars across the globe, collectors today need to think about broadening their collections. Often overlooked by wine critics and investors, wines from New World regions as diverse as Australia, USA and even China are now enjoying some much deserved appreciation.

In 2014, five cases of Napa Valley's sought-after Scarecrow 2012 sold for \$4,300 a bottle at auction. Indeed, some wines from outside of the Old World have seen an impressive growth in their value over the past five years, even outperforming Bordeaux's in-demand wines.

The wine market is also continuing to grow in Asia, where an emerging Chinese middle and upper class is fuelling spending. Perhaps the most exciting New World region is California's Napa Valley, which has garnered international attention for its magnificent Cabernet Sauvignon. Nestled between the Vaca and Mayacamas mountains, Napa Valley's Mediterranean climate allows its 43,000 acres of vineyards to pro-

vide. In 2014, five cases Napa Valley's sought-after Scarecrow 2012 sold for \$4,300 a bottle at auction, highlighting the investment potential that the region's produce now provides.

Back in the Old World meanwhile, the industry is also witnessing an upsurge in interest in wines from outside of Bordeaux and Burgundy. Bordeaux's internationally acclaimed wines still represent the largest share of trade, but other French regions have begun to truly come into their own of late. Champagne's timeless sparkling wine has begun to pique the interest of seasoned collectors, while the Rhône Valley's diverse offerings are also proving popular with investors.

## A tempting tippie

There are many different factors behind the growth of the fine wine market, but none are more influential than the advent of the internet and the rise of wine critics. In the past, newcomers to wine collecting relied heavily on the advice given to them by wine merchants, and were largely unable to form their own decisions on where best to invest their money. With the dawn of the online era, however, even novice collectors can access a wealth of wine-related information

with just a few clicks, making it ever easier to analyse prices and markets before investing so much as a penny.

What's more, high-profile wine critics have made the market more approachable for wine lovers, drawing them towards wines of note.

Robert Parker's 100-point rating

system has become the key quality indicator in the fine wine market, and has made it much easier for collectors to identify which wines are worth investing in. However, Parker is now retiring from reviewing Bordeaux wines, and is focusing instead of Napa



Valley where he is based. With the world's most powerful critic shifting his focus from Old World to New World wines, we may well see a further broadening of the fine wine market in the years to come.

The best way to approach the market is to build a good relationship with an established merchant. A good merchant will be able to guide you through the market, aide with wine selection, manage your holding professionally and most importantly, offer a variety of exit strategies when the time comes to sell.

Enzo Giannotta is managing director of Cult & Boutique, fine wine specialists.  
[www.cultandboutique.com](http://www.cultandboutique.com)

## Personal finance

# The importance of being understood



by Adam Katten

Having advised clients for around a quarter of a century, I hope that I have some understanding as to people's priorities when addressing their financial needs. In fact, I often feel that the role of a good financial adviser can be comparable to that of a counsellor in being a good listener to their client and hearing both 'what is said' within the meeting and 'what is not said' but understood within the discussions.

My belief is that the initial priority of most people is to feel secure in their financial circumstances.

This will include having enough income to cover their daily expenditure needs, sufficient income to provide them with a comfortable retirement and an emergency reserve in case their financial circumstances worsen. This need to feel secure may lead clients to consider taking out life insurance or other protection policies to protect their assets or income for their dependants if they died or suffered a critical illness. The desire to have sufficient income in retirement often translates in financial planning terms to allocating sufficient funds to pensions and other savings so that a target income can be drawn from those sources in retirement.

## Dreams

A secondary financial objective for many clients will be to 'fulfil their dreams' and this could mean going on luxury holidays in retirement or buying a holiday home. This again will have financial implications that can be addressed by an experienced adviser. Increasingly lifestyle planning tools and cash modelling are used to build plans with clients to enable them to meet specific financial targets so that these dreams can become a reality.

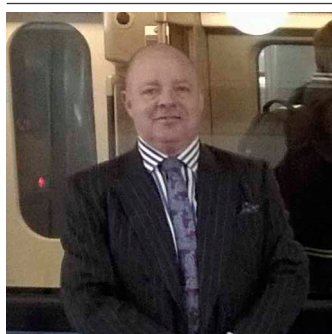
There will of course be some clients who feel completely secure in their financial circumstances and also have enough resources to fulfil their dreams. I catego-

rise these clients as those who wish to feel they are 'winning' in hitting financial targets through their investments. This may mean achieving a specific return and so perhaps viewing financial objectives as part of a personal business plan which needs to be regularly assessed and measured against particular targets.

The importance of having an adviser who understands client needs and can work alongside them in achieving their wishes, however they are expressed, cannot be understated.

Adam Katten is managing director of NLP Financial Management  
[www.nlpfm.co.uk](http://www.nlpfm.co.uk)

# Millennial living – myths and realities



by Mark Collins

The millennial generation's living habits are changing. Responding to these trends with the provision of suitable housing will help to bridge the supply and demand imbalances amongst a generation that is experiencing the lowest ever levels of home ownership.

CBRE recently examined the living habits of the UK's 22-29 year olds, and in doing so separated the facts from the myths surrounding millennial attitudes. The report examined their view of home ownership, renting, how this compares with rest of Europe and how it impacts the UK's housing market.

## Lifestyle

Research found that a surprising 41 per cent of millennials in the UK still live at home with their parents.

While just under half of millennials intend to leave the family home within the next two years, the majority of them expect to move in to rented accommodation, rather than buying a property. Lifestyle and socio-economic factors play a part, but it appears that the lack of affordability in the housing market, combined with tougher mortgage requirements, is significantly delaying millennials from both moving out of the family home and purchasing their own property.

In the UK, three quarters of millennial renters cited affordability as the reason for staying in rented accommodation, compared to 63 per cent of millennials in France and 56 per cent in Spain. There is an indication that there is an element of choice behind the decision to rent; 18 per cent of UK millennials prefer the convenience of renting, and 72 per cent of respondents agreed that in order to purchase a property there would be some lifestyle sacrifices.

## Trends

So, what are the implications of millennial living trends for the property market, and how can the industry ensure that the requirements are met?

CBRE's research indicates that the private rented sector will have an increasingly important role in providing homes for the future.

***"In the UK, three quarters of millennial renters cited affordability as the reason for staying in rented accommodation."***

According to external forecasts, the numbers of households in the private rented sector will grow by 33 per cent by 2025. Developers and investors have already begun to respond to this by increasing the overall build to rent markets in some of the UK's most populated cities, with a rise in investment interest, in particular, from international institutions.

Meanwhile, whilst initiatives such as Help-to-Buy continue to encourage and support first time buyers, the government has recently signalled a shift in policy away from a focus on home ownership for young people. In September 2016, the housing minister for England indicated that affordable rental homes may now be included in targets for starter homes.

Living standards and expectations in the private rented sector are rising too. With more young millennials leaving behind state-of-the-art student accommodation (a sector

that continues to undergo a major transformation), there is greater demand for high quality new build accommodation, offering flexible and convenient living with social areas and on-site amenities.

## Flexible

Many PRS developers are responding to millennial demand by adopting student-accommodation style living in projects, incorporating large communal and dining areas, facilities such as gyms and libraries, as well as all-inclusive rental rates. 'The Collective', a build-to-rent development in Old Oak Common, is a fantastic example of a 'co-living' space, bringing together a collection of individuals looking to create their own community in a flexible and hassle-free way.

Those developers, build-to-rent providers and policy-makers who respond to the changing market will be the most successful, and the most effective in providing lasting housing solutions for young people.

Mark Collins is chairman of residential at CBRE UK and chairman of LCC's property and construction group.  
[www.cbre.com](http://www.cbre.com)

**CBRE**

## New SME head of trade appointed by Lloyds

David Weatherhead (right) has been appointed by Lloyds Bank Commercial Banking as their new SME head of trade for its Global Transaction Banking (GTB) division.

Based in London, with a national remit, Weatherhead – a valued member of the LCCI's prestigious international trade committee – will lead a team of trade specialists to expand the support Lloyds Bank offers SME exporters and businesses looking to trade internationally for the first time.



He will be responsible for a range of products and services designed specifically to help SME clients export with confidence, including trade and export finance and Lloyds Bank's recently launched

International Trade Portal.

Joining from the Bank's Mid Market's team, Weatherhead will report to Andrew Charnley, national sales director for Lloyds Banking Group SME GTB who said: "We recently conducted some research which showed that nearly a third of British businesses expect their exports to increase over the next six months, and David's international trade experience will see him play an integral role in how we support these firm's ambitions."

## Lifblood

Weatherhead commented: "We've pledged to support 5,000 first-time exporters in 2017 as part of our Helping Britain Prosper plan, so this is an exciting time to join Andrew's team."

"Small to medium-sized businesses are the lifblood of our economy and we have a range of tailored solutions to suit firms' import and export needs."

[www.lloydsbanking.com](http://www.lloydsbanking.com)

# Corporate tax gets a makeover



by Clare Munro

The General Election disrupted this year's Finance Act, putting on hold many changes to the tax system. However, we now know that a new Finance Bill will be introduced when Parliament returns this month and that not only will the new Bill look much like the original but the plan is that changes will take effect from 1 April 2017. Now is therefore a good time to be thinking about the changes to company tax that will be coming our way.

## Reform

If those changes take place as planned then 2017 could go down as a year of significant reform. Some provisions are already in train; for example from 1 April 2017, the rate of corporation tax dropped to 19 per cent reduced from 20 per cent, and a further reduction to 17 per cent is currently scheduled for the financial year starting on 1 April 2020. The government tells us that this will be the lowest corporate rate in the G20, a feature which may prove useful in attracting inbound investment in the event that the Brexit trade deal turns out to be slightly less sweet than many

of us would like to hope.

The regime for offset of old losses is set to change, bringing an end to the frustrating business of having to show that past losses and new profits have been generated from the same trade. Where losses are generated after 1 April 2017, those losses will be available to relieve profits from other sources of income and against profits from other companies within the same group. This piece of good news should mean that losses are less likely to become 'trapped' within a company and, going forward, it should consign to history whether a company's current and historic businesses consisted of the same trade.

## Offset

Unfortunately, losses made before 1 April 2017 will still be subject to the old offset rules and so the debates about the nature of a company's trade may be around for a while yet. This also means extra admin for companies with losses as they will need to keep track of their pre and post 1 April 2017 losses.

Some of the new measures are aimed at the largest companies. Unlike in some jurisdictions, in principle a company's UK trading losses have always been available for indefinite carry forward; as they didn't time-ex-

pire, all the company had to do was generate the right sort of profits. Under the new rules, where a company has over £5 million of taxable profits, and has brought forward losses, only 50 per cent of the excess profits over £5 million can be sheltered by the old losses. Effectively, this means that there is a £5 million 'loss carry forward allowance' each year with no offset restrictions, and so only the largest companies or groups should be affected by the new rules.

## Restriction

Another measure targeting avoidance by large groups is a restriction on the deduction of interest paid. The aim is to prevent multinationals from loading up group companies in high tax jurisdictions with debt in order to maximise the deductions for finance costs there. However, as this only affects those groups with over £2 million of interest cost, the effect is to create a 'carve out' for smaller companies.

Of more relevance to smaller companies is the government's new measure to tighten up the rules on loss relief in acquisition situations. Where Company A acquires Company B, use of Company B's losses by Company A is now subject to a five year deferral. There were already an-

ti-avoidance provisions to stop pure loss acquisitions, and so this blanket ban on relief for five years seems both harsh and unnecessary.

## Relaxation

On a more positive note, the 2017 Finance Bill proposes a relaxation of the 'substantial shareholdings exemption'. This relief is the nearest that UK tax law gets to providing an exemption for gains on corporate disposals. Introduced in 2002 it required that both the investing and investee company were carrying on a trade both before and after the disposal. That made it difficult for a holding company to sell off its only or last trading subsidiary.

For the future, the requirement that the investing company is trading will be scrapped, so that only the subsidiary being sold needs to be trading. Additionally, the time periods to satisfy the conditions will be relaxed from two years to six and the new rules will allow for the target company to be wound up immediately after acquisition rather than having to trade after the disposal.

Overall, the next Finance Bill looks set to bring both welcome changes and potential traps for companies. That's perhaps no more than we have come to expect.

Clare Munro is senior tax partner at Lubbock Fine  
[www.lubbockfine.co.uk](http://www.lubbockfine.co.uk)



by Natalie Payne

The legal requirement to make a valid Will dates back to the 1830s, which has caused many to suggest that Will-making in the UK is archaic and needs to be updated to come into line with the digital age.

The Law Commission wishes to pave the way for the introduction of electronic Wills so that text messages, emails and voicemails could be considered legally binding as a person's Will. Therefore, in the future you may need to be careful with what you write in a text message!

## Stringent

At present it is believed that 40-50 per cent of people in the UK die without making a Will or make a Will which they do not realise is invalid as they have not complied with the stringent legal requirements for making a valid Will.

The Law Commission want to amend the current formal rules to make a valid Will where the deceased

# The Will of the future

made their intentions clear in another form, such as in a text message. The family would be permitted to submit these alternatively formed intentions to a Judge for him to determine whether they constitute a Will. This would give wider powers to the Court to recognise a Will in cases where the formal rules haven't been followed.

It is hoped that, by allowing a Will to be made via digital devices, which is permissible in countries such as Australia and Canada, more people would make a Will – or would it result in more Wills being contested?

If digital forms such as text messages were permissible, dissatisfied relatives "...may be tempted to sift through a huge number of texts, emails and other records in order to find one that could be put forward as a Will on the basis of a dispensing power." If the law does change it will remain advisable for all persons living in England and Wales or owning assets here to still make a paper Will and not to leave it to the last minute in order to try and avoid unnecessary

costs to their Estate and family.

While bringing Will making into the digital age is to be commended, there do need to be many safeguards before such new methods can be used.

## Valid

The Law Commission is also reviewing the age at which a person can make a Will. At present you have to be an adult to make a valid Will in England and Wales, although exemptions do apply for those in the armed forces and other public services such as the police force. The Law Commission has suggested that the age for making a Will should be lowered to 16, as some people have great responsibilities under the age of 18. Other jurisdictions do have lower ages such as Scotland where you can make a Will from the age of 12.

The current law does not properly take into account conditions that affect decision making such as dementia and the Law Commission is proposing that a new capacity test should be introduced. Also it is proposed

that there will be an overhaul of the current laws on undue influence.

## Clarify

The intent of the Law Commission's proposals is to make Will drafting more straightforward with the aim that this will encourage more people to make a Will. Professor Nick Hopkins who is in charge of the project has said that "...Our provisional proposals will not only clarify things legally, but will also help to give greater effect to people's last wishes."

This is welcome news as the complications that arise through people dying intestate are expensive and can be emotionally draining for the family. Also, next generations are likely to affiliate more readily with digital devices and so the law needs to change to reflect this. However, great consideration needs to be given to what constitutes a valid Will as it could create more avenues to challenge a person's estate.

Natalie Payne is an associate solicitor within Mackrell Turner Garrett's Private Client department  
[www.mackrell.com](http://www.mackrell.com)

# Vancouver appeals to start-ups

The bustling Canadian seaport of Vancouver has been ranked the best place in the world to start a business, topping the Startup City Index with a high quality of life, good access to office space and relative ease of getting a company off the ground.



Berlin

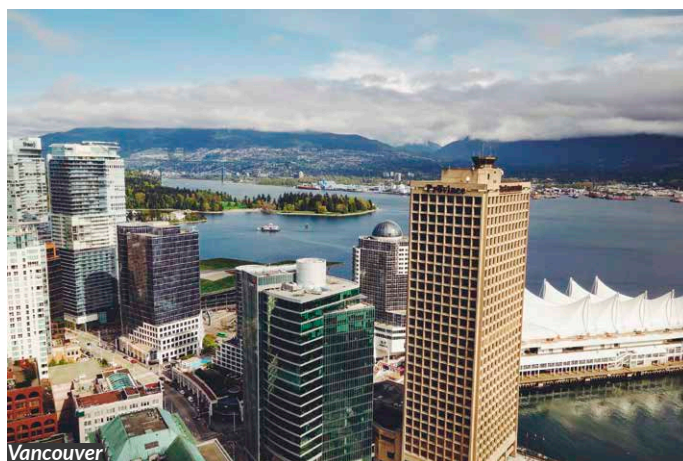
Berlin, a well-known start-up hub came in at second place and Manchester in at third, beating competition from San Francisco and New York. According to this report Manchester outperforms



Manchester

London when it comes to start-up appeal owing to its low cost of living and the conditions it offers for start-ups. London came in 14th place overall.

