

London

Business Matters

Issue 124 | April 2016



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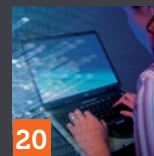
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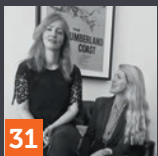
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LONDON CHAMBER
COMMERCE AND INDUSTRY

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Official Publication of

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London Business Matters is published on behalf of London Chamber of Commerce and Industry by

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6th Floor, Manchester One
53 Portland Street,
Manchester M1 3LD
Tel: 0161 236 2782
www.excelpublishing.co.uk

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London ranked the world's number one travel destination

TripAdvisor, the renowned travel website, has ranked London as the number one destination on earth, ahead of New York, Paris and Rome, following analysis of millions of visitor reviews of restaurants, hotels and tourist attractions.

The capital jumped from sixth place in previous years and is now the first destination to have been top-ranked twice on TripAdvisor, having also led the list in 2012.

International

The number of overseas visitors to the capital has soared since the 2012 Olympics, reaching a record 17.4 million in 2014, making it the city most visited by international travellers.

Mayor Boris Johnson said: "London is undoubtedly the cultural capital of the world thanks to our iconic attractions, buzzing entertainment scene and amazing museums and galleries."



Photograph by Vsevolod Kats

"Coupled with our abundance of top-notch hotels and restaurants offering every cuisine one's taste buds could desire, it is no wonder London has been named the best travel destination."

It is an incredibly dynamic city with something for everyone." The TripAdvisor figures, for 2015, also showed the capital was the most searched-for destination on the site.

Attractions

It attracted far more reviews than anywhere else, with just over one million, up 43 per cent on 2014. New York received just over 680,000 reviews. The average rating for London hotels was 3.996 out of 5, while for restaurants it was 4.013 and for attractions 4.404.

Belgravia had the highest average TripAdvisor rating for

restaurants, Spitalfields for attractions, and Westminster for hotels. Top-rated restaurant was The Five Fields in Chelsea and number-one attraction was the London Eye. At the British Museum, visitor numbers are running ahead of last year when a record of 6.9 million was set.

London's profile was boosted last year by the birth of Princess Charlotte, the Rugby World Cup and shows such as *Alexander McQueen: Savage Beauty*, the most successful exhibition in the history of the V&A.

Visitor numbers are expected to hit another high this year with events such as the Queen's 90th birthday celebrations and West End show *Harry Potter and the Cursed Child*.

TripAdvisor's top ten also included Siem Reap, near Angkor Wat in Cambodia, Prague, Rome, Hanoi and Ubud, on the Indonesian island of Bali.

Osborne's budget business boost welcomed by LCCI

Commenting on last month's budget LCCI chief executive Colin Stanbridge said: "The Chancellor has delivered a budget that includes good news for London business. Funding to move Crossrail 2 to the next stage is most welcome, this is a transport project that, once operational, will bring economic dividends well beyond London."

"The announcement to allow the Greater London Authority to retain all business rates revenue from April next year could see more effective targeting of resources towards local infrastructure that underpins local business priorities. Of course we await to learn fuller details on how rates reforms may work in London, given that a business rate supplement is in place to help fund Crossrail."

"LCCI's vision for London is not just for business rates devolution, but more powers on housing, skills policy and property taxes are essential if the capital is to be able to fulfil its economic potential and meet its infrastructure needs."

See page 36 for Michelle Debono's summary of key budget announcements on measures that impact savings and investments.



Photograph by M Holland

Chancellor of the Exchequer George Osborne



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London makes its mark



by Emily Follis

The weather in the south of France last month may have taken a turn for the worse but the shine certainly didn't come off MIPIM, Europe's largest property exhibition. Each year, the four-day event sees delegates from property sectors across the globe descend on the French resort to take advantage of the exhibition, conference and networking events. London Chamber of Commerce and Industry, making its fourth trip, was amongst them.

The London Pavilion was a hive of activity – a reflection of the large scale residential and transport infrastructure development projects taking place in the capital which continues to be the preferred destination for real estate investment.

LCCI has established itself as one of the key players on the London stage and, in partnership with 14 sponsors, its stand afforded prime

position to meet and greet the thousands of visitors to the London Pavilion, in close proximity to the discussion forum where a number of panel sessions took place throughout the week.

As expected, London's ongoing housing crisis, and what can be done to tackle it, formed a key strand of the discussions. One of the most eagerly anticipated events on the MIPIM agenda featured LCCI President, and Berkeley Group Chairman, Tony Pidgley CBE. He emphasised the need for affordability to remain at the heart of house-building in the face of rising housing costs and criticised the planning bureaucracy that hinders smaller developers from developing smaller sites – a key part of the solution to getting more homes built. On where to build in London, Pidgley highlighted LCCI's agenda for the next Mayor of London, *Towards a Greater London*, and suggested that it was time for the industry to start looking at the potential use of some lower quality green belt land for residential development.

Photos by: Tom Campbell



Overburdened

Another hot topic was the wave of construction projects underway to overhaul London's overburdened transport network. LCCI chief executive Colin Stanbridge led a panel of experts from the Greater London Authority, Transport for London and London's business community in a discussion about the role that investment in transport infrastructure can play to unlock home-building in and around London. Ahead of the Budget announcement, the panel discussed the importance of projects such as Crossrail 2 to enable the capital to keep pace with its rapidly growing population, and to create tens of thousands of new homes and jobs. The question that gave the panel most food for thought was how to pay for this infrastructure, with most agreeing that protracted negotiations with government around such schemes could act as a damaging deterrent to important foreign investment.



Eddie Lister

At a reception hosted by Tony Pidgley, guests were joined by Sir Eddie Lister, London's Deputy Mayor for Planning. Both applauded the London Land Commission, established last year following calls from LCCI, as a helpful tool for fast-tracking land release.

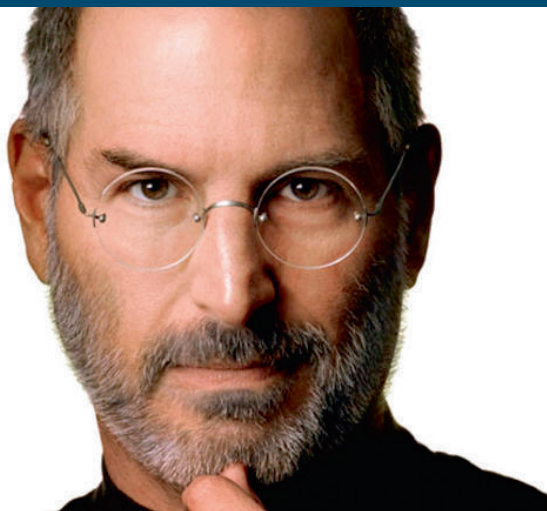
Funding

The second day of the exhibition coincided with the Budget announcement back in London and much of the discussion focused on what the property sector hoped to hear from the Chancellor at the dispatch box. While the news that the government had committed £80 million funding for Crossrail 2 was welcomed inside the London Pavilion, the continued focus on promoting homes to own, evidenced by the new £1 billion fund for Starter Homes, was a cause for concern in some parts if it meant neglect of London's private rented sector (PRS) – a crucial element of the housing mix.



Tony Pidgley (right) interviewed by Robert Gordon Clark

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in Cannes



The significance of the private rented sector was a topic high on the agenda at MIPIM. Mark Collins, chairman of residential at CBRE, took part in a third discussion forum in his capacity as the deputy chair of the LCCI's property and construction committee. In conversation with Ric Blakeway, Deputy Mayor for housing and land, Collins highlighted the benefits of PRS as a way of getting people into homes more quickly than by building homes to own, and asked the panel whether developers should be obliged to include a quota of affordable homes to rent in the future – an initiative advocated by LCCI.

Attractive

By the end of the week, it was clear that London remains amongst the most attractive destinations for businesses looking to invest in property. Nonetheless, the London property and construction industry is all too aware of the challenges facing the capital over the coming years – not the least of which being a housing market struggling to keep pace with a rapidly growing population. Bringing together key players from across the industry is central to finding a long term solution, which is why MIPIM continues to be the number one stop for the property world year after year.

Emily Follis is policy manager at LCCI

As easy as ...



Dean Wade, LCCI's membership executive specialising in the property and construction sector, met over 70 UK companies at MIPIM interested in joining forces with the Chamber. Pictured on the stand are representatives from XYZ Survey Group, a firm of chartered surveyors who specialise in land surveys and who signed up for membership in Cannes.



Le marché international des professionnels de l'immobilier – is the world's largest property exhibition and attracts the crème de la crème from the sector from around

the world. It is held in Les Palais des Festivals in Cannes on the French Riviera in March each year.

London has its own designated marquee area next to the beach, at the side of the main hall. The London Pavilion contains stands detailing all the current major London developments and projects together with a conference area, terrace bar and model of London, making it as buzzy as the UK capital itself.

MIPIM 2016 attendance rose 10 per cent compared to 2015, as some 23,500 senior real estate executives, urban leaders and politicians from around 90 countries made the journey to Cannes.

Major new pavilions were on show from St Petersburg and Dubai-based developer Nakheel. Spearheaded by Istanbul, Turkey sent its largest delegation ever while China's commercial developer Dalian Wanda Commercial Properties was a first time attendee.

With the United Nations reporting that over 50 per cent of the world's population now lives in cities and annual urban growth running at 1.83 per cent, it was no surprise that city mayors and CEOs were well presented. Paris, Istanbul, Turin, Riga, Lyon, Malmö, Manchester, Liverpool, Maricá, Stockholm, Copenhagen, and Moscow took their place alongside London while cities making a first appearance at MIPIM included Casablanca, Belfast, Newcastle, Bologna, Chicago, Houston, and Albuquerque.

MIPIM 2017 will take place in Cannes from March 14 – 17. In the meantime MIPIM Japan will take place in Osaka, September 8 – 9 and MIPIM Asia in Hong Kong November 29 – 30. The date for MIPIM London is 19 – 21 October 2016.

www.mipim.com



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Angela's bashes



**Angela Reed's
2016 MIPIM Diary**

Networking in every shape or form was number one on every one of the 23,000+ MIPIM attendee's agendas and this year LCCI turned it up to 11! Throughout the week the eight-strong team of LCCI staffers attended over 30 events over the four official days of the Expo, ranging from informal breakfasts to high level lunches through to boat receptions and pool parties – we do suffer for our art!

The LCCI roster of events was our largest ever. We hit the ground running on Monday night, as the delegates were descending on Cannes by hosting an informal private dinner with our property and construction group deputy chairman Mark Collins, chairman of UK Residential at CBRE. With an impressive guest list of high level attendees covering all aspects of the real estate world;



Brandon Lewis MP (left) with Mark Boleat

banking, law, communications, infrastructure, accounting, developers and agents the dinner chatter was robust and full of predictions for the week to come. Of course the conversation turned to Brexit but thanks to the handy Chatham House Rule details will not be attributed here.

On Tuesday we popped in to our Bond Bryan's Breakfast one of our property and construction domestic co-sponsors for a cheeky croissant. That set us up for the main event of the day, LCCI's President's Reception hosted at the wonderful Five hotel LCCI President Tony Pidgley CBE welcomed our special guest Sir Edward Lister, Deputy Mayor of London who entertained 60 guests with a review of his time in office.

Wednesday started with Crofton's Breakfast on the Beach which was superbly hosted by LCCI chief exec. Colin Stanbridge who introduced the self-professedly controversial and highly entertaining Mark Boleat, Policy Chairman at the City of London.

Is this a double act in the making? After another trip back to Five for a Michelin-starred lunch prepared by French celebrity chef Arnaud Tabarec who had taken time off from his presenting duties on the French version of Hell's Kitchen. Following earlier sunshine the weather had turned and our early evening Members' Drinks on the terrace of the London Pavilion had to be brought inside. It did though make for a great atmosphere as we passed round the Pimm's and lemonade.

See more MIPIM photos on page 25

No time for flagging on Thursday as LCCI's profile rose even higher with the City Lunch, hosted with City Property Association and City of London, supported by Bilfinger GVA. Our speaker was Housing Minister Brandon Lewis MP who addressed 50 guests at a lunch followed by a Q&A that was much discussed during the rest of MIPIM.

With a brief interlude for champagne on a yacht courtesy of AET and a quick appearance at Essential Living's drinks bash we ran home for a quick change into our disco clothes for the legendary Wind Down Party in association with Patron sponsors Mitsubishi Electric. Like every good party there were queues to get in and we had to turn on the house lights to encourage everyone to leave.

The last day our sponsors Calfordseaden kindly hosted Bloody Marys for all still standing – most welcome and a fitting conclusion to what I reckon to be the LCCI's best MIPIM ever.

Angela Reed is sponsorship and promotions manager at LCCI



MIPIM 2016

The LCCI would like to thank the following companies for their support.

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Butcher, baker ...



Battersea Circus West at Battersea Power Station riverside view

Battersea Power Station is going for the village feel in the first phase of its keenly-anticipated regeneration. Circus West will become home for Allens of Battersea, a renowned London butcher which also offers butchery courses and Flour Power City Baker, an organic bakery. The village will also feature Pedler Cru, a neighbourhood eatery, and the Coffeeworks Project, a family-run coffee shop.

The commercial space at Circus West is the bedrock of building a vibrant new neighbourhood in a community-focused village environment which will become a popular visitor destination when it opens to the public.

Community

Joanne Skilton, head of leasing at Battersea Power Station Development Company commented: "The team at Battersea has looked carefully at all the elements needed to create both a great community and a great place. We have therefore put together a mix of local shops, restaurants and social amenities which will not only give Circus West a distinctive

neighbourhood feel, but make it a fantastic place for people to visit when it opens."

Renovated

Circus West is located alongside the western edge of the Power Station within a few minutes' walking distance of Chelsea. It will be home to residents, workers and visitors, who will be able to live, work and spend time in and around buildings designed by renowned architects SimpsonHaugh and Partners and dRMM. The phase also includes the renovated railway arches and the first elements of the new riverside park.

Circus West is the beginning of the unfolding chapter of London's newest town centre which, when complete, will host 25,000 people living and working on site, lead to the creation of 17,000 direct new jobs and bring about the first major extension of the London Underground system since the Millennium in a unique public/private partnership.

www.batterseapowerstation.co.uk/circuswest



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Employment Law Issues

I recently watched the biopic about Steve Jobs the founder of Apple. Despite being a brilliant marketer of "things" we didn't know we needed, he also came across as not the greatest boss to work for at a level.