Rounding up the top five cities for start-ups are Lisbon and Stockholm who performed well for office



Vancouver



Lisbon



Stockholm

availability and rents and ease of starting a business.

## Definitive

Using a variety of data to rank each city according to the factors most likely to impact upon start-ups, such as cost, quality of life and ease of starting a new business, PeoplePerHour created a metric to provide a definitive Index ranking the 25 cities.

California cities dominate the second half of the top ten, with San Diego and Los Angeles making an appearance.

And where should budding entrepreneurs avoid? At the bottom of the list is the Italian city of Rome marred by the high cost of living and low scores for ease of starting a business there. Tokyo comes in at 23rd and Paris in 24th position.

## Brexit

Xenios Thrasyvoulou, founder and chief executive of PeoplePerHour, said: "It's fantastic to see that despite the worries over Brexit and the continuing fallout from the GEC, Britain has managed get two cities featured in the top fifteen rankings.

Rank	City	Score
1	Vancouver	91
2	Berlin	93
3	Manchester	103
4	Lisbon	106
5	Stockholm	107
6	San Diego	110
7	Bangkok	110
8	Melbourne	113
9	LA	121
10	Bangalore	129
11	Kuala Lumpur	131
12	Singapore	133
13	Istanbul	136
14	London	140
15	Sydney	140
16	Tel Aviv	141
17	Amsterdam	145
18	Miami	146
19	Athens	153
20	Moscow	156
21	San Francisco	157
22	NYC	168
23	Tokyo	176
24	Paris	187
25	Rome	192

"The fact that Manchester is the third best place in the world for new start-ups, beating the likes of New York, Sydney and London is phenomenal, and bodes really well for the future of the so-called 'Northern Powerhouse'.

"Britain has always been a leader when it comes to business and innovation. It's really encouraging to see that despite the difficulties of recent years, that remains unchanged."

[www.peopleperhour.com](http://www.peopleperhour.com)

## Steaming ahead

**P&O Ferries carried more freight across the English Channel in the first six months of 2017 than in any first half of the year in its modern history.**

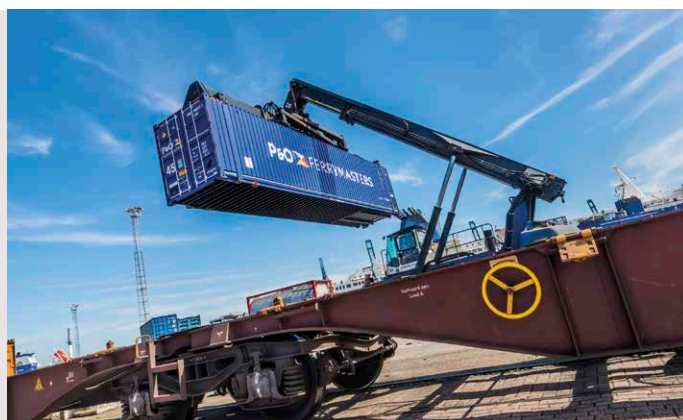
The ferry and logistics company's six ships on the Dover-Calais route transported 710,813 lorries between January and June. This figure represents a 10.4 per cent increase on 2016 which was the previous best ever year.

Janette Bell, managing director of P&O Ferries, said: "These record volumes illustrate the continuing resilience of the British economy and the vital importance of reliable and punctual cross-Channel transport to thousands

of business in Britain and Europe."

"Our rapidly growing freight business is increasingly integrated across road and rail as well as sea. Many of the loads which cross the English Channel on our ships come via lorries from Central and Eastern Europe and we are also seeing more shipments via trains from Spain and the South of France."

"We expect growing populations on both sides of the English Channel to continue to drive higher freight volumes in the years ahead and our door-to-door service is ideally suited to the requirements of exporters across the continent of Europe."



P&O Ferries' six ships on the English Channel include the 47,000 ton sister vessels Spirit of Britain and Spirit of France, which have twice the capacity of an ordinary ferry with room for 160 HGV's and 180 vans. Items

transported in large quantities on P&O Ferries' English Channel fleet include fresh fruit and vegetables, wine and beer, white goods, building materials and components for production lines. [www.poferries.com](http://www.poferries.com)





by Peter Bishop

# Ace service

To say there are close links between business and sport is a truism. Sporting metaphors are used routinely in staff meetings, the team ethic is continuously sought to help achieve maximum effect, and bosses urge staff to accept challenges and setbacks with the same resolution as that shown by the most successful athletes.



Sport discipline has a great appeal for business both to emulate and to gain from through association. Sport benefits from the connection too of course, earning billions of pounds in advertising and sponsorship to fund its development and broaden its appeal.

## Synergies

Keith Prowse is a company that has a perfect understanding of

these synergies. They are the official hospitality provider for many iconic venues and stadiums across the country and for over 220 years their name has been synonymous with entertaining at top sporting, social and cultural events. In June, with LCCI colleague Rachael Bourke, I was able to sample their trade mark hospitality at the Queen's Club Championships (formerly the Aegon Championships) which consistently features the world's best men's singles and doubles players.



Our sample included pre-lunch drinks on the stylish roof garden, with lunch and tea in the spacious yet ambient Club Lounge. In between meals the entertain-

ment featured Feliciano Lopez, Marin Cilic, Grigor Dimitrov and Gilles Muller battling it out for a place in the final (Lopez finally won through in an epic match the next day). I am fortunate enough to have watched tennis at Roland Garros in Paris, Flushing Meadows in New York, and of course Wimbledon, and can unequivocally state that Queen's compares very favourably with all.



## Personable

It helped of course that Rachael and I had the benefit of being hosted by the extremely personable James Speed, head of corporate sales at Keith Prowse. He has been with the company for 20 years and is clearly a major contributor to the



high levels of customer service that sets Keith Prowse apart. Wondering about the nature of the gentleman who had established the firm I learned that in fact there had been both a Keith and a Prowse. William Keith and Robert Prowse were in the music business and they came together in the early 1800s to form a theatre ticket-selling enterprise.

A century and a half later the company were pioneers in partnering business with sport and introducing the concept of client entertainment at major events and today their hospitality experiences are recognised as the industry benchmark.

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

## Change brings opportunity in the property market

MIPIM UK is the leading property summit for all key stakeholders in UK real estate, providing a market place for international and local investors. Never has there been such a time of change for the UK property industry; and never so many opportunities. This is reflected by this year's conference theme, UK Real Estate: The Next Chapter.

Next month's event includes over 40 conference sessions on the UK's real estate markets, keynote speakers including economic and industry experts and senior

government ministers, dedicated panel discussions on innovative disruptive technologies and focused investment sessions.

**MIPIM UK takes place at Olympia on 18-19 October. LCCI members can book passes and receive a special discount by contacting [robert.lawton@reedmidem.com](mailto:robert.lawton@reedmidem.com) [www.mipimuk.co.uk](http://www.mipimuk.co.uk)**



# Key steps to robust cyber security



by Louise Kavanagh

Recent high profile attacks have finally brought cyber security concerns to the top of business agendas. Barely a day goes by without another attack on behemoths like the NHS, but cyber security isn't just a concern for the big brands. Indeed, in 2015, 74 per cent of SMEs suffered a data breach, up by 14 per cent on the previous year.

While it's true that a company's cyber security requires continuous monitoring and investment if it is to avoid the financial and reputational damage an attack could cause, there are some simple actions a business can take to make it much more secure.

A proactive approach to cyber security really can make a difference. What many don't realise is that it's not all about a firewall. There are three steps to robust cyber security.

## 1. Get administrative control of your cyber security

Most security breaches are the result

of human error or ignorance, which is why educating your employees is the single most important thing to do keep your business secure.

Encourage a best-practice environment whereby employees log out of terminals after they've finished their work and report suspicious behaviour.

Help employees to discern between phishing emails and genuine communications by sharing the common tell-tale signs, such as:

- Misleading domain name (people who launch phishing scams often depend on their victims not knowing how the DNS naming structure for domains works)
- Poor grammar and spelling
- Slightly doctored or inferior company logo or email template
- Requests for personal information
- An email alerting you to a billing anomaly that asks you to click for further information.

You should aim to implement company-wide security policies and standards and ensure that people follow them. Standards might include instituting change or configuration controls (to monitor access to machines or email addresses), and doing background checks on contractors and employees.

## 2. Get technical control of your cyber security

Even once your staff are well educated and your processes are robust, cyber criminals will still seek to find

**“Understanding what your business’ vulnerabilities are will help you to address them.”**

technical vulnerabilities in your network. Understanding what your business’ vulnerabilities are will help you to address them:

- Use a spam filter to safely quarantine suspected spam, viruses and phishing emails
- Test your systems for uninspected backdoors
- Monitor and patch vulnerabilities (always test the patches before applying them)
- Segregate at-risk computers or software from critical data and services.

Once that's done, secure your perimeter:

- Install a next-generation firewall (we like SonicWall) and plan for regular updates
- Use cable locks to prevent the unauthorised removal of ethernet cables, patch cords, IP phone cables, and other components from sensitive ports that could destabilise network connections
- control and monitor access to your comms room
- Use lock screen time outs for PCs, laptops and other devices
- Place publicly accessible systems on isolated networks

- Back-up and securely store your data
- Keep at least two copies of your data; in addition to the original location you should have an on-site and a secure off-site back up
- Maintain a constant, automated backup schedule
- Encrypt your backups with good tools and strong passwords, and keep those passwords safe.

## 3. Demonstrate compliance

Once you've achieved both administrative and technical control, you are well on the way to achieving best practice. Best practice is important not just for your business' security but to comply with stringent data protection standards like ISO 27001, PCI DSS, or the incoming General Data Protection Regulations and to reassure your customers.

What should you do if you're unsure about what to do to secure your business? Go above and beyond to demonstrate due diligence in all areas. Just as a reputable restaurant should aspire to a 5 star food hygiene rating, a business should seek to achieve the highest data and cyber security standards to secure both its revenue and its reputation.

Louise Kavanagh is director of brand and marketing for Cardonet, a London-based IT support and consultancy business.

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

## CYBER SECURITY CHECKLIST



### 1. USE GOOD PASSWORD PRACTICE

- Make strong, unique passwords for all accounts. Good passwords are more than 8 characters, have a combination of letters, numbers, and special characters.
- Store your passwords safely. Don't write passwords down; use password mnemonics or an enterprise password manager to help you remember passwords.
- Update your passwords regularly.



### 2. BE EMAIL AWARE

- Don't open suspicious emails. The tell-tale signs of a malicious or fraudulent email:
- Mismatched URLs
  - Misleading domain name
  - Poor grammar and spelling
  - Doctored or inferior-looking company logo or email template
  - Requests for personal or financial information



### 3. REPORT THREATS

- If you open a malicious email of file, tell your IT security professional immediately.
- Report any suspicious behaviour, such as the unexpected use of certain computers or accessing of files, to your manager or security professional.



### 4. KEEP A TIDY DESKTOP

- Don't plug a USB or other device into your pc unless you know it's secure.
- Log out of a terminal before leaving it.
- Install software updates when requested. Updates often include security 'patches' that help to keep your computer safe.
- Avoid storing sensitive information directly on your computer's desktop (or other device), in a Word document, an Excel sheet, or other unencrypted files and folders.
- Don't leave sensitive documents on your desk and do not give information out over the phone.

# Implementing a successful business travel policy



by **Martine Holland-Robinson**

**W**hen your travel policy is well crafted, effectively communicated and supported by both the travellers and executives – it serves as an ideal tool in helping your organisation meet the strategic objectives of travel expenditure – savings, service and safety.

Having a strong policy that balances the needs of both the company and the traveller will allow your organisation to strive and achieve the right balance between the corporate needs for cost control and the traveller's desires for comfort and convenience.

There is no universal policy that will work for every company and it can be challenging writing a company-wide policy when considering multiple geographic regions and unique local requirements. However it is important that your travel policy is clear and concise to ensure clarity throughout the organisation. If the policy is too long, it will deter people from reading it and if there are multiple caveats, exceptions and details it will be difficult for your employees to absorb and execute.

Once top level management have

agreed on the travel policy and understand the costs that will be achieved if the policy is well-executed, it is vital that the policy is communicated effectively and that you have tools in place to track compliance.

## What to consider when writing your travel policy

### • What do you want to achieve?

Always bear in mind what you want to achieve from your policy – is it solely about achieving savings and reducing your travel expenditure or is it ultimately to ensure traveller safety and welfare? Ideally it will be a combination of both of these factors - to achieve savings for your organisation in addition to complying with your duty of care obligations.

Remember that the 'cheapest' option may not always be the ideal proposition in terms of company time and money and employee well being.

### • Make it enticing, clear and concise

If your travel policy is longer than two pages it may contain too much information for the reader to absorb, which may lead to frustration

and confusion resulting in non compliant bookings.

### • Include travel policy compliance enablers

Ensure that your travel policy contains enablers to aid compliance, such as

- Pre-trip authorisation processes
- Pre-trip non compliance reports
- Post-trip policy compliance audits
- Senior management's commitment to enforcing the travel policy
- Senior managements track record of complying with the travel policy
- Regular reviews with senior management to review compliance to the policy.

### • Travel policy accessibility

In order for your policy to be well executed, it needs to be readily available to your employees.

Recommendations for communicating your travel policy include:

- \* Discussing the policy during new employee induction
- \* a copy of the policy to be contained within your policies and procedures manual
- \* the travel policy should be on your company intranet site
- \* your travel managers / corporate travel agency can hold regular traveller forums to help employee engagement and answer questions.

### • Ensure that you can track non-compliance

Organisations need to be able to track compliance and track where the non-conformities are coming from. Management information will be an integral part of the process in a new policy both prior to implementation and ongoing to allow all parties to make decisions and monitor progress and it is paramount that you have access to track non compliant bookings.

### • Make timelines to review

A travel policy is not a single document that you can compose once and expect it to be effective forever. Business needs and travel prices fluctuate all of the time and so it is important that you dedicate time to review the effectiveness of your policy.

The above is a snapshot of the subjects to consider when writing an effective travel policy to control and reduce your travel expenditure and increase compliance and traveller safety.

Martine Holland-Robinson is customer relations manager at ACE Travel Management [www.acetravel.co.uk](http://www.acetravel.co.uk)

## When to bring in a Managed Services Provider



by **Simon Golding**

**A** Managed Services Provider – or MSP – is most often an IT services provider that assumes responsibility for providing a defined set of IT-related services. This can include disaster recovery, backup, end-user systems, managed security, email as well as the provision of an IT helpdesk. The infrastructure is managed on a proactive basis and typically under a subscription model.

There are a number of benefits to outsourcing your IT requirements including peace of mind, access to trained, experienced staff, just one vendor to manage, easy reporting and business continuity.

### When should you bring in the MSP?

- If you are a small or medium sized company: You may have few (or no) in-house IT people. As IT requirements grow and become more critical, it is difficult and expensive to resource. A Managed Services Provider removes the need for companies to employ a full IT team.
- When there are changes to regulations or compliance requirements such as GDPR. An MSP will be fully up to date on what needs to be done. They've done it before and have the experience you don't have.
- You had a security breach and you need help recovering from it as you weren't as prepared as you thought you were.
- Your business is entering new markets, growing, acquiring or merging with companies. An MSP can help consolidate your infrastructure and ensure business continuity across all new divisions.
- You may also wish to bring in the MSP when your IT team has to manage a number of different hardware and software suppliers. This takes time. Employing a Managed Services Provider provides the IT team with just the one number to call. Your MSP takes care of the rest.
- If your business is developing new lean or self-service business models, you may wish to consider an MSP. This is a good time to evaluate all aspects of your IT infrastructure in order to implement time saving measures and efficiencies.

ures and efficiencies.

- If your company is planning to upgrade your IT infrastructure then an MSP could advise on the ideal infrastructure and manage the new platform, so that you don't have to skill up.

In summary an MSP can proactively manage your IT. Problems can be resolved before you are even aware there are any. Full visibility to what's happening in your IT infrastructure is available via a portal.

Simon Golding is director of Trilogy Technologies which designs, develops and implements IT managed services, security and disaster recovery solutions and support. [www.trilogytechnologies.com](http://www.trilogytechnologies.com)



# Members' noticeboard



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## ■ Hodge Jones & Allen

Title: Breakfast Networking Event  
 Date: 03.10.2017  
 Time: 8am- 9:30am  
 Location: Draught Orders Bar, HJA Office  
 Price: Free admission  
 Description: BREXIT update. Latest legal snapshots from our Employment and Family law teams plus general overview on legal developments. Tea, coffee & fresh pastries will be served. Join us to build new business relationships and find out more about Hodge Jones & Allen and other local businesses.  
 RSVP Monika at [mpetrasova@hja.net](mailto:mpetrasova@hja.net) | <https://www.hja.net/>



## ■ Amethyst Risk

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For further information, please contact [victoria.prewer@amethystrisk.com](mailto:victoria.prewer@amethystrisk.com)



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# BREXIT – Stormy waters ahead?