So this month I thought it good to touch on employment law and in particular Disciplinary and Grievance.

What are the most common employment law issues facing employers today?

The single biggest issue to come through our doors are disciplinary and grievance matters, unfair dismissal and bullying.

So how do you protect yourself as an employer?

Firstly, it is essential that you have a written procedure in place and your employees know how to access that procedure.

If an employee has a grievance or you need to invoke the correct procedures and properly investigate them, then your procedure must be followed.

Where possible, in the first instance try and resolve any issues informally. In this case it is essential that you act quickly and don't let issues fester and become bigger problems.

Then if informal procedures do not resolve the issue, then the formal guidelines of your HR handbook should be followed.

For Disciplinary:

- Establish the facts
- Formally notify the employee in writing
- Conduct a meeting with the employee and a representative of the employee
- Decide on what action to take as a result of the above
- Inform the employee
- Allow the employee to appeal any decision made

The two possible outcomes of a disciplinary procedure are, dismissal or continued employment. In the latter, ensure that you have regular performance reviews to ensure that the outcomes of the disciplinary are maintained.

For Grievances

If informal procedures have failed, then:

- Get the grievance in writing from the employee
- Meet with the employee and their representative if they required one, to discuss the grievance
- Decide on appropriate action
- Allow the employee to appeal if they are not satisfied.
- Inform the employee of the outcome in writing.

Remember that the ultimate objective of all HR procedures to ensure that you have a happy and productive workforce. This is the only way you will have a successful business.

Finally, if things don't go according to plan then contact your Employment law expert. But make sure they are up to date as employment law is constantly changing. At Hodders we have a dedicated employment law team to deal with employee and employer matters.

i If you have any legal issues call our business team free on 0203 0044943 or email us on business@hodders.co.uk for an initial free no obligation chat.

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Gamechanger



Richard Moss, Chairman, Good Relations

by Tony Maguire

Revealed: the secret recipe for 'exceedingly good' relations

In a world where spin, evasion and 'no comment' remain the corporate sure-fire admission of guilt, Richard Moss is a man apart. He's on a mission to get people to tell the truth.

And he wants them to do it with the passion he brings to an industry where the concept of 'contagious truth-telling' is at odds with the outdated perceptions many still hold about PR.

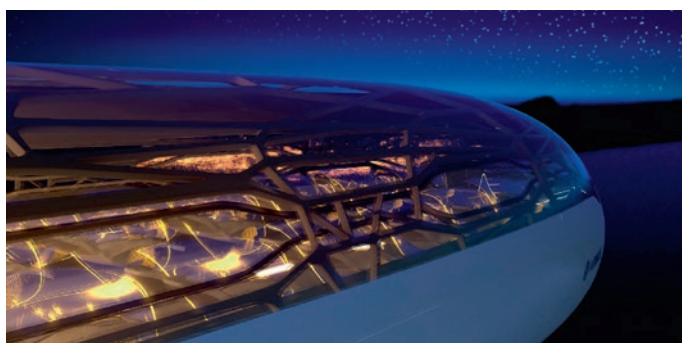
It could all have been so different for the young graduate starting in brand marketing at Reckitt & Colman. "I was hurled into the deep end. They said: 'here's Jif lemon juice and a big budget - now make an impact on Pancake Day'. It was sink or swim, but I loved it."

He was fascinated by brands including legends like Mr Kipling - the invention of a clique of London Mad Men evoking wholesome baking in sixties kitchens which worked like a dream. Moss quickly moved on, lured to run marketing at the Rank Hovis McDougall offshoot where Mr Kipling's cakes rolled off the production lines. And rolled up RHM's profits.

Then the world became connected and marketing changed for good. People asked questions, demanded transparency. A newspaper sting at the factory trashed Mr Kipling's 'exceedingly good' reputation. "I stood back and thought hard. There was an issue of authenticity at the heart of what we were doing. So I went to our agencies and asked for their advice. Frankly it was pretty poor."

He saw an opportunity for the PR industry to advise brands on the importance of having an authentic purpose, adding meaning and connecting consumers on an emotional level so they could build the crucial ingredient: trust.

That Kipling moment triggered the leap into PR for Moss. Today he runs Good Relations, the agency that deals in firsts: first to list on the LSE; first to diversify into multiple market segments and the first stand alone PR



agency in Britain. It was launched in 1960 and today thrives with clients like Airbus, B&Q, Subway, Weetabix and Royal Caribbean.

"Good Relations is a great brand in the industry. We've evolved for the 'always on' digital age with a team of specialists ranging from brand strategists to digital animators and media relations experts. We feel we're creating a democracy for great ideas based on the core belief of contagious truth-telling. It's exciting, and different every day."



Describe the euphoria moment when you knew you could do what you really wanted to do.

I've had two careers: one in marketing and another in PR. That moment at RHM, when I realised PR was the answer to branding an organisation from the bottom up, was transformative. I was a classically-trained FMCG marketer taught that consumer is king, distilling messaging to one word which you used to cajole people into buying your product. But it was no longer enough, no longer right

for the world changing around me.

And the 'dark before dawn' moment, when you never thought it could get any worse?

I simply looked very hard at what I was doing and realised I had to move on.

What makes a difference in what you do? And how's that different from previous roles?

It's a world of limitless choice; people are more cynical when products are just pushed at them. That's why it's so important to focus on how you behave. People make judgements on behaviours; how you'll act even when they're not looking. I try to shine a light on the good behaviours of business, telling those stories in really compelling ways.

Look in your rear-view mirror: that critical T-junction. What was the deciding factor?

In the late 90s the brand agenda was changing. There was also a personal agenda as I was being offered general management roles. That makes you look seriously at what makes you jump out of bed in the morning. My passion about brand building ultimately led me into PR.

Gamechangers pursue excellence in multiple roles. What's the next right thing for you?

I'm excited about the future at Good Relations. We had a record

"I was hurled into the deep end. They said: 'here's Jif lemon juice and a big budget - now make an impact on Pancake Day'. It was sink or swim, but I loved it"

breaking year last year with award-winning creative work. That's a firm foundation for me in meeting ever-changing communications challenges for our clients. A world defined by authenticity demands campaigns that are far more integrated, creating multiple touch-points for all stakeholders.

Inspiration

The person? Mentor/leader/business guru, who?

Kevin Murray, our chairman, a truly gifted communicator. Author of two best-sellers on leadership and I've been fortunate to have a sneak preview of his third.

The place? Off-grid hideaway/sitting at your desk - where?

On my Honda 800VFR riding the Sussex country lanes. Thinking time.

The piece? Of art/literature?

Malcolm Gladwell's *The Tipping Point* which identifies how an idea "tips, and spreads like wildfire".

The single characteristic that sets apart gamechangers is?

Adaptability. The willingness to take brave decisions and learn from mistakes. In short: courageous leadership.

Tony Maguire runs BOXKIK
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Photographic evidence



A striking photograph (above) of The Lee Tunnel has won a nationwide photography competition launched by the Royal Institution of Chartered Surveyors

(RICS) to celebrate the UK's most iconic and important infrastructure schemes.

Matthew Joseph, a professional photographer from London submit-

ted a photograph of the Lee Tunnel, the deepest sewage tunnel ever bored in London and part of the River Thames Tideway Scheme.

"After making the 80m descent in a cage and the 20 minute train ride to access it, I just had to show this to the world" said Joseph. "I'm naturally drawn to symmetry, mood and any-

thing epic; the Lee Tunnel has all three in abundance. This image, to me, captures the intricacies of its construction along with its vast scale and mood, whilst simultaneously placing the authors of its creation – us small humans – right at the centre of the frame."

The judging panel of industry and photography experts said that the chosen top ten images were testament to the breadth and depth of some of the UK's most essential infrastructure schemes – from historical through to modern day.

Recognition

Two other photographs of major London infrastructure projects made it into the top ten with Matt Emmett from South East London's picture of Greenwich Park Reservoir and Finbarr Fallon's picture of Battersea both receiving recognition for their pictures showcasing London's infrastructure.

The top ten images will be showcased in an exhibition for one week at RICS headquarters from Monday 18th April and will then be auctioned in aid of property industry charity, LandAid.

www.rics.org
www.landaid.org

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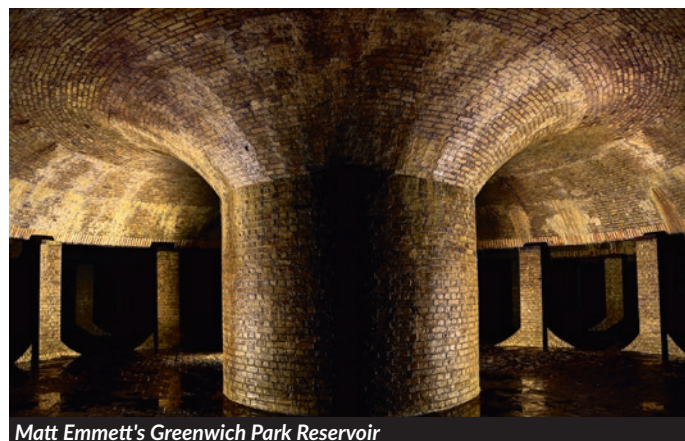


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Matt Emmett's Greenwich Park Reservoir



Finbarr Fallon's Battersea

New Chair for LCCI's economy and enterprise committee.

Mary-Ann Wright, a partner at DWF LLP, has been appointed chair of the LCCI's flagship economy and enterprise committee, taking over from Mishcon de Reya's Elliot Moss.

Head of family law at the firm's City of London, Birmingham and Bristol offices, Wright has particular experience representing SMEs and senior individuals within the insurance, finance and banking sectors.

Wright was elected Chair of the Women Lawyer's Division of England & Wales in 2013, and is a winner of a Law Society's award for outstanding contribution to pro bono services. She is also a Liveryman in the Worshipful Company of Solicitors and sits on the Livery Committee, which was established in 2014 to attract new members from more diverse backgrounds. She was shortlisted for the BSN Diversity Awards in 2015.

Formidable

In 2013/14 and as a member of the Lord Mayor's Charity Appeal's Com-



mittee Mary-Ann Wright helped raise over £2 million for the chosen charities. A formidable networker, she is also a long-serving LCCI Ambassador and as a member of the economy and enterprise Committee has shown a special interest in the housing and travel issues facing the capital, its residents and businesses.

Commenting on her appointment, Wright said "I am delighted and honored to accept this appointment and look forward with my fellow committee members to building on the great work of my predecessor Elliot Moss in continuing to scrutinise

policy and contribute to the LCCI's important agenda for the benefit of our members. These are exciting times for London and the committee will continue to work hard with the LCCI to ensure that our members' voices are heard by government at the local and national level"

Influence

LCCI's advisory committees provide the opportunity for members with relevant experience and expertise to voice their views and concerns on key business issues. Advising the policy and public affairs team, they enable business to directly influence policymakers at local and national government levels.

The Economy and Enterprise Committee has a unique role amongst these committees. Looking at the broader London economy, its focus is on ensuring the capital has the fundamental conditions in place to remain a competitive and productive leading world city. In recent years the Committee has examined

"These are exciting times for London and the committee will continue to work hard with the LCCI to ensure that our members' voices are heard by government at the local and national level"

issues including immigration, how to encourage growth in London's economy with a particular focus on the digital economy – and skills. It contributed to LCCI's most recent report, *Capital Connected: Helping London businesses grow online* which detailed how London businesses are using online platforms and addressed the barriers preventing some firms from maximising the benefits of the digital revolution. In 2016, the Economy and Enterprise Committee will be scrutinizing issues ranging from the capital's nighttime economy, through to its infrastructure needs and the prospects of further London devolution.



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A new international monetary system in a new world order

Sir Paul Tucker, senior fellow at the Harvard Kennedy and Harvard Business School and former Deputy Governor of the Bank of England, put a spotlight on the issue of cooperation between economic and foreign policy professionals in the XXIXth World Traders' Tacitus lecture earlier this year.



Sir Paul Tucker at the lectern

An invited audience filled the Guildhall and was treated to an absorbing lesson and reflections on the geopolitics of the international monetary and financial system. Sir Paul's discourse conjured up a cast of characters, from Boudicca to Ben Bernanke, President Roosevelt to Raghuram Rajan, and Machiavelli to Chancellor Merkel.

He argued that we are entering a transformational period in the next quarter or half century when policy professionals both foreign and economic will need to engage more with each other in order to weather the economic challenges ahead.

Restructuring

The world is a very different place, he argued, since the last major deliberate restructuring of the global economy took place in 1944 at the Bretton Woods Conference in New Hampshire, USA, where John Maynard Keynes of the British Treasury and

Harry Dexter White of the United States Treasury Department had been key movers: "The tectonic plates are going to shift around the big blocs of power – America, perhaps Europe, China, India, Indonesia, Brazil, who knows who else?"

Sir Paul highlighted four broad possibilities for the future: continued dollar centrality; rival reserve currencies and overlapping zones of influence; a world monetary system that is more multipolar; or, a retreat into economic and financial protectionism. "The tribe I am part of, the economic policy tribe, and the foreign policy tribe really don't need to take very much notice of each other for much of the time but I doubt that will remain true over the coming decades – at the very least they are going to have to read each other's parts of the newspaper".

Supporter

The Commercial Education Trust of the London Chamber of Commerce and Industry (CET) has been a decade-long supporter of the Tacitus Lecture, arguably the centrepiece of the City's calendar. David Coughtrie, CET's Chairman reinforced the view that; "Absolutely key to the way we trade overseas and of course the future of the UK as a trading nation, is commercial education: we think the Tacitus Lecture is therefore one of the most significant events we can support"

Wendy Hyde, Master at The Worshipful Company said that the company had been delighted to have had the long-term support of CET for the Tacitus Lecture, "particularly since the two organisations have very similar objectives in advancing business education".



Wendy Hyde, Master at the Worshipful Company of World Traders with Sir Paul Tucker



The Guildhall was filled to capacity for the lecture

There will be a follow-up Tacitus Debate on 28th April 2016 for business leaders and educationalists – *Should international monetary policy and global foreign policy in the future be inextricably linked?* The panel includes Simon Derrick (BNY Mellon), Bridget Rosewell OBE, Vicky Pryce (former joint head of the UK Government's Economic Service), David Coughtrie (Chairman, CET) and Lord Tim Clement-Jones CBE (Chairman, DLA Piper LLP).