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# Will Brexit affect London's arbitration business?

*Sir Richard Aikens argues that the doom mongers are wrong and that arbitration in the capital will flourish.*

There may be some who say that London's position as the pre-eminent world centre for arbitration must now be thrown into doubt by Brexit. After the referendum it was stated: "Brexit means the end of English law as an international law of commerce – and businesses should now choose the laws of other jurisdictions to govern commercial contracts". Lawyers in other EU countries have been quick to suggest that London should now lose its pre-eminence as a centre for arbitration as a result of the 'divorce' between the UK and the EU. I will examine briefly the anxieties and the strengths concerning the future of London arbitration, to assess whether the future is more positive or negative.

**"Brexit means the end of English law as an international law of commerce – and businesses should now choose the laws of other jurisdictions to govern commercial contracts."**

First, two declarations. I am an optimist – I have to be as a practising arbitrator in London; and I was and am in favour of Brexit for constitutional and legal reasons which I won't explain now. So I am, to an extent, *parti pris*.

## Balance

A survey by the School of International Arbitration in 2010 showed that London was the most used and preferred seat for arbitration in the world, ahead of Paris, Geneva and Stockholm in Europe and New York and Singapore beyond. The gap between Paris and London is not huge and one must ask the question: will that balance change post-Brexit because the UK appears to have 'cut



Photo: Collyer/MintMedia

itself off' from the EU and, in some general way, the world?

There are dangers: first, there is a degree of complacency in London arbitration circles which manifests itself in sentiment such as: we have always had an unrivalled status and we therefore will remain that way. That does not follow. We must expect other centres to try to take advantage of the present uncertain situation in which it is easy to throw doubt on the advantages of London. Singapore in particular is very active in promoting its arbitration business.

Secondly, there will be lawyers in other commercial centres, keen to do more work for their firms there, who will counsel against putting London arbitration clauses in contracts that they are advising on. They may point to the fact that London is an expensive place in which to conduct dispute resolution and suggest that other centres can be cheaper. They can point out that it is possible to have Paris as the seat of an arbitration, even if the applicable law of the underlying contract remains English law and English is taken as the language of the arbitration. The English language is portable and so is English law. After all both the common law and the English language have been exported across the world already and English remains and will remain the language of international business.

## Attractive

But I think that these fears are outweighed by the advantages that London will retain; indeed it can be said that arbitration in London

post-Brexit will be even more attractive than before and so give the new London Chamber of Arbitration (LCA) the chance to lead the field.

First, international arbitration is not regulated by EU law at all but by the New York Convention of 1958 to which 157 countries are parties. All 28 EU countries are signatories to this convention and the withdrawal of the UK from the EU will not affect the ability to obtain recognition and enforcement of London arbitration awards in other EU states.

Secondly, the statutory procedural framework for London arbitrations, the Arbitration Act 1996, is a domestic statute: it does not depend on any EU regulation or directive so will be unaffected by the UK's withdrawal from the EU. Although there are some who have doubted the correct balance under the 1996 Act, the majority of users internationally are happy with it: they must be or else London would not remain pre-eminently the preferred seat of arbitration in the world. Moreover, international arbitration rules and procedure are largely influenced by the UNCITRAL Model law, not by any EU law.

## Predominant

Thirdly, English law will, I think, remain the predominant system of law for commercial transactions worldwide. English commercial contract law is largely based on the common law; only a small proportion of it comes from statutes and those parts that do are not dependent on EU law. The attractions of English contract law, that it is flexible and that it allows the parties a

very large degree of freedom of contract, will remain.

Fourthly, the English legal system will, I hope, continue to be highly regarded throughout the world. English commercial judges are independent, hard-working, knowledgeable about how commerce works (because they dealt with it extensively when in practice) and, most importantly, they are above suspicion of any corruption. Allied to these points is the fact that the legal services on offer in London are of the highest quality and are experienced in dealing with complex commercial arbitrations and litigation. There is also the presence of large institutions administering arbitration in London, such as the LCIA and the ICC, now joined by the LCA.

These are reasons to believe that London's attractions will remain strong, provided that we do not take them for granted and that we do not price ourselves out of the market.

## Attractive

There are even some matters which will make London even more attractive for arbitration post-Brexit. First, the EU jurisdictional regulation for court proceedings in civil and commercial matters, known as 'Brussels One recast', will cease to apply in its present form. Decisions of the Court of Justice of the European Union (CJEU or ECJ) as it was known until the name change), in cases such as *West Tankers* and *Gazprom* have decided that UK courts cannot use injunctions to restrain a party from trying to litigate in another jurisdiction contrary to a London arbitration clause. Unless the UK signs up to a new Brussels 1 Recast-type treaty with the EU which included provisions to prevent anti-suit injunctions, that weapon would become available again in the Commercial Court to ensure that a party stuck to its agreement to arbitrate in London. Secondly, in the small number of cases where there may be doubt as to the applicable law of a contract which was subject to a London arbitration clause, the fact that the current EU regulation setting out the rules on how to determine the applicable law, Rome 1, will disappear post-Brexit, will not

be a disadvantage. The terms of Rome I can quickly be re-enacted into 'domestic' law and I expect that they will be under the Great Repeal Bill.

Lastly, there may be an advantage in the field of investment treaty arbitrations and this may be an area where the new LCA could make a name for itself. Under modern international investment agreements (which are treaties between states), the terms will usually permit an investor to bring arbitration proceedings against the state where it has invested (or vice versa). There are currently over 2,600 investment treaties in force and there have been 700 disputes under such agreements. Various institutions handle such disputes and they are frequently determined in London.

### Appeals

Since the Lisbon Treaty, the European Commission has assumed exclusive competence over foreign direct investments and it has started to replace bilateral investment treaties between member states and third party states with EU agreements with those states. In doing so it has replaced the arbitration arrangements in the bilateral treaties in favour of a new 'investment court system'. The court under this regime



## Arbitration rules

**To use the London Chamber of Arbitration service the following clause should be inserted into contracts:**

Any dispute, controversy or claim arising out of or in connection with this contract, or the breach, termination or invalidity thereof, shall be finally settled by arbitration in accordance with the Arbitration Rules of the London Chamber of Arbitration. The Arbitral Tribunal shall be composed of a sole arbitrator. The seat of the arbitration shall be London. The language to be used in the arbitral proceedings shall be English. The contract shall be governed by the substantive law of England and Wales.

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

is composed of judges designated by the state parties to the new treaties. The system contemplates a two-tier procedure, permitting appeals on points of law and also points of fact. That is in stark contrast to the existing arbitration system, whereby

an award by an arbitral tribunal will be final, unless there has been some kind of fraud or gross procedural irregularity.

After Brexit, the UK will not be bound by the Lisbon Treaty rule that only the European Commission is

competent to conclude investment treaties. The UK will be able to negotiate bilateral investment treaties again and it will not have to be party to the Investment Court system. Arbitration could become again the recognised means of resolving investor/state disputes under existing and new UK/other state treaties. So London could market itself as the centre for investment dispute resolution in respect of the 100 or so bilateral investment treaties that already exist and in respect of new ones for parties who do not wish to be involved with the Investment Court system. The LCA could take a lead in that.

There is bound to be uncertainty at the moment but I believe that the doom mongers are wrong. Provided that London ensures that the service given here is efficient and is not too expensive, then arbitration in London will flourish. The LCA should make sure that it is in the forefront of twenty first century London arbitration.

Sir Richard Aikens PC is head of Brick Court Chambers and a former member of the Court of Appeal of England and Wales. This is an edited version of his address at the launch of the London Chamber of Arbitration in May this year.

# Travelling healthily

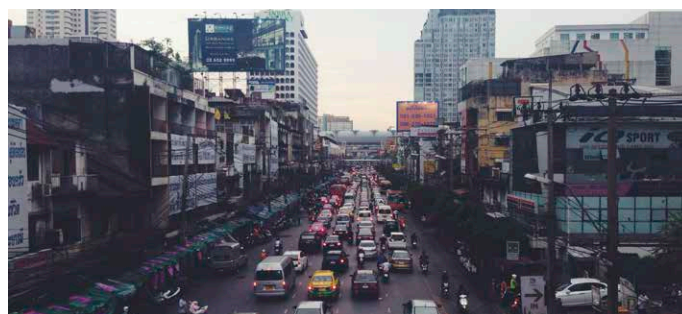
  
proven in travel health  
respected for more



by **Matthew Bushnell**

Many things are taken into consideration when it comes to travelling – destination, length of visit, and logistics, for example. Often however the key subject of the traveller's health is left off the list. Yet every destination in the world could pose risks to a traveller's wellbeing. Disease can be spread by bugs, animals and contact between people, without anyone being aware.

Nowadays, the number and variety of destinations we want or need to visit are many. With the introduction of budget airlines, social media and the ongoing rush to travel, we're more inclined to seek alternative places to travel and explore for work and pleasure. Businesses are expanding their reach globally and are sending their employees abroad to explore new opportunities for the company. It should be remembered though that companies are responsible for their



employees' safety while abroad and should take steps to reduce risks to their health.

It's not uncommon for travellers to become ill whilst overseas, from mild food poisoning and 'travellers' tummy' to more serious, potentially life-threatening diseases such as rabies and yellow fever. In many cases the key to keeping the risk low is preparation. Seek the right advice from a specialist travel health nurse, ideally up to eight weeks before departure.

### Risks

Some vaccinations will be recom-

mended depending on the destination and what activities are involved as well as an individual's medical requirements, so each person travelling should have their own consultation to determine their individual risks.

Vaccinations are doubly important because some countries will refuse entry if you're not up-to-date with them. A travel health specialist can advise on any required vaccines for countries around the world.

Medical care abroad varies; many countries have high quality facilities while in some countries they may not be of the high standard in the UK or

are not easily accessible. The International Society of Travel Medicine produce a global travel clinic directory which provides information on reputable travel clinics overseas.

### Insurance

A suitable level of travel insurance will cover costs of healthcare and repatriation back to the UK if travellers fall ill. Travel insurance for all travellers is, of course, highly recommended; not having it means taking unnecessary risks to a person's health and potentially ruining the trip.

Advice should be sought pre-departure even for travel taken at short notice, as it is never considered too late, and advice and some vaccinations can always be given to help reduce risks.

Matthew Bushnell is marketing executive at MASTA Limited which operates a large network of private clinics in the UK with over 170 locations

[www.masta.org](http://www.masta.org)

## UK consumers most confident e-shoppers

In 2016, 87.6 per cent of UK shoppers bought domestic goods or services online (EU: 72 per cent) and 77 per cent made purchases from across EU borders, with an average spend of €432 (£380) over a three month period (EU: €162/£142).

The high volumes of e-shopping in the UK is supported by similar levels of trust consumers have in a number of areas, including non-food product safety which stands at 94 per cent, public authorities.

Awareness of EU consumers' rights is slightly higher in the UK (55 per cent) than the EU

average (49 per cent), but online shoppers in Slovakia are the most aware (59.7 per cent). Whilst the level of knowledge is on an upward trend across the EU, nevertheless raising awareness of consumer rights remains a priority and the Commission has already started work on updating EU consumer rules to ensure they fit for purpose in the digital age.

Confidence in online shopping varies widely between EU countries with Portuguese shoppers amongst the least confident. Fewer than 41 per cent of them made a domestic

online purchase and around 34 per cent purchased from another EU country in 2016.

Nevertheless, more EU consumers are shopping online than ever before, with cross-border sales increasing nearly twice as fast as domestic purchasing, according to the 2017 Consumer Condition Scoreboard.

The report shows EU consumers are finding fewer reasons to complain and the ones who have are more satisfied with how their complaints are handled. However, almost one third

of consumers decided not to complain as they considered the sums involved too small (34.6 per cent) or that the procedure too long (32.5 per cent). The Commission has consequently improved the small claims procedure which now allows consumers to benefit from a fast-track online procedure for claims up to €5,000.

The Commission is also encouraging out-of-court settlements with the Online Dispute Resolution platform, which offers easy online access to alternative dispute entities for online transactions.

## EU and Japan move forward on Economic Partnership Agreement

The European Union and Japan have reached an agreement in principle on the main elements of an Economic Partnership Agreement.

This will be the most important bilateral trade agreement ever concluded by the EU and will for the first time include a specific commitment to the Paris climate agreement.

For the EU and its Member States, the Economic Partnership Agreement will remove the clear majority of duties paid by EU companies, which to total up to €1 billion annually, open the Japanese market to key EU agricultural exports and increase opportunities in a range of sectors. It sets the highest standards of labour, safety, environmental and consumer protection, fully

safeguards public services and has a dedicated chapter on sustainable development. It also builds on and reinforces the high standards for the protection of personal data that both, the EU and Japan, have recently entrenched in their data protection laws.

President of the European Commission Jean-Claude Juncker, the President of the European Council Donald Tusk, and the Prime-Minister of Japan Shinzo Abe made the announcement on the conclusion of the agreement in principle during the EU-Japan Summit.

President Juncker said: "We agreed in principle on an Economic Partnership Agreement, the impact of which goes far beyond our shores. Through this agreement, the

EU and Japan uphold their shared values and commit to the highest standards in areas such as labour, safety, environmental or consumer protection. Working towards mutual adequacy decisions, we also make a strong commitment to uphold the fundamental right of data protection. Together, we are sending a strong message to the world that we stand for open and fair trade. As far as we are concerned, there is no protection in protectionism. Only by working together will we be able to set ambitious global standards."

Commissioner for Trade Cecilia Malmström added: "This agreement has an enormous economic importance, but it is also a way to bring us closer. We are demonstrating that the EU and Japan, democratic and

open global partners, believe in free trade. That we believe in building bridges, not walls. With Japan being the fourth largest economy of the world with a big appetite for European products, this is a deal that has a vast potential for Europe. We expect a major boost of exports in many sectors of the EU economy."

The Economic Partnership Agreement will increase EU exports and create new opportunities for European companies, big and small, their employees and consumers. The value of exports from the EU could increase by as much as €20 billion, meaning more possibilities and jobs in many EU sectors such as agriculture and food products, leather, clothing and shoes, pharmaceuticals, medical devices and others.

## EU Joint Research Centre opens its labs

As early as December 2017, researchers will be able to use three JRC research facilities located in Ispra (Italy): the Reaction Wall and the Hopkinson Bar facility of the European Laboratory for Structural Assessment (ELSA), and the Nanobiotechnology Laboratory. After a first pilot phase (2017-2018), facilities in Geel (Belgium), Karlsruhe (Germany) and Petten (Netherlands) will also open.

The ELSA laboratory is equipped with the second largest reaction wall in the world and the largest one in Europe which allows researchers to

test the earthquake resistance of buildings that are up to five floors high. The facility is equipped with sensors and high-resolution cameras that register the deformations of the building and a system for advanced computer modelling.

Insights from tests with the reaction wall have been used for example to help limit the potential damage caused by future earthquakes in seismic-prone regions of Europe. JRC research and data also contribute to the development of Eurocodes, a set of European standards for the

construction sector.

Another facility at the ELSA laboratory – the Hopkinson bar (HopLab) laboratory – is used to test the resistance of materials against blasts or explosions. It allows large material samples or structural components to be tested in dynamic conditions that simulate impacts and blasts.

The Nanotechnology laboratory fosters interdisciplinary studies, with a special emphasis on the characterisation of nanomaterials, nanomedicines, and advanced materials and their interactions

with biological systems.

Access to the research infrastructure will be granted on the basis of days, hours or sessions, depending on the nature of the facility, and details on how to apply are available on this dedicated website.

The facilities are open to researchers and scientists from EU member states, candidate countries and countries associated to the Horizon 2020 research programme. The JRC will not make a profit from opening up its facilities to outside users.



## EVENTS



**Tour d'Europe**  
Cologne  
6 Oct 2017  
ANUGA Pre-Event

**Location:** Cologne, Germany

**Registration Deadline:** Saturday 16 September 2017

The Tour d'Europe event is an opportunity for German buyers to meet food and drink producers from other European countries. The event will organise face-to-face buyer-producer meetings based on specific requests from the German buyers. Producers from all over Europe will travel to Cologne to present their products during the pre-booked meetings.



enterprise  
europe  
network  
luxembourg  
internet-days

**Location:** Luxembourg

**Registration Deadline:** Monday 13 November 2017

Luxembourg Internet Days offers the presence of highest-quality speakers and attracts acclaimed ICT professionals worldwide, therefore becoming a key event within the sector. This year's relevant subject selection includes digitalization, with a special focus on SMEs, as well as advice on protection against the current dangers within the ICT landscape.

This matchmaking event b2b aims to boost strategic alliances in the ICT sector, by providing participants with a perfect platform to network in heart of the European ICT Hub, where they will be able to exchange their best practices, latest trends and new developments in the sector.



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



**INNOVATE 2017**  
Discover the future of industry  
GREAT  
NEC, Birmingham, United Kingdom  
8-9 November  
innovate2017.gov.uk

**Location:** Birmingham, United Kingdom.

**Registration Deadline:** Friday 3 November 2017

INNOVATE 2017 is where the world meets the best of UK innovation. Held at the NEC in the West Midlands for the first time, it's an opportunity to meet global creators, thinkers, investors and entrepreneurs from all over the world. It's a place to do deals – last year over £5m in anticipated business was attributed to the event. INNOVATE 2017 will look at global challenges, from curing and feeding the world to securing the cyber world and delegates will discover how UK and global innovation is solving these problems.

This prominent international brokerage event at the heart of INNOVATE 2017 offers unparalleled opportunities for strategic collaboration on a global scale. It's a place to be inspired, to hear amazing speakers and to see an exhibition of game-changing innovations. Please note that participants must buy Innovate 2017 ticket in advance.



Healthcare Brokerage Event  
**MEDICA 2017**  
Düsseldorf | 14-16 November 2017

**Location:** Düsseldorf, Germany

**Registration deadline:** Sunday 5 November 2017

MEDICA 2017 is the global No. 1 meeting place for the medical sector, ZENIT GmbH together with the Healthcare Sector Group of the Enterprise Europe Network will organise the international Brokerage Event. The Sector Group ICT with its subgroup eHealth is supporting the brokerage event. The aim is to assist enterprises, universities and research institutions in finding partners in Europe for product development, manufacturing and licensing agreements, distribution partnerships, joint ventures or other types of partnership.

This international Healthcare Brokerage Event at MEDICA fair has a tradition of more than 15 years now. In the last year's the brokerage event had always more than 300 participants from about 30 countries with more than 1000 meetings.

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# Capital matters

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# Lillie Square, London SW6

**Lillie Square is one of the highest profile commercial and residential developments in London, transforming a 7.4 acre car park into over 800 multi-million pound luxury apartments, townhouses and penthouse suites, including below ground structures waterproofed by Newton Waterproofing in accordance with British Standard 8102:2009.**

Located in Earls Court, the developments' distinctive contemporary architecture draws from the heritage of West London and references the traditional garden squares, mansions and townhouses that feature throughout Kensington, Chelsea and Fulham.

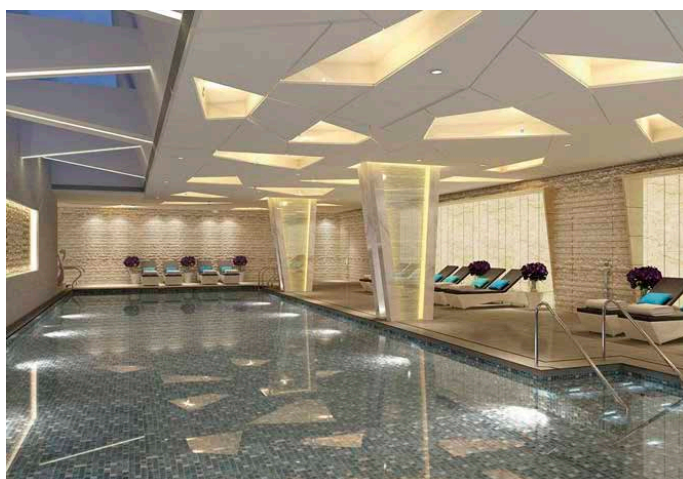
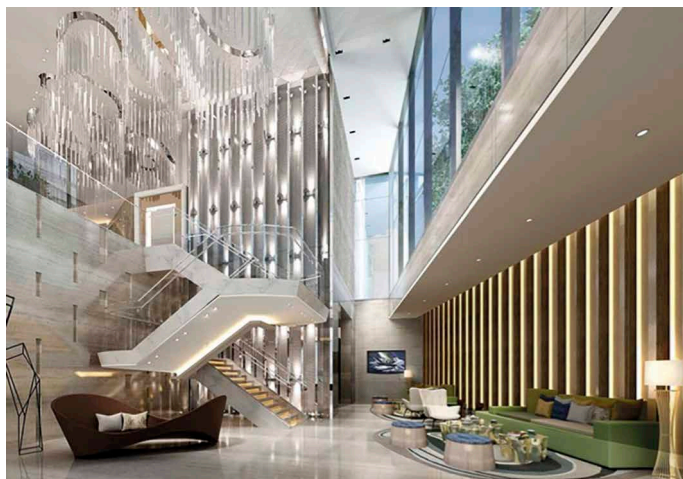
## Phased Development

Due to its scale, the project is being delivered in two phases over the course of five years, with Sir Robert McAlpine appointed as the main contractor overseeing the first phase. The first five buildings were successfully completed in March 2014 and all apartments already sold, making it the fastest selling London development at the time.

Designed by a multi-award winning team of interior and exterior architects and one of the world's leading landscaping and garden designers, Lillie Square has been created with generous proportions and the finest materials. The building includes a resident's clubhouse with indoor heated swimming pool, jacuzzi, sauna, steam rooms, spa treatment rooms, gym, private cinema and function room.

## Protection for the Lifetime of a Structure

Every element of the building design has been specified with the structure's lifetime performance, efficiency, sustainability and cost in mind, including the waterproofing requirements which are often not given enough thought at the planning and design stages. However with both Sir Robert McAlpine and Newton Specialist Basement Contractors Stonehouse Property Care on board, Lillie



Square gave early consideration to a thorough waterproofing solution, ensuring that it was effectively installed and mitigating against any costly water damage and future remedial work.

The project also benefited from the partnership between Newton Waterproofing, who possess an advanced range of waterproofing materials and technical expertise, and Stonehouse Property Care with their specialist design and installation experience. This long-term partnership has seen both companies work on a vast portfolio of London and UK-wide properties ranging from the smallest domestic projects, to residential developments, commercial buildings and extensive civil projects.

## Basement Waterproofing

Newton Waterproofing provides waterproofing products to fulfil all 3 'Types' of waterproofing as defined

within BS 8102:2009. In the case of Lillie Square the best solution was judged to be a combination of the 'Type C' Newton System 500 cavity drainage solution and the 'Type A' Newton 107F cementitious membrane.

With Newton System 500 it is accepted that water may enter the structure at a defect, and internal cavity membranes are used to capture it. At Lillie Square System 500 was installed throughout the basement areas, including the swimming pool, in order to depressurise and manage any ingressing water. Once captured, Newton Basedrain provides a drainage channel to one of four separate sump chambers containing dual pumping systems and supported by high water level alarms, battery backup units and power inverters in order to mechanically discharge the water from the structure.

A combination of 2 'Types' of

waterproofing at Lillie Square was deemed as a suitable combination to provide a habitable internal space with a completely dry environment, defined as 'Grade 3' by BS 8102:2009. However, whichever combination of waterproofing is chosen to achieve this, in most cases the safest combination will include a Type C cavity drain membrane as one form of waterproofing, with the other form largely dictated by the nature of the structure.

At Lillie Square the Newton 107F cementitious, liquid-applied 'Type A' membrane was this second form of waterproofing. The fact that the membrane can be spray-applied makes it particularly suitable for large projects, whilst from a technical perspective the cured membrane can resist large heads of both positive and negative water pressure, whilst being both extremely tough and flexible at the same time.

## Result

By getting involved at an early stage and working in collaboration with the main contractor as the 'waterproofing specialist' within the design team, Newton were able to design a fully integrated waterproofing solution as an integral part of the project, whilst Lillie Square also fulfilled the recommendations of British Standard 8102:2009. This effective groundwork was then backed up by the specialist expertise of Newton Specialist Contractor Stonehouse Property Care, whose professional installation has ensured that the below ground areas of this prestigious development achieve the desired level of waterproofing protection.

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[info@newtonwaterproofing.co.uk](mailto:info@newtonwaterproofing.co.uk)



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# HSF health plan – a benefit to save you money, every day!

**LCCI Member company employees can now benefit from a health cash plan that saves even more.**

At HSF health plan, we provide schemes that help people with their everyday healthcare which is more important now than ever before. With HSF health plan, you get an extensive range of benefits to help with everyday health care costs, access to a real Doctor 24 hours a day and exclusive discounts and offers on everyday shopping, fitness and days out plus much more.

Getting money back for visits to the dentist, optician, physiotherapist, chiropodist and many more helps with the household budget, but HSF health plan's saving ethos doesn't stop there. There are other ways to save! HSF health plan now includes HSF Perkbox, which provides a vast selection of discounts and special offers. For

example, our health cash plans start at £52 a year. With every plan, you get HSF Perkbox, which gives you 5% discount at Sainsbury's. With an average weekly grocery bill at £100 you would get £5 off a week, giving a saving of £260 a year. Minus the £52 for the plan, you would still save £208 a year!

When it comes to things like accessing a GP, there can be a long wait: we hear every day that GPs are under huge pressure to provide services against an impossible budget. Worryingly, the average projected time to see a GP is going to lengthen over the next 12 months. Within a HSF health plan, you can also access elements of healthcare such as a GP advice line, giving you an immediate point of contact to get medical advice. And this is available 24 hours a day, all your round.

**For more details, contact HSF health plan on 0800 917 2208**

## Wills for business owners

**I am often asked whether business owners must make specific bequests of their business interests in their Wills. The simple answer is "no": shares in a private limited company can pass to nominated beneficiaries under the residuary clause of the Will.**

It is natural for people to want to ensure their surviving spouse benefits from their estate. However, it may be preferable for the spouse not to inherit business interests directly, as this may mean they would have an involvement in the day-to-day running of the company and this could cause issues for other shareholders/Directors. There is a solution to this problem, which is to make a specific bequest of the business interests (shares) to a Trust. This will offer "protection" to both the remaining shareholders and to the spouse.

By using a Trust in the Will, the surviving spouse can benefit from the shares (i.e. receive the dividend income) but as they will not own the shares, they will not be involved with the day-to-day running of the business. If the business is trading, then Business Property Relief for Inheritance Tax may be available.

The remaining shareholders would be protected, since by utilising a Trust in a Will, the Trustees (who may be other Directors of the business) would be able to continue with the growth of the business.

A Trust also allows an element of legacy planning; it would ensure the assets can remain in trust for up to 125 years. This could prevent a situation whereby future generations could squander and put at risk all the hard work the

deceased had invested into the business during their lifetime; thus, giving rise to the old saying: 'the first generation builds the business, the second generation makes the business and the third generation squanders the business'.

**James Beresford**  
Head of Wills, Tax, Trusts and Probate  
**Slater and Gordon**  
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Gordon**  
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# Go wherever business takes you

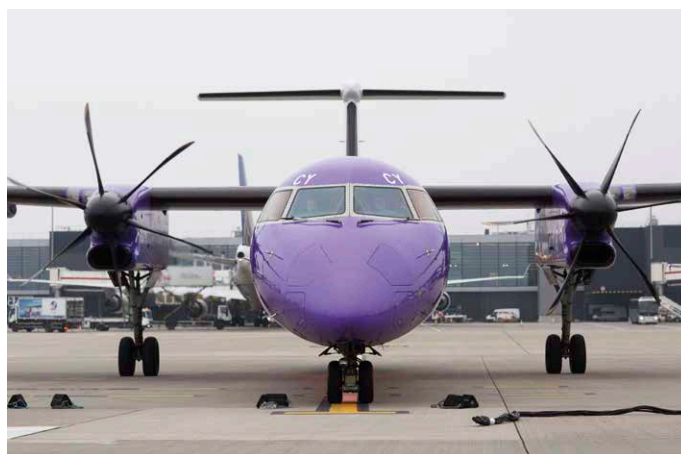
Business can take you to the most unexpected places, which is why Flybe's unrivalled regional network is the perfect choice for business travellers.

## It's all about networking

Operating 226 routes from 85 airports throughout the UK and Europe, Flybe is Europe's leading regional airline. With the introduction of flights from London Heathrow to Aberdeen and Edinburgh earlier this year, Flybe now operates 402 flights in and out of London each week<sup>1</sup> from five London airports, namely London City, London Heathrow, London Gatwick, London Stansted and London Southend. From London, Flybe can take you to Aberdeen, Belfast City, Düsseldorf, Edinburgh, Exeter, Jersey and many more destinations.

## Connections in all the right places

Flybe's codeshare agreements now extend to 11 of the world's leading airlines – including Cathay Pacific, Emirates, Etihad, and Virgin Atlantic, to name a few – giving customers greater access to long-haul destinations via Flybe's key hubs. The new routes to London Heathrow particularly benefit customers in Scotland who want to connect on to worldwide destinations.



## Business matters

Meeting the needs of the corporate traveller is key to Flybe and the airline's products reflect this. The *Just Fly*, *Get More* and *All In* ticket types offer flexible and competitive fares for every type of business traveller, from early planners to last minute fliers. With Fly Early, if your meeting finishes early or you need to get home sooner than expected, you can jump on an earlier flight for a flat fee – with no fare difference to pay<sup>2</sup>. Booking through a travel management company? Flybe fares are also available through these systems.

## Reap the rewards

With the Avios Travel Rewards Programme – Flybe's loyalty scheme – one flight leads to another. Avios are travel reward points that allow you to turn your flights and everyday spending into exciting travel rewards. You can collect Avios every time you fly with Flybe, and on your everyday spending such as groceries and online shopping, to then save money on your next Flybe flight<sup>3</sup>.

## Timing is everything

Flybe flights are scheduled to be business-friendly, with 44 day returns on over 80<sup>4</sup> routes across

the UK. For the second year running, Flybe has been rated best UK airline for punctuality and, with an on time performance of 86.6%, they were also placed sixth worldwide<sup>5</sup> (up from 17th last year) in the 2016 OAG Punctuality League report, published by globally renowned air travel intelligence specialist, OAG.

## Forging new links

Most recently, Flybe has announced a new alliance with Eastern Airways. Flybe has a 20-year history of keeping Scotland's cities, Highlands and Islands connected, and from 1st September, Eastern Airways will fly a number of existing Flybe branded routes including flights from Aberdeen, Edinburgh, Glasgow and Manchester. The alliance will bring an enhanced service to passengers travelling to and from Scotland.

## Choose Flybe for business

Whether you are meeting with clients or colleagues, attending a course or a conference, or simply just commuting to and from work, Flybe offers punctual, time-saving and cost efficient air access to the world for regional customers on their business-friendly, high frequency network.