For more information contact:
Simonne.Davis@dlapiper.com
www.lccicet.com

LCCI trade missions

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Sectors: Agri-tech; Infrastructure including smart cities, financial technology, renewable energy, manufacturing, and supply chain
Register your interest with Ruma Deb
Monday 27 June – Friday 1 July 2016
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United Arab Emirates

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Thursday 8 September 2016
(multisector, priority given to Women in Business)
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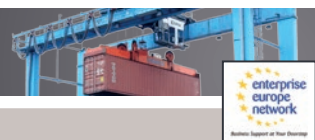


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Overseas business opportunities

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 europe@londonchamber.co.uk or 020 7248 1992.

Spain



Creator of contemporary bathroom furniture, in particular shower trays, panels and washbasins designed according to the wishes of the clients, seeks distributors and commercial agents in the European market.
REF: BOES20160202001

Poland



Manufacturer of medical equipment and rehabilitation devices is offering cooperation under manufacturing agreement and would like to find partners willing to be distributors of such products
Ref: BOPL20160226003

France



Designer of innovative personalized accessories, allowing disabled people to customize their orthopedic equipment to meet their personal aesthetic preferences and personality, is looking for distributors.
Ref: BOFR20160127002

Italy



Specialist in the cultivation and production of gourmet biological products, is looking for experienced distributors and/or commercial agents to export its products abroad and to expand its market
Ref: BOIT20160212003

Brazil



Company offers a variety of deals in drinks based on coconut water (100 per cent coconut water) and mixed drinks of coconut water with fruits, as Cranberry, Holy grass-Ginger, Pineapple, Green tea). The bottle available is 350ml, 400ml, 200ml and 1L. The company was official support of the Salvador Carnival 2016 in Brazil. Seeks commercial agencies, retailers and wholesalers for distribution in Europe and North America.
Ref: BOBR20151026001

Germany



Specialist in the development, design and production of purification systems for industrial waste water treatment has developed a flow limiter. It is designed to limit the flow in overflow basins, surge basins and sewer systems (combined and rainwater) to a predefined, maximum drainage capacity. The company is offering a distribution services agreement or a manufacturing agreement to distributors, engineering firms and production companies of water treatment systems.
Ref: BONL20160218001

Denmark



Engineering and trading company, specialising in machines and equipment for handling of powder and granulate primarily from the food industry, is looking for new products to represent on the Danish market under a commercial agency agreement. Relevant products could include metal detectors for food industry, silo equipment, valves, vibrators, etc. The company is looking for partners from Europe or the US.
Ref: BRDK20160222001

Chile



Specialist in the vending machine sector seeks European manufacturers of vending machines (for example, gum, toys and also prepared meals) in order to propose its distribution services for the Chilean and South American market.
Ref: BRCL20160118001



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Rwanda and Tanzania trade targets for London business



by Ruma Deb

East Africa is a regular destination for LCCI trade missions with Ethiopia, Kenya, Tanzania, and Uganda providing the usual market stops. This year however Rwanda was selected for a trade visit. Mission manager Ruma Deb reports.

Last month marked LCCI's and UKTI London's first visit to Rwanda, hardly surprising given the fact that the country has not long recovered from a harrowing civil war. However research now shows that the economy is going from strength to strength, with annual GDP growth averaging a healthy eight per cent. This is forecast to continue, a positive sign that Rwanda is a market on the rise with huge potential.

The country's Vision 2020 development strategy aims to transform the country from a low income agricultural-based economy to a service-orientated economy with plans to reduce non-tariff barriers, making Rwanda a favourable place for UK businesses in many industries.



Twelve companies and fifteen delegates joined the mission which visited both Rwanda and Tanzania and was led by LCCI deputy president Subhash Thakrar. Sectors covered included, solar energy, agriculture, social housing, lab equipment, manufacturing, education and training, scientific instruments and mining. Mission sponsors Sagewood Limited have a local representative office in



Kigali

Rwanda. The company have carried out extensive work at Kigali International Airport including the provision of check-in desks (pictured left) and weighing machines so fellow mission members were able to see their efforts at first hand as they flew in and out.

Positive

Welcoming the delegation to a business reception at his residence British High Commissioner William Gelling described Rwanda's economy as attractive and one that investors believed was on the rise and full of potential. He was optimistic that the visiting businesses would do well and said: "They are so positive about what they have already seen in Rwanda. Their products are of high quality." Mission leader Subhash Thakrar believed that Rwanda was a stable country "making big economic progress. It has a clean government, a clean city, and we will see greater things to come."

In a busy programme mission members also met with DFID director general David Candy who was in the country for the first time to meet with agencies, and with the Rwanda Development Board and the Private



High commissioner Dianna Melrose flanked by Sagewood's Manoj Parekh and Diana Ciskova

Sector Federation. Nemish Mehta, the director and delegate from Prem Nem Limited, manufacturer of puncture-proof tyres, said that his company was in the country not just to make sales but also to help people with quality goods and services. "There are good prospects", he said "but we have to be patient. It won't happen overnight but there are lots of positives."

Growth

Tanzania is more of a known quantity to British firms and this was our fourth visit in the last eight years. The country's GDP growth has reached an average annual rate of seven per cent, leading to a steady rise of foreign direct investment over the past decade.

The UK has a strong business position in Tanzania and UK consumer goods are in high demand. Areas of growth include education, telecommunications and information technology, tourism, oil, gas and energy infrastructure, agribusiness and food

processing, gold and diamond mining, health services, media and consultancy services and security. Five of the companies on the mission were linked with the renewable energy and oil and gas industries and all found interest in their products and services.

We held fruitful meetings in Dar es Salaam, the country's commercial centre, with the Ministry of Industry and Trade, the Tanzania Investment Centre, the Tanzania Chamber of Commerce, Industry and Agriculture, and the Ministry of Energy and Minerals – Rural Energy Agency. Fifty local guests joined the group at a reception hosted by British High Commissioner Dianna Melrose whose trade team had been a valuable source of help before and during the visit. There is no doubt that with follow-up and continued interest both Tanzania and Rwanda can be sources of valuable business for all mission delegates.

Ruma Deb is senior international business executive at LCCI



Plotting the export journey



What do companies go through when they consider getting engaged in international trade activities? What inspires them to get started in exporting? What puts them off? What can make them stop exporting altogether and what keeps them in the export game?

UK Trade and Investment (UKTI), working with service designers in its Innovation Unit and using feedback from companies, has come up with an Export Journey Map to help get answers to these questions.

Development

The export journey is by no means a linear path. The diagram depicts a circular journey, beginning with a trigger point, a discovery and development phase, the point where companies win export deals – and this could well be the point they start to export if an unexpected order is received. There is a phase where they fulfil and deliver export orders and a point where they establish themselves internationally and begin to grow. Indeed, companies can join this journey at any point. Equally, they can exit at any point depending on internal and external environmental factors.

Support

The UKTI International Trade Team in London is using this map to gain a picture of the ex-

port support available across the whole region. This includes more than just UKTI's help and support. UKTI want to better understand what organisations like the London Chamber of Commerce and Industry (LCCI) and UK Export Finance (UKEF) are doing to help businesses internationalise. Earlier this year, therefore, both organisations participated in workshops with UKTI to strengthen collective knowledge of their respective services.