1. Some routes may be operated by Stobart Air or Blue Islands.

2. Subject to availability. See full terms and conditions at <https://www.flybe.com/fly-early/>

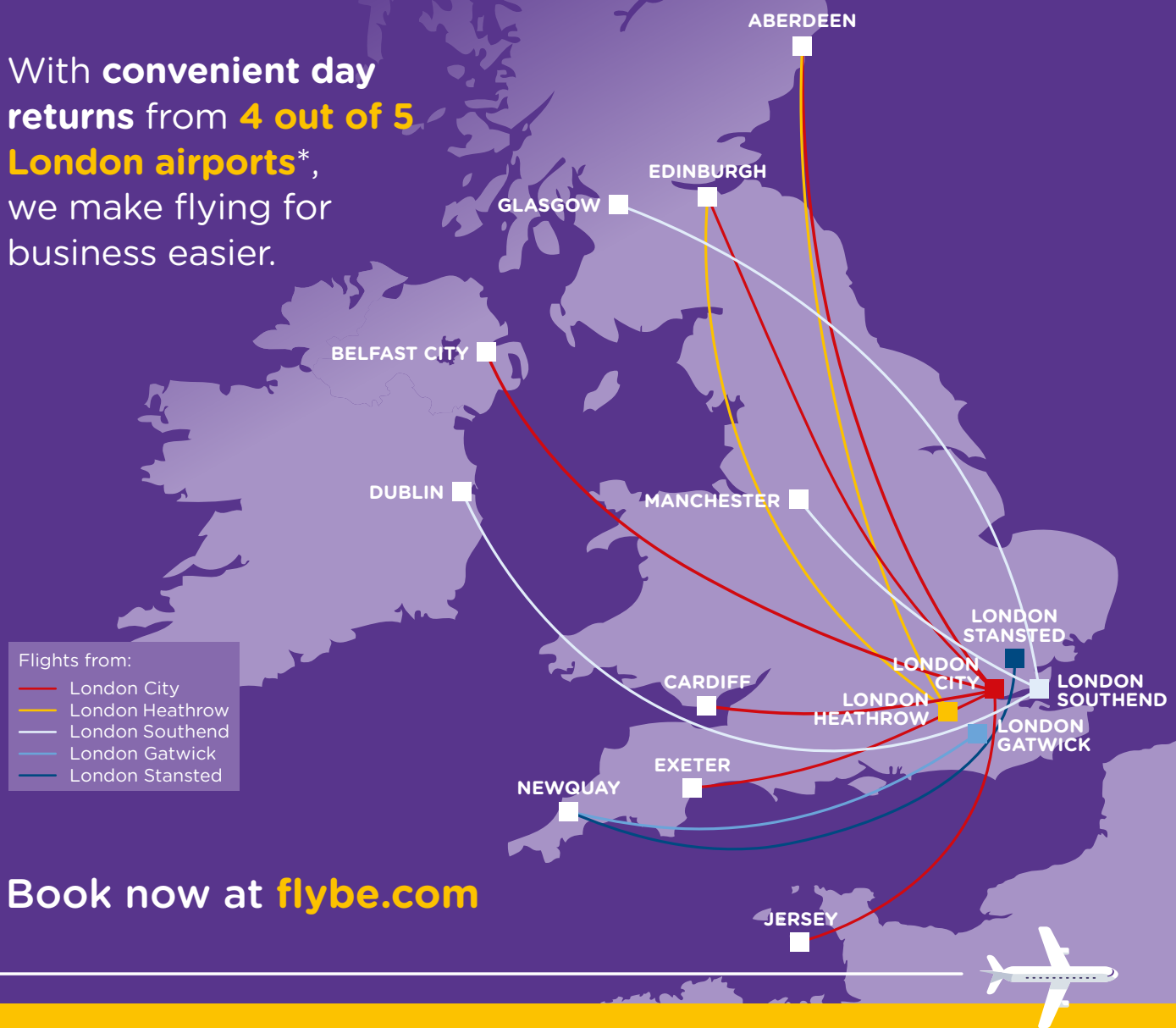
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4. Route information correct as at 14.08.17. Day returns are based on direct UK and Ireland flights - Day returns apply to the following routes: ABZBHX, ABZLCY, ABZLHR, ABZMAN, BHDDBX, BHDEDI, BHDEMA, BHDGLA, BHDLBA, BHDLCY, BHDMAN, BHDSOU, BHXEDI, BHXGCI, BHXGLA, BHXJER, CWLEDI, CWLLCY, DUBSEN, EDIEMA, EDILCY, EDILHR, EDIMAN, EDISOU, EMAGLA, EXTGCI, EXTJER, EXTLCY, EXTMAN, GCIJER, GCISOU, GLASEN, GLASOU, IOMLPL, IOMMAN, JERLCY, JERSOU, LGWNGY, MANNQY, MANSEN, MANSOU, NCLSOU. Some routes may be operated by Stobart Air or Blue Islands. DUBSEN, GLASEN and MANSEN operational from 29.10.17.

5. 2016 OAG Punctuality League report.

# MANY HAPPY RETURNS

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Book now at [flybe.com](http://flybe.com)



\*Correct as at 14.08.17 – Day returns are based on direct UK and Ireland flights and are only available from London Heathrow, London City, London Gatwick & London Southend on the following routes: ABZLCLY, ABZLHR, BHDLCY, CWLLCY, DUBSEN, EDILCY, EDILHR, EXTLCLY, GLASEN, JERLCY, LGWNQY, MANSEN – available for travel until 17.06.18, subject to availability, please see Flybe.com for full schedule details. DUBSEN, GLASEN & MANSEN operational from 29.10.17. All route information correct at the time of going to print. Some routes are operated by Stobart Air or Blue Islands. No debit card fees apply. Bookings made by credit card will incur a fee of up to 3% of the total transaction value, and may incur a minimum charge of £5.00 per booking. Any flights booked are subject to the General Conditions of Carriage found at Flybe.com



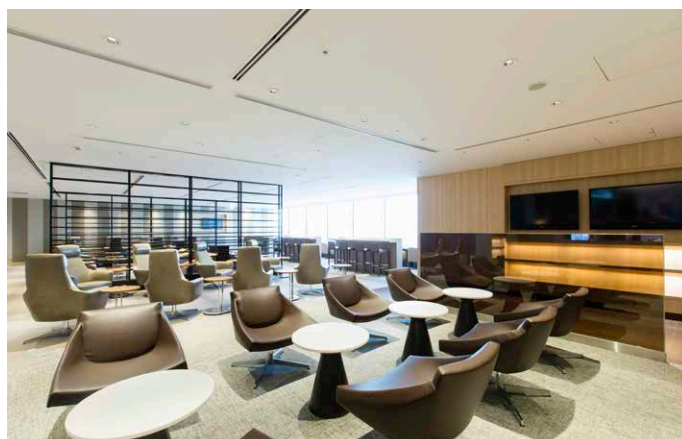
# JAL doubles daily flights amid soaring demand for Japan travel

In response to the ever increasing demand for travel to Japan from the UK and Europe, Japan Airlines has announced that it will increase the number of non-stop flights operating between London and Tokyo to two daily, starting 29 October 2017.

The new flight from London Heathrow (JL042) will depart at 09:30 and arrive into Tokyo Haneda at 06:25 the next day. Meanwhile the return flight (JL041) from Tokyo Haneda will depart at 02:45, arriving into London Heathrow at 06:25 on the same day. With the addition of these flights JAL will offer a total of four non-stop flights between London and Tokyo, in partnership with British Airways.

The introduction of this new service will enable JAL to provide both greater seat capacity and more travel options for customers travelling between Europe and Japan. The early arrival times into both Haneda and Heathrow mean that travellers can make the most of the whole day, either for work or sightseeing, or to connect to onward flights. Customers travelling to Japan can easily connect to JAL's extensive domestic network, offering access to 36 cities across Japan. Meanwhile those travelling to Europe from Japan have easy access to onward flights within the UK or to European destinations, thanks to Japan Airlines' partnership with British Airways.

Boeing 787-8 Dreamliners will be used for the new flights, divided



into three cabins: Business Class, Premium Economy and Economy Class. Each cabin is fitted with Japan Airlines' award-winning seats: fully flat seats with 23 inch touchscreen TV and guaranteed aisle access in Business Class; shell seats with the most generous leg room in their class in Premium Economy; and the Skytrax 2017 award winner in Economy Class.

Exclusively for the JL041 late night departure from Haneda airport, all customers will have access to the JAL Sakura Lounge in Haneda airport after 23:30 on the evening before departure. Economy Class customers will have access to their own area of the lounge where complimentary hot and cold food, beer, wine and soft drinks will be available. Business and Premium Economy Class passengers will have

access to the whole lounge as usual, including shower and massage chair facilities.

Also, for a limited time only, all JL041 customers will have complimentary access to the natural hot spring spa facilities at Hot Spring Heiwajima, located approximately 20 minutes from Haneda airport by bus. Customers will make their own way to the hot spring where they can soak away the fatigue of a long day in Tokyo in true Japanese fashion. A free shuttle bus will take customers to the airport, refreshed and relaxed ahead of the flight.

In commemoration of the new flights, for a limited time only Japan Airlines is offering return flights to Japan from only £529 indirect and £649 direct in Economy Class, £999 indirect and £1,359 direct in Premium Economy Class, and £2,949 direct in Business Class. Hurry though, offer ends 14 October 2017!

**To reserve flights and for full details about JAL's services and fare terms and conditions please visit JAL's UK home page ([www.uk.jal.com](http://www.uk.jal.com)).**



**JAPAN AIRLINES**



# JAL MOMENTS

You asked. We Listened.  
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# Air Astana scoop best airline prize for the sixth consecutive year

AIR Astana, the flag carrier of Kazakhstan, has once again been recognised for 4 Star service excellence, retaining the accolade of 'Best Airline in Central Asia and India' in the Skytrax World Airline Awards for the sixth consecutive year. The airline also scooped the prize for 'Best Airline Staff Service in Central Asia/India' for the fifth time.

The Skytrax World Airline Awards are recognised throughout the world as a valued benchmarking tool that measures passenger satisfaction among business and leisure travellers, across all cabins (First Class, Business Class, Premium Economy Class and Economy class).

Air travellers were surveyed by telephone, questionnaires and online about their experiences with airlines on the ground and in the air over a 10-month period. The survey



measured passenger satisfaction across a wide range of performance indicators of airline front-line product and service, the survey covered over 200 airlines, from the largest international airlines to smaller domestic carriers.

"Each one of our staff is dedicated to consistently providing service

excellence and therefore we are honoured to receive these prestigious Skytrax awards," said Peter Foster, President and CEO of Air Astana. "We deeply appreciate the enormous support shown by our customers in the Skytrax survey and will continue to strive for even higher standards in the future."

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London is one of the world's truly global cities – home to people from all backgrounds, all walks of life, who are drawn to the energy, diversity and opportunity that our capital city offers.



**John Holland-Kaye CEO  
Heathrow airport**

Our 'megacity' status is not new. For 350 years the UK had the busiest sea ports in the world, trading with the four corners of the globe. But the Port of London is closed, and the world has entered a new era - and today London benefits from having one of the best connected airports in the world - Heathrow.

A great city like London needs great connectivity. To ensure London remains at the top of the global cities list, it needs to get its goods and services out into to the world, and bring tourists

and investors to our shores – and Heathrow serves as London's gateway, facilitating trade, inward investment, and opportunity.

But Heathrow has been at capacity for a decade. While our competitors across Western Europe – Paris, Frankfurt, Madrid and Amsterdam – have space to grow and attract additional flights to new and existing markets, London has seen its potential bottlenecked.

Four years ago, the independent Airports Commission was set up to decide which airport would help maintain the UK's status as an aviation hub at the heart of travel and commerce. After analysing the evidence, the Commission unanimously concluded that a new Heathrow runway presented the strongest case. And that's why last year, the Government decided that expanding Heathrow is the best option for meeting the UK's future aviation needs.

So we're getting on with delivery. British families, workers, and investors can be confident that Heathrow is acting on a plan to make our country an outward looking, trading nation. We are building

Britain's new runway to create a stronger future by connecting exporters and passengers from every region of the UK to new markets across the world.

Heathrow isn't seen as just a London airport. Heathrow is unique in that it serves the whole country. The connections on offer at Heathrow allow passengers and exports across the UK to reach over 180 destinations in 90 countries. And expansion presents an opportunity to add new domestic connections and up to 40 new long haul links – opening up cities like Liverpool to new global markets.

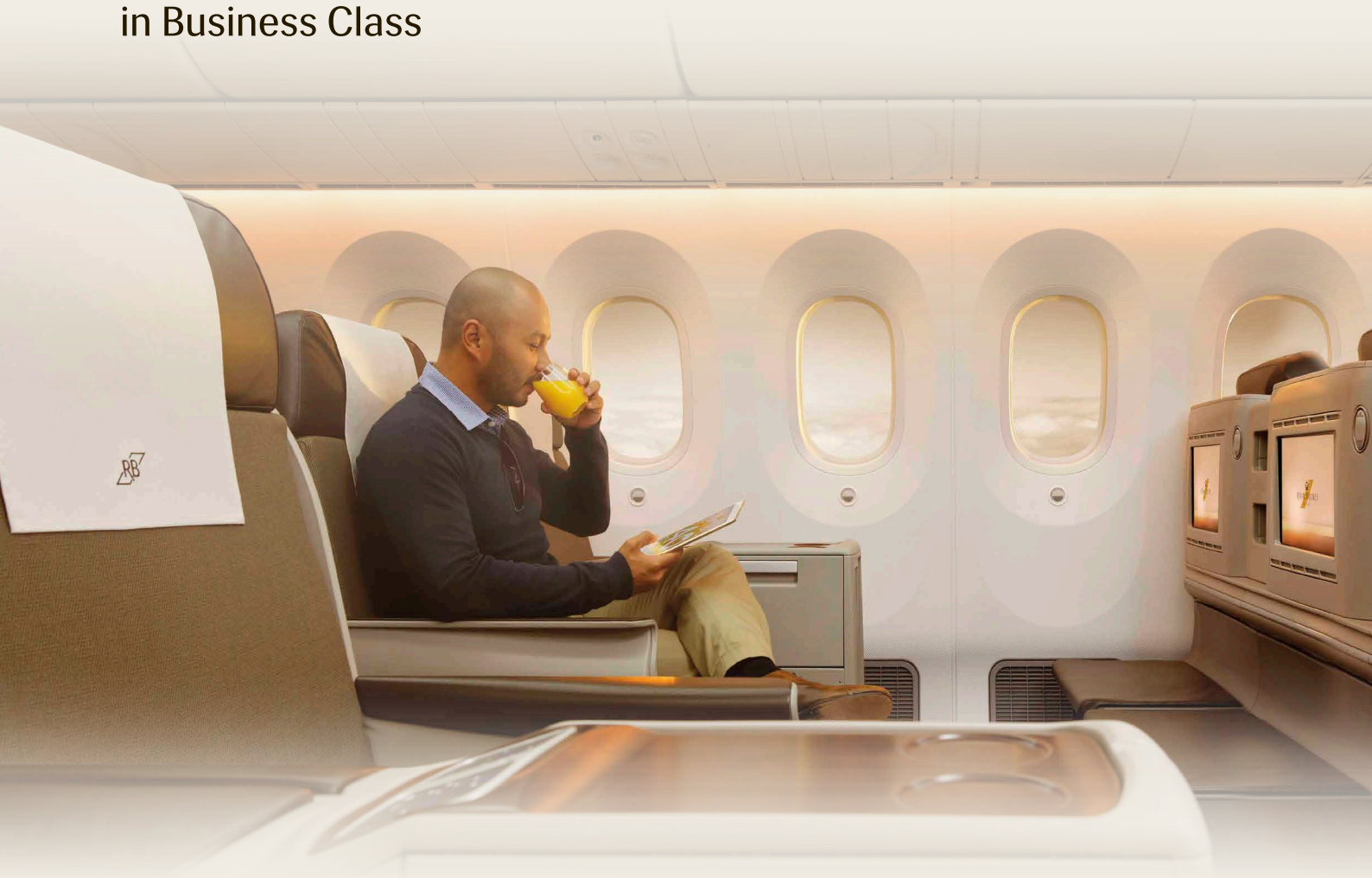
Heathrow is a unique national asset for the whole of the UK - but we are still a London airport. London's thriving economy relies on the tourists, investors and customers who arrive at Heathrow. Londoners benefit from the 76,000 jobs at the airport today – and the tens of thousands more jobs that are indirectly supported by our operation. In future Londoners will benefit from the 10,000 apprenticeships that will be created as we expand. And, of course, Londoners are some of the most frequent fliers, relying on Heathrow to do business, to reach far flung holiday destinations or to visit their friends and family





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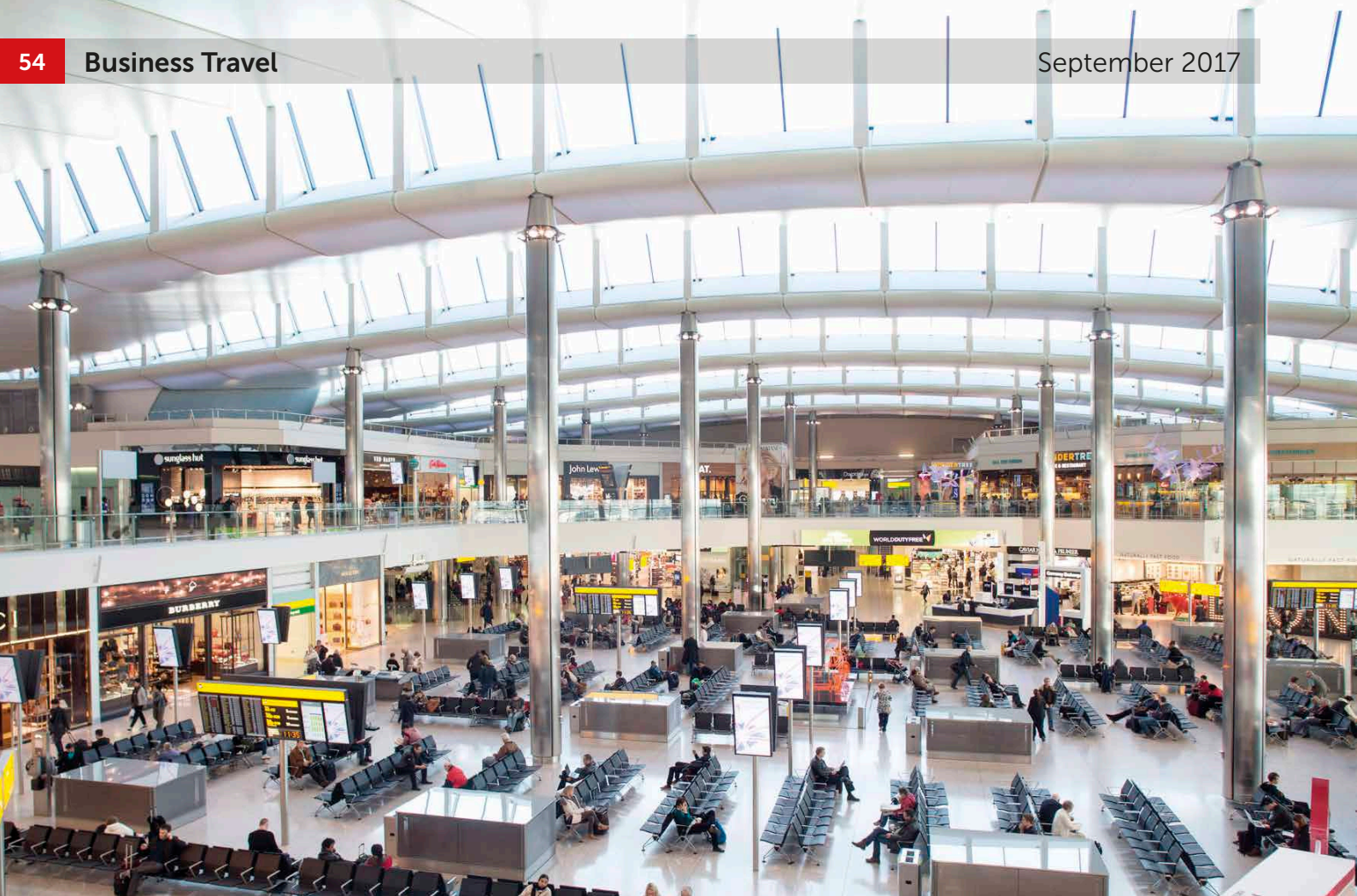
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around the world. With the arrival of Crossrail and the upgrade of the Piccadilly Line to the east, followed by new rail connections to the north, south and west – millions more Londoners will have easier access via sustainable transport to the UK's hub.