The Export Journey Map stimulated discussion on how to improve cooperation and achieve effective and simple signposting for companies. Key questions for companies include knowing where they should go to get help and what is on offer in relation to where they are on the export journey. The workshops were hosted by Parveen Thornhill, regional director for UKTI London who is responsible for the delivery of trade services for London companies and Magda Rok, a UKTI service designer, who helped draw out the strengths of each organisation and where in the export journey their services matched company needs.

In one activity, UKTI and LCCI tested their knowledge and understanding of the journey and put themselves in the shoes of the businesses they wanted to help. They also looked at areas where they could complement each other's services.



Parveen Thornhill

Finance

UKEF exists to ensure that no viable export should fail for want of finance or insurance, helping companies of all sizes to access finance and export-related risk insurance whether from banks and credit insurance brokers or with help from the UK government.

The debate centred on both the financial and non-financial challenges faced by businesses looking to export for the first time or expand into unknown markets. Given that many companies export in order to grow sales and profits, we know that getting the financial aspects right is fundamental to the success of the trading relationship and to the appetite of the UK business to continue exporting.

However, what they found notable was the fact that businesses often only start thinking about the financial needs created by their evolving export strategies quite far down the line in their export journey. Businesses often approach UKEF once they have a defined export order or contract. In fact UKEF can also play an important role during the negotiation of export orders. When UKTI mapped UKEF's products and services to the Export Journey they were able to see the points at which UKEF can help businesses to explore options before they open negotiations with potential buyers. Critically, this can help to minimise the financial risk inherent within the order or contract. UKEF can also help businesses to evaluate their export strategy to optimise available opportunities.

www.gov.uk/government/organisations/uk-trade-investment
www.gov.uk/government/organisations/uk-export-finance

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Confused about how the National Living Wage will affect your SME?

As of 1st April 2016 the National Living Wage (NLW) has been set at £7.20 for workers aged 25 or over who are not in their first year of apprenticeship. It's the law and will apply to all UK businesses including yours. It is set to increase annually rising to £9 an hour by 2020.

The NLW is only applicable to workers aged 25 or over. It's not to be confused with the National Minimum Wage www.gov.uk/national-minimum-wage-rates which applies to people aged 24 and under.

The government will be increasing the Employment Allowance by 50% to £3000 to offset the cost of NLW.

This is a change that is welcome but has its challenges. We've put together some handy tips for SMEs to follow to help make the transition easier.

1. Payroll review

Ensure that your hourly rates match the NLW and that your systems account for dates of birth and adjusts wages accordingly. For example when an employee turns 25 they are eligible for the NLW. Check that part-time and casual workers are being paid appropriately.

2. Contracts

Review your contracts to guarantee that they stipulate that employees will be paid NLW.

3. Budgets, profits and costs

Assess the cost of higher remuneration on bonuses, pension contributions, holiday and sick pay.

4. Changing your business structure

Investing in equipment and automation will reduce the number of employees needed for routine tasks allowing them to focus on people skill-based tasks. It could be worth embracing remote and flexible working practices to help reduce wage bills.

If your SME needs help understanding how the NLW will affect you then please get in touch with us today to find out more.

Caroline Griffiths, Managing Director
enquiries@bradfield.co.uk
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Photo: Patrick Denker



Trade sanctions – do they work?



by William Crow

Trade sanctions have made headlines recently owing to the end of nuclear-related sanctions on Iran. However, it is difficult to determine whether sanctions are an effective foreign policy tool. Do sanctions actually coerce governments into following only those policies approved by their peers?

2015 was a positive year for the lifting of comprehensive sanctions; i.e. sanctions which target the wider economy, rather than specific individuals and entities.

Along with the curtailing of nuclear-related Iranian sanctions, the US announced its intention to lift the decades-long embargo on Cuba. The US sanctioned Cuba alone but non-American companies can also celebrate, knowing that they will no longer face US censure – European banks active in Cuba previously faced hefty US fines.

These were sanctions that left economies in a time warp; Cuba, with its classic American cars and Iran with its ageing fleet of aircraft. When these sanctions are lifted it is expected that they will re-enter the global economy.

However, sanctions regimes greatly differ in scope and success. Iran and Myanmar, so far at least, are positive examples, yet there are also many negative cases.

Positive

Iranian sanctions placed an unbearably heavy burden on Iran. This pressured the political class, culminating in street protests against former President Ahmadinejad. The public became increasingly intolerant of the



government as the Iranian rial lost its value and prices of basic commodities, such as food, increased. Consequently, the 2013 election was won by the much more moderate Rouhani.

In Myanmar, this year has seen the birth of the first freely-elected parliament in nearly 50 years. Aside from an arms embargo, the EU has lifted all of its sanctions on the country; although the US will not follow until they see progress on human rights.

Negative

Having initiated sanctions in the hope of toppling the Castro regime, the US stated its intention to withdraw sanctions only last year, despite the regime, albeit one led by Fidel's brother, still reigning 53 years later. The US deal with Cuba may have secured the release of 53 political prisoners and an assurance that Cuba will accept UN human rights monitors, but there is no guarantee that basic freedoms, such as the freedom of speech, will now be accepted by the government.



Sudan appears to be a Cuba in the making. The EU employs limited sanctions on Sudan but the US has imposed a ban on financial transactions and Sudanese exports, which continue despite recent political progress. For example, North Sudan has widely accepted South Sudan's independence and the government has become much more aligned to Western-backed regimes and groups than in the past.

The sanctions regime has survived because Omar al-Bashir remains President despite overseeing serious human rights abuses. If the US has failed in its objective to remove him after many years of sanctions, then progress on human rights would be expected as a precondition for relaxing them. However, this progress has come and yet no sanctions have been withdrawn, echoing the failed policy the US employed against Castro in Cuba.

Futile

Similarly, sanctions on Syria currently appear futile. Syria is a unique case due to the protracted

civil war. Sanctions cannot work in the same way because economic sanctions are the least of the Syrian government's worries, especially as they faced the threat of military sanctions in 2013. Furthermore, sanctions are likely to continue if Assad remains in power when peace finally comes.

An important downfall of comprehensive sanctions is their effect on the general population. For example, the UN imposed wide-scale sanctions against Iraq following its invasion of Kuwait in 1990, and these sanctions remained mostly in place until Saddam Hussein was toppled in 2003. It is widely believed that the sanctions severely affected the Iraqi population, especially with regard to hunger. The sanctions did not remove Saddam; only military action could achieve this, something that does not bode well for the Syrian situation.

Furthermore, targeting a country as a whole can turn issues into a case for nationalism which could make matters worse. This is why sanctions against Russia only target the financial and energy sectors, as well as certain individuals with travel and financial restrictions. More comprehensive sanctions could stoke the Russian public, and add weight to fears of a new cold war.

Comprehensive sanctions are subsequently rare, however there are cases where targeted sanctions lack teeth. In the case of Zimbabwe, Mugabe remains in power while European sanctions currently affect just three individuals. Moreover, Russia has shown persistence in its policy towards Ukraine.

Uncertainty

Although Iran would therefore appear to be a standout victory for sanctions, uncertainty remains. Not all Iranian sanctions have been lifted, especially in the US where some financial restrictions persist and sanctions concerning human rights remain. Furthermore, sanctions could be reinstated at any time if Iran does not fully comply with the terms of the nuclear deal.

For now at least, Iran appears to be an exceptional case.

William Crow is studying for a politics and international relations degree at the University of Bath and has recently completed a six month internship in the international business team at the LCCI.