The mayor's new transport strategy recognises the strategic need for people to be able to get around our city, while at the same time setting ambitious environmental targets. We are looking forward to working with the Mayor to help achieve these targets and have already set up ambitious initiatives at Heathrow such as one of the world's largest car share scheme used by 8,000

participants across 250 companies. By working in partnership with others, by investing in technological innovation and by being prepared to take the lead, we can expand Heathrow in the right way. This is not – and must not be – a choice between the economy and the environment.

Poor air quality is a problem across the capital, primarily a result of diesel road vehicles. We are playing our part in tackling this by developing plans to ensure that as we expand, we do not put any additional airport-related vehicles on the road. This is ambitious, but Heathrow has achieved this already for over two decades. Since 1991, our passenger numbers

have doubled, whilst the number of airport related car journeys has remained broadly static. Maintaining this is one of the guiding principles for expansion.

Innovation and sustainability go hand in hand. Take the Heathrow pod, the world's first electric driverless vehicle to be put into commercial use. They are zero emission, and save around 70,000 bus journeys between Terminal 5, the car parks and our on-site hotels every year. We are now working with businesses in Greenwich and the West Midlands to develop a second generation model which could be rolled out onto public roads. These are the sorts of projects that we have the scale and expertise to develop and promote at Heathrow.

By embracing innovation, we can ensure that expansion is delivered responsibly and sustainably. Heathrow has pledged for at least 50% of airport passenger journeys to be made by public and sustainable transport by 2030, as well as a 25% reduction in total car trips by 2030 from colleagues. We will work in partnership with London boroughs to deliver a fair, sustainable transport network that future Londoners can enjoy.

Heathrow is building partnerships to help London thrive. This year, we supported the Mayor of London's #LondonIsOpen campaign, by showing the now-iconic David Shrigley artwork in our terminals to over 10 million passengers from all over the world. The £200,000 worth of advertising space helped spread the word that London is open for business, for tourism, and for investment – now more than ever before.

As the UK prepares for life outside the European Union, London's status as a global city can't be taken for granted. As a country the UK has some great advantages – our history, our language, our time zone, our people – but these are undermined if the UK can't reach big emerging markets to sell our ideas and products, and if they can't reach the UK.

Heathrow's commitment to London as we get on with delivering our expansion plan, is that we are building for the future. Building to deliver the trading links London needs, building to create the jobs young people need, and building in a way that will meet and exceed our environmental responsibilities to this great city.

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# Korean Air – Excellence in Flight

Korean Air operates a daily service from London Heathrow non-stop to Seoul Incheon International Airport in South Korea. We currently operate either the A380 or the latest 747 equipment the 748i. These aircraft offer a three class configuration cabin service with First Class, Prestige Class (Business Class) and Economy being available offering award winning cuisine and one of the biggest seat pitches in economy class. All premium cabins offer flat beds and wide screen TV monitors with audio visual on demand.

From our Incheon base we offer onward connections to all major Asian capitals and business centres as well as flights to Australia, New Zealand and Fiji. All routes are operated by state of the art aircraft offering award winning service and food and wines. As well as a full



western menu we also offer some award winning Korean dishes as part of our service across the board.

The Korean Air network covers one hundred and twenty five cities in forty three countries around the globe. This network includes extensive networks in China and Japan along with all Asian capitals. Korean Air also has the largest network across the north Pacific

of any Asian carrier serving 15 gateways in the United States and Canada from their Seoul hub. In Europe, as well as London Heathrow, flights to Seoul depart from Paris Charles de Gaulle, Frankfurt, Amsterdam, Prague, Vienna, Zurich, Milan, Rome, Madrid, Barcelona, Istanbul, Tel Aviv, Moscow and Saint Petersburg. We also serve Pacific Russia

and Mongolia offering through carriage to these not widely served destinations in East Asia.

Korean Air has recently been voted the Best Airline to Korea and one of the world's Top Ten airlines in the TripAdvisor Travellers Choice Awards for 2017. This is the first time that they have run a travellers poll on airlines and Korean Air is delighted to have been viewed so highly by our paying customers.

As founder members of SkyTeam Korean Air is an active member of this airline alliance and frequent flyer redemption benefits apply across all member carriers.

All premium class passengers departing from London Heathrow Terminal Four on Korean Air are offered access to the SkyTeam Lounge prior to departure.

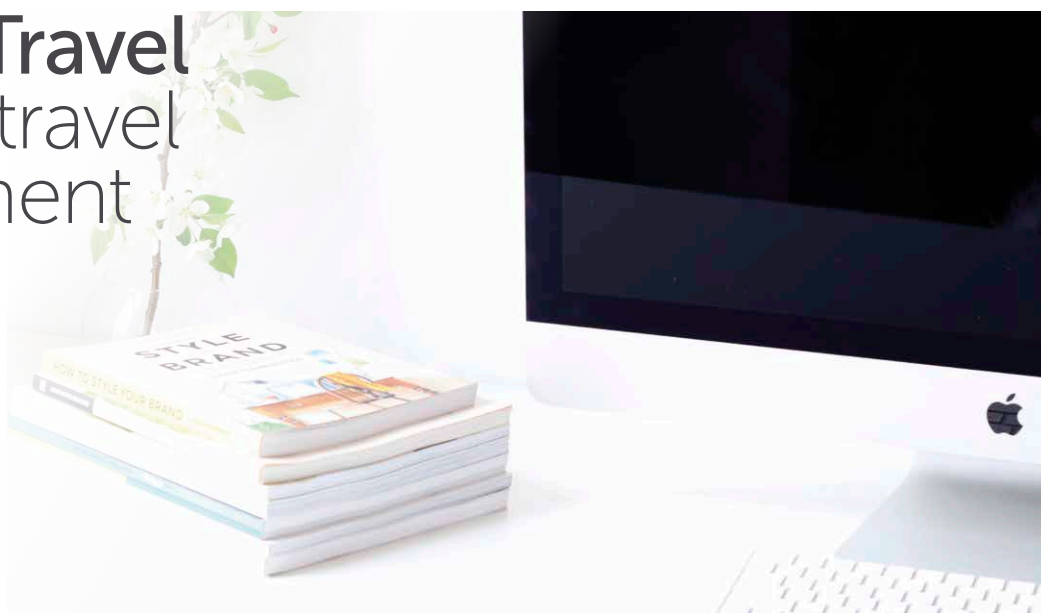
Korean Air looks forward to welcoming passengers aboard our modern fleet and offering full Korean and Asian hospitality as part of our "Excellence in Flight" mission statement.

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**During the month of September, Capable Travel are offering a free no-obligation Travel Policy Review exclusively for LCCI members. Centrally located at 4 Old Bailey near St Paul's Cathedral, we will meet with you, and within 3 days deliver a company Travel Policy Review.**





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# London Stansted Airport - building for the future



**London Stansted is one of the UK's fastest growing airports serving nearly 25 million passengers a year, flying to more than 190 destinations in 40 countries. Our cargo operation is the third biggest in the UK, connecting local businesses with the global marketplace.**

Our vision is to make full use of our runway in the most sustainable and responsible way, maximising the benefits for everyone. As part of our long term plan we are investing millions in improving the passenger experience and building for the future, having recently secured planning permission for a new Arrivals Building.

As we continue to grow we will attract more airlines and a larger route network both east and west, providing more flights to more places, delivering more choice and better value for our customers. The airport is the biggest single-site employer in the East of England, providing over 12,000 jobs, and contributing £1 billion annually to the UK economy.

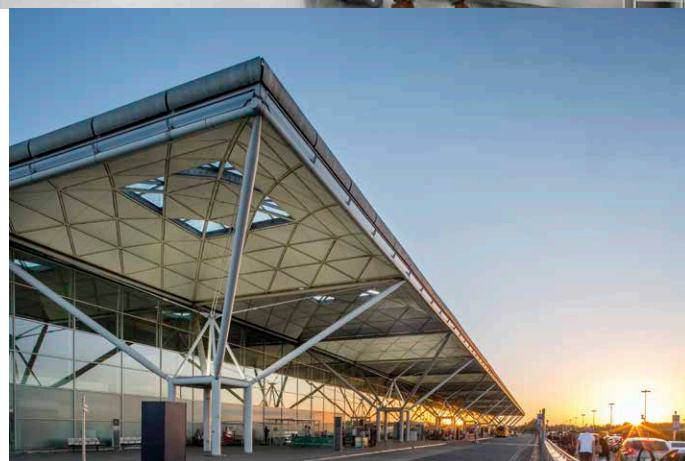
We are committed to providing growing businesses along the London-Cambridge growth corridor and the wider region with vital links to international markets, helping bolster UK trade and investment opportunities. This is all part of the plan for Stansted and the future of the region.

## **Making full use of our existing runway capacity**

Since 2013 passenger numbers have grown by over 40% at Stansted helping to create 1,500 new jobs. Our vision for the airport and continued investment over the coming years will support further growth of the region, London and the UK economy.

Whether people want to fly for business, holidays or to visit friends and family abroad, Stansted has the runway capacity, particularly during the day, to meet this growing demand. However, the airport is currently capped on the number of passengers and flights it can serve.

The earliest a new runway could be delivered at Heathrow Airport is 2030 and the Government has a clearly stated the need to "make best



use" of existing capacity at other UK airports in the intervening period. In our 2015 Sustainable Development Plan, we laid out plans to make the full and efficient use of the capacity on our existing single runway. We consulted publicly on this plan, the final version of which is available to view at [www.ourstansted.com](http://www.ourstansted.com)

With passenger numbers expected to grow strongly over the next 10 – 15 years and to provide certainty to our neighbours, airlines and business partners, we are seeking permission from our local authority to raise our cap from 35 to 44.5 million passengers a year and allow an extra 11,000 flights to unlock our full runway capacity.

These plans can be delivered in the current boundary of the airport and within existing environmental limits, supporting the UK's growth ambitions in the most cost effective and sustainable way possible.

## **New £130 million Arrivals building**

The £130 million 34,000m<sup>2</sup> arrivals facility designed by architects Pascall+Watson and

spanning three levels, is the centrepiece of the airport's multi-million pound programme to transform Stansted and cater for future growth in passenger numbers.

It will be situated next to the current terminal and will include larger immigration and baggage reclaim areas, new retail facilities, improved access for all onward transport options and a public forecourt to create a welcoming environment for arriving passengers.

The existing terminal will be reconfigured so that it is dedicated to departing passengers, providing more space at check-in, security and in the departure lounge. It will make Stansted the only UK airport operating dedicated arrivals and departures terminals.

Construction of the arrivals building will take place entirely outside the current terminal, helping to minimise disruption to passengers. It will take up to three years to complete once work begins late next year.

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# Keeping London open for business

**Nick Barton, CEO, London Luton Airport**

**As negotiations get underway to prepare for the UK's exit from the EU, London Mayor Sadiq Khan has stressed that London remains "open for business".**

If the travel sector is anything to go by, it would appear that this is certainly the case. The latest travel figures from Visit Britain show that London remains a popular destination, particularly for business travel, which saw a 7.2% increase in the first quarter of this year.

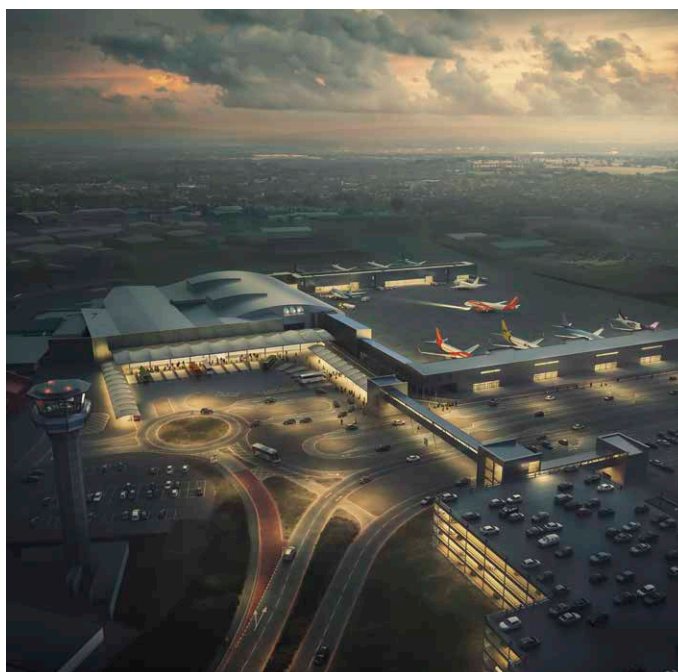


Air travel in particular is at an all-time high. Last year London's four major airports handled over 162 million passengers, an increase of 13%. To help meet this increasing demand, the Government is consulting on a new runway at Heathrow. But even once this is built, it won't be operational for another 10-15 years.

In the meantime, we need to provide the capacity which is essential for keeping London a competitive city on the global stage. This means ensuring that all the airports in London's network help to meet demand.

At London Luton Airport (LLA) we are committed to playing our part. We're carrying out the single biggest investment in our 79-year history to transform the airport and expand our annual capacity to 18 million by 2020.

As well as providing vital capacity, our transformation will contribute an extra £1bn to the UK economy and provide 10,500 new jobs on top of the 27,200 we already support today.



However, our ability to deliver this growth is in part dependent on having the right transport links. This has also been recognised by the Transport Select Committee, which has identified surface access as a significant limiting factor for airports reaching their full potential.

That's why our transformation includes a big focus on improving surface access, across rail and road.

We've already achieved a lot. We've recently completed an upgrade of the airport's access road, turning it into a dual carriageway to help ease congestion and speed up passengers' journeys.

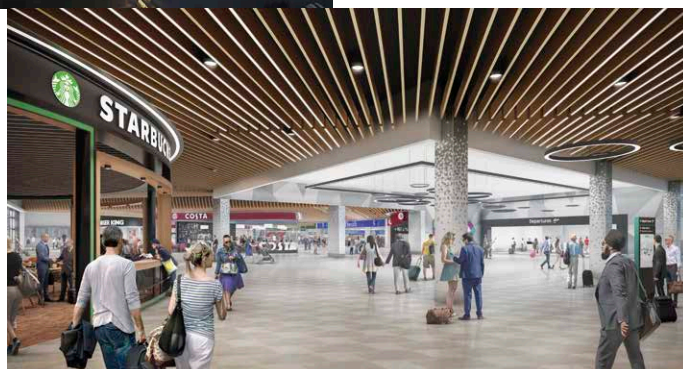
We're also working hard to make rail a more attractive option, especially for the passengers who want to travel to and from central London.