Pic: Elizabeth Arrott



Going global

LCCI's international business team will be exhibiting next month at Going Global, Europe's leading event for businesses looking

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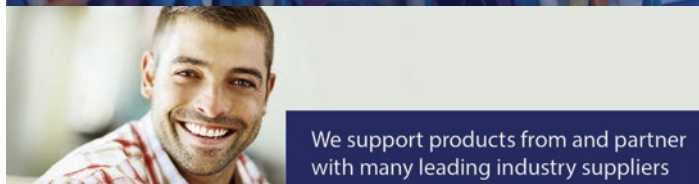
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Saudi Arabia - opportunities for the ambitious



by Hassan Mohammed

Saudi Arabia is currently going through a difficult phase as oil prices have slumped by up to 70 per cent. However, the government expects to diversify the economy through channelling earnings into lower emission sectors such as healthcare, tourism, education and transport to enhance growth.

Challenges

There are stark differences in culture, language and legislations. Appreciating an understanding of these is essential. Other challenges include:

- identifying suitable sponsors or agents for initial entry into the market
- finding an appropriate Saudi partner for joint ventures
- long lead times to establish legal entities and obtain licenses from appropriate ministries

A regular or permanent physical presence is very important when establishing a business in Saudi Arabia. Most importantly, people that fly in from abroad to conduct meetings on a short term basis or email from Dubai or other neighbouring Gulf Countries are not genuinely considered as they are not seen to form part of the fabric of Saudi society.

Despite the challenges the outlook is still positive as KSA is ranked third in the world for fiscal freedom and taxation and sector opportunities are inviting.

Healthcare

Healthcare services in Saudi Arabia have developed enormously over the last two decades. However, the kingdom faces some challenges, including, a shortage of Saudi health professionals and the underutilization of the potential of electronic health strategies.

It is predicted a £60 billion healthcare development programme will

Photo: Citezen59



Abraj Al Bait Towers

Photo: Eagleamn



Office of Saudi Aramco

lead to an increase in infrastructure and systems development, also leading to various opportunities for UK companies including:

- the commissioning of facilities and clinical services
- training for nursing staff and the setting up of health partnerships
- the design and construction of 'up-scale' hospitals and health centres
- health centre equipment
- IT systems
- facilities management
- delivery of clinical services.

Tourism

Tourism, the second most lucrative economic sector in the kingdom, is expected to contribute as high as 5.4 per cent to the non-oil GDP in 2015, potentially reaching a level of 5.7 per cent by 2020 as the sector benefits from government spending, corporate lending and solid domestic demand.

The volume of the tourism market in the Kingdom is estimated at about SR80 billion, without Hajj

and Umrah income. They have been making all-out efforts to promote tourism, including the latest Umrah Plus move, where pilgrims would be allowed to visit places other than Makkah and Madinah.

Education and training

Saudi Arabia is one of the youngest countries in the world with around 75 per cent of the population under 30. However, many of the young lack the skills required by the private sector and massive investment will be required to meet their needs. The British Ambassador Simon Collis has noted: "Over the last decade more than 100,000 Saudi students studied at United Kingdom universities and colleges and we look forward to welcoming many more."

Saudi Arabia have previously awarded high value contracts, worth over £1.4 billion, to UK education providers. Opportunities for the UK education and training sector include:



- Teacher training and development
- Curriculum development
- Developing kindergartens
- Special needs education
- Hospitality and tourism
- International Maritime Organization accreditation.

Transport

Five major cities in the kingdom have developed public transportation master plans with the current focus mainly on the Riyadh and Jeddah metro projects.

The total value of the kingdom's railway development programmes is expected to exceed £14 billion owing to an ongoing requirement for material, equipment and service providers. This is good news for UK companies as the UK is already well known for establishing capability in planning and implementation of mass urban public transport systems. Major opportunities exist in exports of consultancy, products and services for UK companies.

New terminals are being planned to open in Riyadh and Jeddah airports with other airport development projects in the pipeline. UK is seen as a prime source of knowledge and support for this programme.

Relationships

Developing relationships with the right people is key to success in KSA. UK firms need to embed themselves into the Saudi culture and contribute to society by helping to develop the local workforce through establishing a permanent base in KSA. Relationships are taken very seriously and it takes time, effort and support to nourish and maintain them with key stakeholders.

Hassan Mohammed is managing director of ME, a UK-based business development company which helps companies establish a presence in KSA
www.multifarious.co

Opening the batting

Professor Lord Patel of Bradford OBE, independent director of the England and Wales Cricket Board and Dr B K Modi, chairman of Spice Global were guest speakers at the LCCI's Asian Business Association Spring reception at The Kia Oval last month. Introducing them, ABA chairman Vijay Goel informed guests that the Oval had been the home of Surrey County Cricket Club since 1845 and had also hosted the inaugural Test Match back in 1880. Two years later, the Ashes were created at a ground which

it was no exaggeration to call both iconic and historic. Fittingly, the reception was held in the ground's India Room.



ABA chairman Vijay Goel flanked by Dr Modi and Professor Patel



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New mayor must target London's digital capability



by Anthony Impey

It was in March 2015 that Frixos Charalambous, chief executive of Exan Coachworks, made the decision to digitalise his business.

His car bodyshop needed to embrace technology if it was going to rise to the challenges in its fiercely competitive market. To go digital, he needed fibre optic internet at his site in north London so he placed an order and waited. It became a very long wait and the connection was finally installed after ten months of toing and froing between his local authority, Transport for London and Openreach. Throughout this time, his business was being severely impacted by the grindingly slow speeds from the existing broadband service.

Debilitating

This is a familiar story for thousands of businesses across London. Examples abound of

companies who struggle to operate with broadband that feels like it has gone back to the days of dial-up. In the past, the most widely reported instances of debilitating broadband have been from Tech City, where a multitude of companies have resorted to USB sticks and push-bike couriers to send data across the city rather than rely on London's digital infrastructure.

What is now apparent is that slow broadband is hampering the competitiveness and stifling the success of business far beyond the tech sector. In every part of the economy, small and medium size businesses are going digital, just like Exan. The tech sector is not only a community in and around Old Street but also an essential business principle that permeates every industry. While the success of this transformation has driven growth, it has placed tremendous pressure on the existing digital infrastructure. The most optimistic network investment plans could not have foreseen this level of demand. Essentially, we have built a motorway network that cannot cope with the sudden increase in traffic.

“At a time that London's average broadband speed ranks 26th out of 33 other European capital cities – nearly a quarter of the speed of first place Bucharest.”

And while the major network operators like BT and Virgin try to respond and build greater capacity, the volume of usage keeps rising exponentially.

At a time that London's average broadband speed ranks 26th out of 33 other European capital cities – nearly a quarter of the speed of first place Bucharest according to a recent report from the House of Lords – the outlook is that it will continue to get worse.

Connectivity

The new mayor has an important role in reversing this trend. The policy from City Hall needs to rank broadband as an essential utility to London's infrastructure, treated in the same way as water, electricity and gas. The mayor can do this by requiring property developers to incorporate ultra-fast internet connectivity into every new building, as recommended by London Chamber of Commerce and Industry in its recent mayoral manifesto *Towards a Greater London*. After all, a building would not be considered fit for occupation without running water or connected to the electricity grid, so why should broadband be any different.