We know that the current shuttle bus service is a disincentive for passengers to use rail services. We're tackling this by supporting the airport's owner to build a new £200 million mass-passenger transit link

fast trains per hour to serve LAP from central London as part of the new East Midlands rail franchise agreement.

Doing so will benefit our passengers, local residents, and the UK economy. Improving rail access is essential for unlocking the extra capacity which the south east needs, and will accelerate the huge boost to the economy which our transformation will bring about.

Our passengers will reap the benefits too, enjoying quicker, more efficient journeys to and from London – essential if we want to ensure that the capital stays open for business. More trains will also help to keep over 70,000 cars off the M1 each year. This will reduce congestion for local residents and



between Luton Airport Parkway (LAP) station and the airport terminal, due to be operational by the beginning of 2021.

However, there's still more to do. This private investment needs to be supported by government policy – and the upcoming East Midlands Rail refranchising is a perfect opportunity to do just that.

160 East Midlands Train services pass through LAP each day, yet only 18 currently stop there. We want to change this and are working with numerous partners to encourage the Department for Transport to include a requirement for four

cut expected CO2 emissions by around 500 tonnes a year.

Even better, additional rail services can be achieved through timetable change alone, requiring no capital expenditure by the government. Other key players recognise the opportunity on offer and we've already received support from the likes of the CBI, FSB, and easyJet.

London is a world-class city. It is the collective responsibility of public sector and government to make sure the capital has the right rail connectivity to ensure it remains open for businesses for many more years to come.

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# Gatwick and Brexit: providing business with vital long haul routes to global markets

**UK aviation has thrived under the EU Common Aviation Area. In partnership with others across the industry, Gatwick is working hard to secure early certainty from Brexit negotiations to preserve as many of today's advantages as possible so that we all enjoy continued levels of choice, competition and service.**

The introduction of competition in particular has been central to the recent success of UK airports and has driven down airfares, made it cheaper to get goods to market and improved standards dramatically.

Gatwick connects the UK to the world, not just Europe, and we believe the strong demand for air travel that we have seen over the last 20 years will continue. The single market in Europe has brought competition to air travel, lowering prices and improving service standards to the benefit of passengers everywhere.

Since the introduction of the EU-US Open Skies Agreement, Gatwick and many of its European competitors have benefitted enormously from increased links within Europe and to the United States. This has stimulated competition in the market and putting downward pressure on fares while increasing the choice of airline and long and short haul destination for passengers.

We believe the Government needs to act quickly to put in place

the arrangements for post-March 2019. Air passengers will start buying tickets for 2019 towards the end of this year and they need certainty.

## More UK competition

In the UK, since BAA was broken up by the Competition Commission, various UK airports have launched long haul route networks of their own. Most regional airports had very few if any long haul routes prior to the decision so passengers – including those travelling on business - living elsewhere in the country normally had to connect through a London or other European airport to reach destinations further afield.

These new long haul routes also deliver more capacity for business to get goods to market as the majority of airfreight goes in the 'belly' of long haul passenger flights. Businesses across the UK now have more choice and can often fly goods out more quickly and cheaply from local airports, rather than via a London airport as used to be the case.

Developing long haul networks in numerous UK airports – not only helps to deliver more balanced economic growth across the country – they also provide convenient and fast routes to markets across the globe, which will be vital post-Brexit as the UK focusses more attention on exporting beyond Europe.

By some margin, Gatwick now offers more long haul routes than

any other single runway airport in the world. Businesses across London and surrounding regions can choose from more than 60 routes across the US, China, the wider Far East, South East Asia, South America and Africa.

These routes will become increasingly important for the UK economy and growing the airport's long haul network further is a priority. Discussions with a range of international operators are ongoing, including to some of the largest cities in China and India.

## Growing the airport

To provide these new routes the airport must grow and this coming year is likely to be the busiest ever. It will also be our biggest year of investment with £240 million planned to be spent over the next twelve months, which is part of an overall £2.7 billion transformation programme.

Gatwick is essentially full in the summer months so – in order to grow – we are investing in the clever use of our existing infrastructure and technology, both inside our terminals and on the airfield.

The airport plans to hit 50 million passengers a year in the near future – up from 45 million today – and this number will be reached by building facilities for larger long haul aircraft with more seats. In turn this will permit our long haul network to grow further still.

This growth will be challenging as we tackle the constraints on the airport, including capacity on

the runway and in the skies above. We will also have to rely heavily on the latest technology to get an increasing number of passenger through the terminal buildings.

One solution to the constraints, both for the Gatwick and the wider UK economy, would be a new runway. Gatwick recognises the Government's current position, but continues to stand ready to expand should they give the airport the green light. The opportunity is still on the table to unlock new investment for Britain, bearing in mind that the Airports Commission concluded that Gatwick expansion is "plausible, financeable and deliverable".

Things have also changed since the Commission made its recommendation, not least Brexit. The business community has responded with the Institute of Directors recently stating that Heathrow expansion will not be enough and that they plan to start lobbying Government to build two more runways in southeast England, given competition from Europe and the new political situation. London Chamber of Commerce also put Gatwick expansion in their new manifesto.

Regardless of a new runway, Gatwick will continue to play a central role in the UK's competitive network of airports. By investing, innovating and fighting to preserve choice, Gatwick will continue to provide UK businesses with access to an increasing number of global markets.



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# Ten practical tips to make business travel less miserable

Between increased security and reduced airline services, there isn't much thrill left in business travel, but you can reduce the agony if you plan appropriately. Here are some practical tips, as well as some apps and websites, to make business travel run more smoothly.

## Before You Go

### 1. Pack for today's overhead locker reality.

Since airlines started charging for checked baggage, travellers have resorted to extreme measures to ensure their bags make it on

"Almost everyone has a big roller bag and a briefcase. But one roller bag can fill an entire overhead locker"

the plane. But most people get it wrong. Look around the boarding area. Almost everyone has a big roller bag and a briefcase. But one roller bag can fill an entire overhead locker. If your flight is full and you aren't among the first on the plane, you will have to gate check that bag. A better strategy is to **take two more equal-sized bags**. One should be the maximum size that will fit under the seat and the other should be flexible so it can fit into any odd space available between roller bags in the overhead locker. Using this strategy, as an added bonus – you can save the extra fees airlines charge you to board early in order to cram your huge bag on first, which is just a rip-off. For a list of what this luxury and other "premium" services will cost you, take a look at airline services fees on Kayak and SmarterTravel.

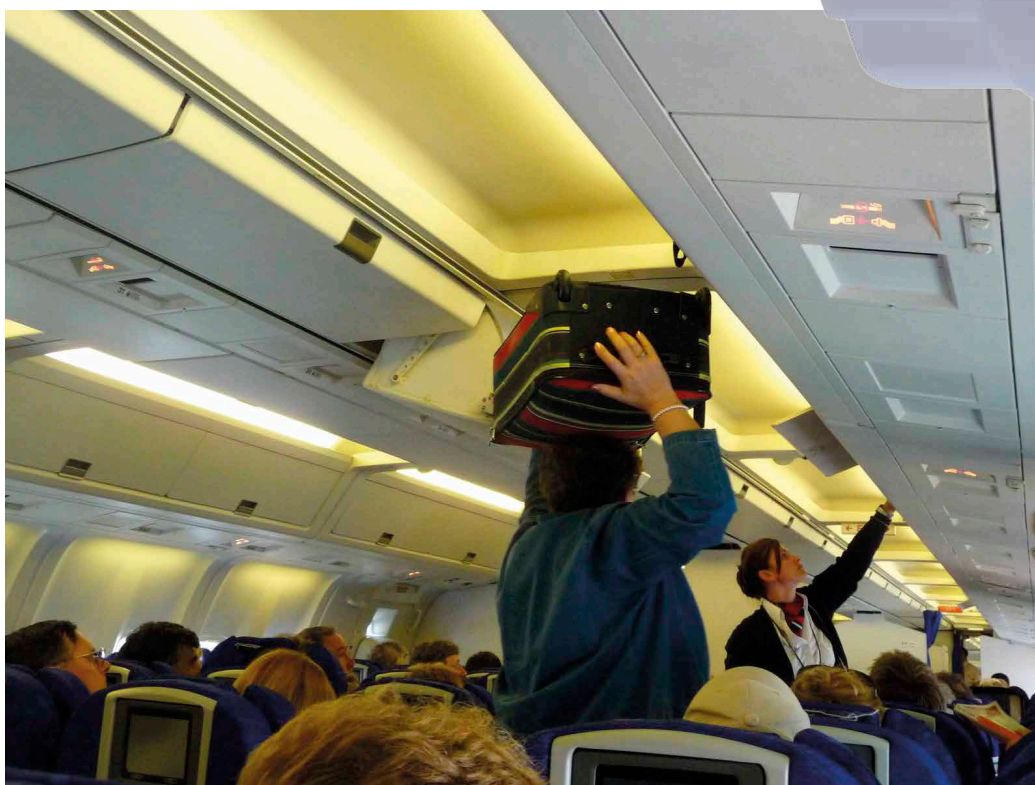
**2. Select the right clothes (for men).** Pack only one colour of pants and one (matching) jacket. This way you can optimize the accessories you need to take. The same shirts and socks will match, so you can reuse some of the items if you come up short. This vastly reduces the amount of stuff you need to pack. Also, if you want to exercise, take some of the new lightweight sneakers that take up zero room in your luggage. Wear the heaviest things you are taking (if weather permits) to minimize the amount of stuff you need to drag around with you.

**3. Store items in a designated location.** Organize your luggage and especially your computer bag/carry-on so that items have a designated place. This makes it easy to locate gear like cables and connectors, which are prone to get lost. A quick "pat down" inventory check will suffice to make sure you didn't leave something behind.



Anyone who has felt the panic of realizing they brought the wrong plug convertor just as their computer battery dies, won't make this mistake twice

**4. Take appropriate electrical plug adapters.** Anyone who has felt the panic of realizing they brought the wrong plug convertor just as their computer battery dies, won't make this mistake twice. Avoid the panic by consulting websites like Countryplug, which show you what you need to bring...before you leave home.





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# Clarity Hub transforms the SME sector's business travel needs

**The top challenges faced by SMEs are managing time and money, however, many small businesses still book their travel independently and have never considered using a specialist company such as Clarity to handle their travel needs.**

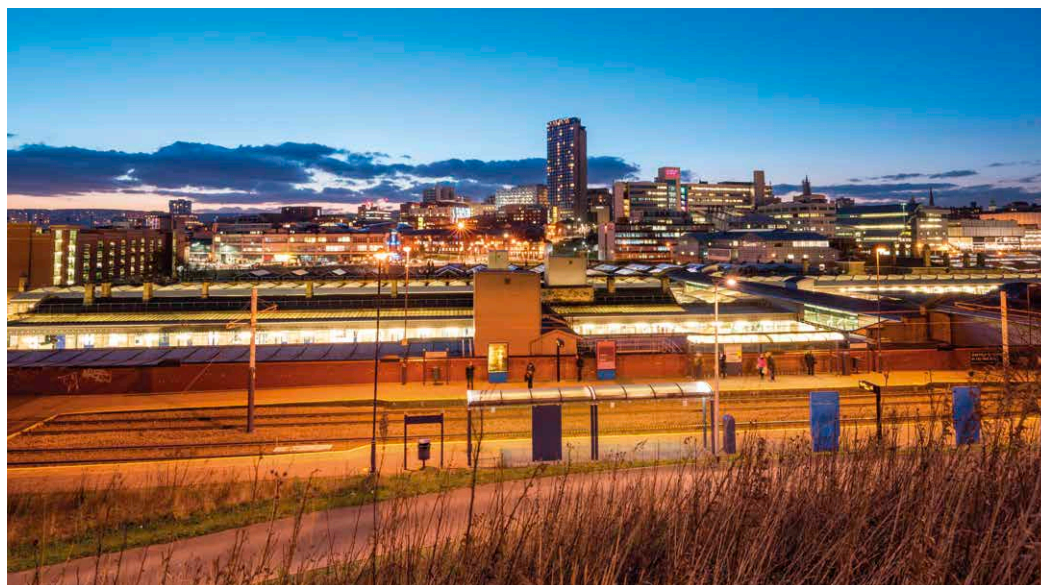
Without a dedicated staff member who can take care of the meticulous planning and research that business travel management requires, employees are often required to book travel themselves. This can result not only in increased fares, but also reduced productivity from the time spent researching and booking travel.

In response to this growing need, Clarity, the UK's eighth largest travel management company, has developed Clarity Hub - a bespoke business travel consultancy aimed exclusively at SMEs. Simply put, it means that you can now save money on travel, with the added bonus of making life easier.

A totally unique service, Clarity Hub is designed for companies with a travel spend of under £300,000. While it helps save on time and money, it also frees you up to concentrate on the job in hand, rather than the logistics. It also ensures quality, efficiency and security every time you travel.

Hub members are given a personal account manager, who will provide you with a tailored service and great savings, whether you prefer to book on the phone or online. What's more, thanks to Clarity's superior buying power and excellent supplier relationships, you'll have access to the most competitive prices in the marketplace.

All of this ensures that you are provided with travel planning that delivers the maximum value to your business.



## So what can you expect from Clarity Hub?

### Personalised service

- A dedicated account manager, who will be your main point of contact: a travel expert who understands your needs and with whom you have a personal, business relationship.
- Access to a wider, designated team of consultants who know the SME sector inside out and who have the skills to tap into the business' wider knowledge base. The tools available at their fingertips mean they're better equipped to assist you with trip planning, local resources and cultural differences - wherever you're going.
- A quarterly review so that any issues can be addressed and changes to the service implemented swiftly if need be.

### A 360 degree suite of tools, including

- Go2Book, an easy to use online tool to help you book travel and accommodation in the UK.
- Clarity One, a dedicated online booking service for all international travel. It offers access to fares at exceptional value, while providing crucial added-value information to

**"In a market and industry that talks incessantly about online booking tools, Clarity provides a service backed by cutting edge technology, outstanding content and true flexibility"**

- ensure all aspects of your visit are seamless and safe.
- Go2Assist, a range of duty of care products that includes traveller tracking, traveller alerts and Clarity TwentyFour, Clarity's round the clock support, providing 24/7 advice and global crisis management.
- Clarity Trip Planner, a tool that allows you to manage your trips straight from your email itinerary.
- Go2Mobile, an app providing a central place for all your travel plans. It includes push notifications, flight status and helpful information such as weather reports, currency converter, airport guides, car park reminders - and even the best places to visit and explore while away.

### Added-value content

- A bespoke website, featuring products, promotions and fares negotiated specifically for the SME sector.
- A monthly newsletter providing deals, loyalty offers and SME industry updates.

Clarity Hub provides your businesses with full ownership of a failsafe and cohesive business travel policy, regardless of company size, staff count or turnover.

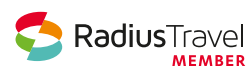
In a market and industry that talks incessantly about online booking tools, Clarity provides a service backed by cutting edge technology, outstanding content and true flexibility - with all the benefits of procuring the services of a large travel management company.

**For more information, visit [www.claritytm.co.uk/clarity-hub](http://www.claritytm.co.uk/clarity-hub) or call 0800 731 1627.**





# A bright new TMC



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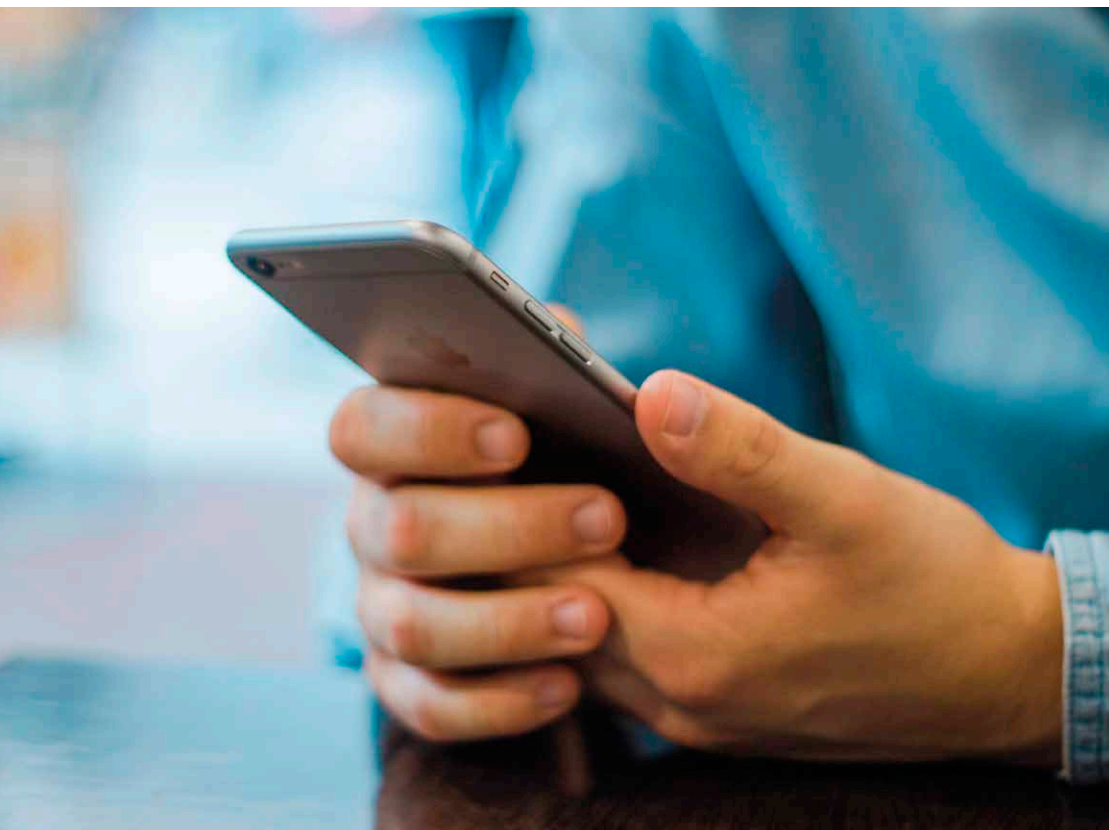
Combining our expertise, award winning technology and global buying power, to offer a bright new approach to business travel.

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Visit [claritytm.co.uk](http://claritytm.co.uk)

QUALITY

EFFICIENCY

SECURITY



"Buying an international data plan for your mobile device may be cheaper than paying daily local rates."

**5. Arrange for voice and Internet access before you go.** Depending on where you travel, Internet access can be great or it can be pathetic. And having to pay £30 a day for an Internet connection in a £300-a-night hotel is not unusual. So buying an international data plan for your mobile device may be cheaper than paying daily local rates. Then, use your mobile device as a hotspot for data. Check with your carrier or with an international telecom service before you go.

**6. Recharge gadgets using USB ports.** Almost all devices have some sort of USB connection cable through which they can be recharged. Rather than drag along a spaghetti of cables, you could get by with just one plug when I charge my gadgets using my PC's USB ports. This comes in particularly handy in the many international hotels that think that electrical outlets are an extravagance.



### At The Airport

**7. Pick the "right" security line.** This is more of an art than a science. The best line is usually not the shortest one. Two things to check are the efficiency of the personnel manning the line and the mix of travellers ahead of you. Several things to watch out for include families with small children, unconventional luggage which will likely be inspected, and anyone who looks like they haven't

been in an airport security line in the last 10 years. Picking right can save you literally hours if you travel often.

**8. Create an on-boarding routine.** This is particularly important for long-distance flights. For example, organize all your reading material in a separate bag (within your carry-on) before you get on the plane. When you reach

your seat, take the bag out and put the carry-on away. You'll be amazed by the amount of time wasted by people who arrive at their seat and start rummaging through their bags to find all the things they want for the flight, while fellow passengers steam in the aisle waiting for this ritual to end.

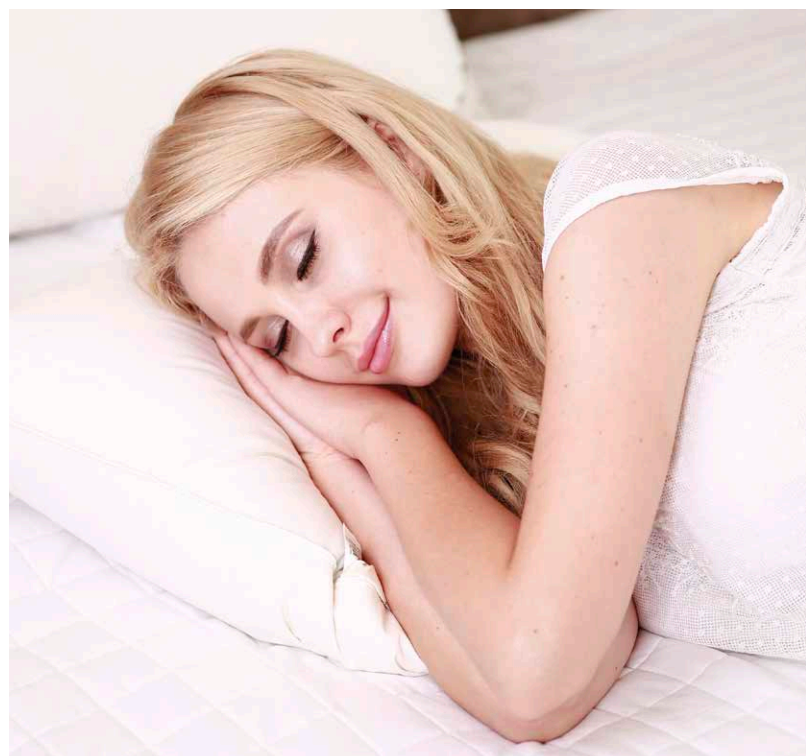
### On The Trip

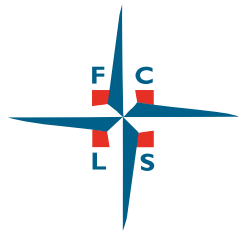
**9. Develop a routine for sleep and eating.** Eat before you get on the plane to maximize the amount of time you can sleep, particularly for red-eye flights. Transcontinental and transatlantic flights are often too short for a full night's sleep. So maximize your Z's by "preparing for bed"—brushing your teeth and getting into comfortable clothes—before the flight. Go to sleep as soon as you hit the seat. Scoring a window seat avoids being disturbed by fellow passengers during the flight.

**10. Eat and sleep right.** Eating properly and getting at least a minimum amount of sleep makes travel much more bearable. Staying away from alcohol and heavy foods on trips, especially on airplanes, also helps.

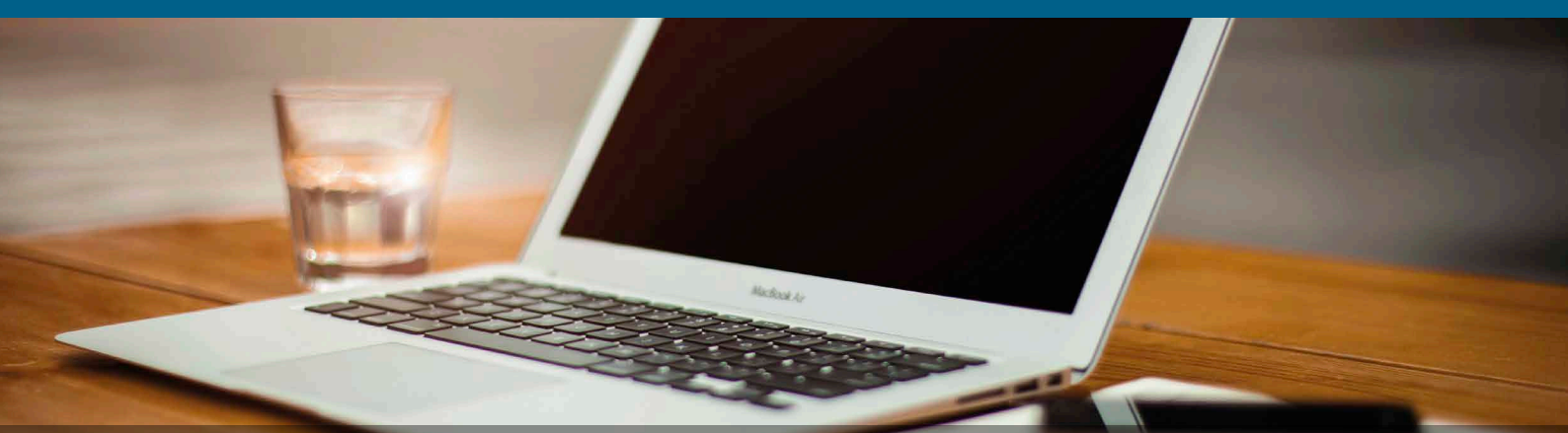
Bon voyage...

"Getting at least a minimum amount of sleep makes travel much more bearable."





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# How to make the cloud transition a priority

Many executives are either hesitant to make the transition to the cloud or they have it buried under a twenty-page to-do list. Ironically, moving to a cloud-based phone system has the potential to shorten that list immensely.

## 1. Scalability is Easy to Deploy and Manage

Cloud-based business communication systems can easily accommodate a remote, distributed workforce and the flexibility employees need. They take a fraction of the time compared to traditional PBX systems to deploy, but more importantly is the fact that it does not require any expensive capital expenditure.

## 2. Cost-Effective for Scalability

Traditional on-premise PBX systems are cost-prohibitive to

deploy, making deployment in large numbers across different locations cumbersome and expensive.

Cloud-based communications solutions can be deployed with very little IT intervention over different locations and multiple Internet providers. One centralised business number is available for multiple office locations and multiple devices, letting companies significantly cut back on communication costs and centralise their calls.

## 3. Better Flexibility and Accessibility

Cloud-based phone systems allow companies to expand, consolidate or move locations without having to change their communication system. Regardless of place, they will be connected through their internal system for the features they need. There's no process of

installing or dismantling bulky hardware or phone lines.

## 4. Universal Insight and Accessibility

A cloud-based solution is able to connect individual users to the larger, internal company system. Through the cloud, users are able to access analytics, customer information and data via their computer or mobile device. Employees can access information anywhere, anytime, to increase their efficiency and customer insight.

RingCentral's mobile application offers a user-friendly interface that dispersed employees can easily access with their respective devices, including full-service features such as fax, and video chat, all available from any smartphone or tablet.

## 5. Increased Connectivity

Connectivity between employees and customers is critical for businesses. RingCentral uses an advanced call forwarding feature that allows you to forward calls to voicemail or your mobile device if you're away from your desk. It also provides an auto-receptionist feature, which greets the caller if you're not available.

When a company switches to a cloud-based phone system, they are switching to a system that adapts to their business needs with uniform quality of service across all their locations, so people can get things done.

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

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## Heathrow Business Summit

**The Heathrow Business Summit is a unique opportunity for SMEs to connect and trade face to face with Heathrow's supply chain and connect to growth opportunities locally, nationally and internationally.**

The airport spends over £1.5bn annually with more than 1,200 suppliers from around the UK and there will be more work on the horizon with expansion.

Construction of the runway will be the UK's largest infrastructure project and small and medium-sized businesses will be critical to delivering the £16bn investment.

### Get Involved

- An estimated £93.4 million of new deals have been won by businesses, as a result of the partnerships formed at the Business Summit
- SMEs will go through a supplier matching process to win face to face 15min appointments with Heathrow's supply chain
- Meet and connect with local Chambers of Commerce, who help businesses grow by providing valuable networking and marketing opportunities
- Engage with representatives from the Department for International Trade (DIT). DIT encourages and supports UK based businesses to ensure their success in international markets through exports.
- Registration fees to attend start from £50 + vat.

For further information visit

[www.heathrowbusinesssummit.co.uk](http://www.heathrowbusinesssummit.co.uk)  
or call 01823 362800

### Heathrow Business Summits

2017

### Connecting SMEs



Heathrow Business Summit: **Wednesday 8 November 2017**

### Connecting business to growth

**The Heathrow Business Summit gives small and medium businesses the opportunity to connect and trade with large companies based in and around the airport, creating new growth opportunities locally, nationally and internationally.**

### How to get involved

If you are a small or medium sized business who would like the opportunity to connect with Heathrow's supply chain, register to attend today.

Register at: [www.heathrowbusinesssummit.co.uk](http://www.heathrowbusinesssummit.co.uk)

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# Adwords and organic search

**By Chris Simmance**

Managing Director,  
Optus Digital Ltd

## The all-important search engine visibility

Making sure your business is discoverable online is more important now than ever before. More than 80 per cent of people turn to the internet when trying to find goods or services, and of those searches, they will only look at the first ten or so results.

Adwords (part of a practice known as pay-per-click, or PPC) campaigns and organic search marketing are two ways to boost your search visibility, but both operate differently and have their advantages and disadvantages.

## Adwords

Pay-per-click campaigns can be a very effective way of generating leads for your business. By selecting the correct search terms (and carefully adding negative terms to tighten your targeting), your business is visible when people search using those terms (or close variations) above the organic search results.

Using the most relevant terms can dramatically increase traffic to your site, but there are several factors that need to be considered when using Adwords campaigns other than the fact that they will cost your business money. You need to be very selective with the terms and monitor which campaigns are working.

It's also best not to cut corners,



like using Adwords Express – This service removes many options to 'simplify' the online advertising process, but also strips out a lot of the control, meaning you're likely to spend more on your campaigns without being able to target your audience properly.

## Organic search marketing

Using the correct keywords, practices and techniques will boost a website ranking on search engines. On average, the first four

search results get almost 70 per cent of search traffic, with the first result holding nearly half of that at 33 per cent. If you're not showing up in one of those four spots, the likelihood of people clicking on your link plummets.

Getting into those top four spots means taking more than 200 factors into account when optimising your website (there's more, but they're interwoven, so 200 is a cleaner way to put it). It takes time to climb rankings but considering it's build off traffic, visits and click throughs (which are free), it makes sense to get it right. Once you've organically climbed those rankings, you'll be seeing a lot more relevant leads.

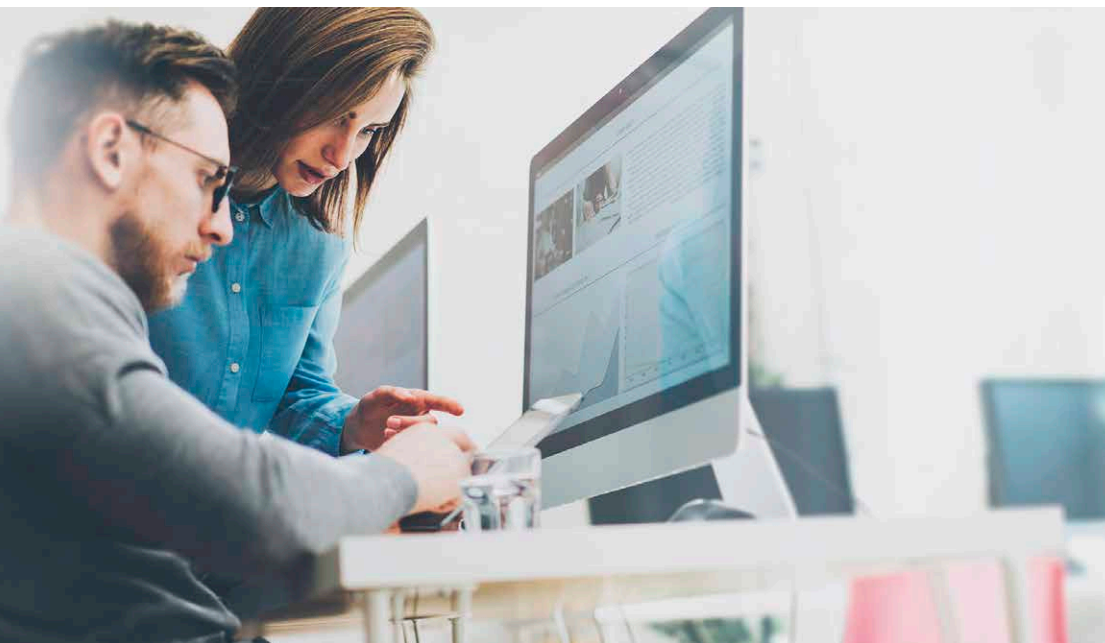
## Which one is right for my business?

Adwords and organic search marketing have their strengths and drawbacks, but complement each other nicely – Adwords needs to be maintained and paid for but will provide near instant results. Organic search optimisation takes time and needs to be correctly targeted, but is free and can provide more traffic the higher your ranking.

Therefore, investing in both is a wise choice for any business with an online presence.

## Chris Simmance

Managing Director of Optus Digital Ltd a central London based digital marketing agency. Chris is a self confessed gadget addict and loves the technical side of the industry.







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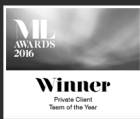
It takes years of hard work to build up a business, so during a divorce you need an expert that understands its complexities.

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