London's business community needs the new mayor to be passionate advocate of the digital economy, placing digital infrastructure at the heart of their strategy, because the tech sector is no longer the cluster of businesses around Silicon Roundabout, but something that permeates every part of the capital's economy.

Anthony Impey is chief executive of Optimity
www.optimity.co.uk

Tackling barriers to trade overseas

The international market access team in BIS's Trade Policy Unit helps businesses tackle the barriers they might face when trying to export to non-EU countries. The barriers can span a whole range of issues for example, discriminatory taxes or licensing requirements, lack of recognition of global standards, inadequate intellectual property protection, limits on foreign ownership or arbitrary customs procedures. They can cover goods and services. The issues tend to be in contravention of the letter or the spirit of free trade and a country's international obligations. The team works closely with the network of British Embassies and High Commissions worldwide and/or the European Commission to lobby the 'offending' country, trade policy being an area of EU competence i.e. the Commission acts on behalf of the EU Member States.

Stakeholders

Team members attend monthly meetings of the Market Access Advisory Committee and periodic meetings of sectoral Market Access Working Groups in Brussels where representatives from the EU Member States, industry (European trade associations) and the Commission discuss the market access issues faced by European businesses. They liaise with internal and external stakeholders to put forward at these meetings items of significance to British businesses that warrant EU action.

In order to raise a matter with the market access team, it is important to



Photo: European Western Balkans

have specific details about a problem e.g. its economic significance and copies of communication exchanged with relevant authorities to substantiate a case and help the Commission prioritise issues. Both BIS and the European Commission respect the confidentiality or commercial sensitivity that might be attached to information provided.

The market access team's successes have included persuading Chile to change discriminatory tax proposals relating to alcoholic beverages and helping British businesses resume the export of cosmetic products to China.

The team's other work covers areas like WTO technical barriers to trade, trade defence, industrial policy and rules of origin. **For further information contact Ruchi Nanda at ruchi.nanda@bis.gsi.gov.uk**

Tariffs

The international market access team is also the UK's lead on some negotiations on tariff cutting measures, such as the Information Technology Agreement (ITA II).

The ITA II, a deal that covers \$1.3 trillion of trade in technology goods globally, was concluded in December 2015. The conclusion of ITA II marks one of the largest tariff-cutting agreements at the World Trade Organisation in nearly 20 years.

Under ITA II, the product scope encompasses 201 products, tariffs on which will be reduced to zero commencing 1 July 2016. Broadly speaking, the products fall within three areas: medical devices (MRI scanners, lasers, x-ray equipment), precision engineering (lenses, filters, calibrating meters), and, home entertainment (video recording

apparatus, loudspeakers and video game consoles).

There are 24 trading blocs party to ITA II, from the US and China to Taiwan and Guatemala. Being party to the Agreement means that these countries award the whole of the WTO membership duty free access in the products covered by the Agreement, even if those countries are not part of the ITAII.

In the final months of negotiations, the UK worked hard in actively promoting the ITA, with the Prime Minister being personally involved in making the case for ITA to negotiating countries.

The ITA II is projected to boost sales of UK exporters by over £110 million annually, further strengthening our economy. Enquiries on ITA II can be sent to Piers Davenport at ITAenquiry@bis.gsi.gov.uk.

Support

Also in BIS, the UK Single Market Centre provides practical support for businesses operating within the Single Market. The UKSMC's primary purpose is to raise awareness and increase confidence amongst UK businesses, citizens and consumers about all the support, guidance and help that is already available to them to work, live, trade and shop within Europe.

The UK Single Market Centre can be contacted at uksinglemarketcentre@bis.gsi.gov.uk

www.gov.uk/government/groups/uk-single-market-centre

Angela has landed

Shadow Business Secretary Angela Eagle MP addressed LCCI members last month on Labour party policies around skills, infrastructure investment and productivity.

Described by the New Statesman as "one of the most quietly influential" women in politics, her political interests include economic policy, the NHS and the politics of sport.

Angela Eagle was first elected to Parliament in 1992 to represent the constituency of Wallasey. In 2015, she was re-elected with a majority of 16,348. Before entering politics



she worked for the Confederation of British Industry and the Confederation of Health Service Employees.

Royal occasion

Asian Business Association chairman Vijay Goel (centre) meets HRH Prince Charles at a British Asian Trust event last month.



April 2016

06/04/16 Time 08.15-09.30 ALL MEMBERS AND NON-MEMBERS

Capital 500 Quarterly Economic Survey**Venue:** Metro Bank, 1 Southampton Row, London WC1B 5HA**Nearest station:** Holborn**Patron Member, Premier Plus Member, Local Member and Non-member: Complimentary****Contact:** Events Team Tel: 020 7203 1700**Email:** events@londonchamber.co.uk

06/04/16 Time 12.30-14.30 ALL MEMBERS

Time To Talk Business**Venue:** Docklands Sailing & Watersports Centre, 235a Westferry Road, London E14 3QS**Nearest stations:** Crossharbour and Mudchute (DLR)**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary****Contact:** Véronique Collins Tel: 020 7203 1965**Email:** vcollins@londonchamber.co.uk

12/04/16 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 and Non-member: Complimentary****Contact:** Linda Saran Tel: 020 7556 2393**Email:** lsaran.croydon@londonchamber.co.uk

12/04/16 Time 12.00-14.00 ALL MEMBERS

Changing Places Lunchtime Networking**Venue:** Allianz Park Stadium, Greenlands Lane, London NW4 1RL**Nearest stations:** Mill Hill Broadway and underground stations Mill Hill East, Finchley Central and Hendon**Patron Member, Premier Plus Member, Local Member, Affiliate Member and Member's Guest: Complimentary****Contact:** Events Team Tel: 020 7203 1700**Email:** events@londonchamber.co.uk

13/04/16 Time 12.00-14.00 ALL MEMBERS

Connect 4 Lunch**Venue:** Pillars Restaurant, London School of Tourism & Hospitality, University of West London, Warwick Road, London W5 2BY**Nearest station:** Ealing 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

13/04/16 Time 11.00-11.45 LOCAL MEMBERS AND NON-MEMBERS

Maximise Your Membership**Venue:** Pillars Restaurant, London School of Tourism & Hospitality, University of West London, Warwick Road London W5 2BY**Nearest station:** Ealing Broadway**Local Member and Member's Guest: Complimentary****Contact:** Donna Subero Tel: 020 7556 2394**Email:** dsubero@londonchamber.co.uk

14/04/16 Time 10.00-16.30 ALL MEMBERS AND NON MEMBERS

Malaysia Business Clinic**Venue:** London Chamber of Commerce and Industry (LCCI) 33 Queen Street, London EC4R 1AP**Nearest stations:** Bank and Cannon Street**Patron and Premier Plus Member: Complimentary Non-member: £15.00****Contact:** Marta Zanfrini Tel: 020 7203 1822**Email:** mzanfrini@londonchamber.co.uk

19/04/16 Time 09.30-12.00 ALL MEMBERS AND NON-MEMBERS

Continuing the Legacy: New Business Opportunities on the Olympic Park**Venue:** London Legacy Development Corporation, Level 10, 1 Stratford Place, Montfichet Road, London E20 1EJ**Nearest station:** Stratford**Patron Member, Premier Plus Member, Local Member and Non-Member: £15.00**

This seminar is exclusively for businesses based in the London Boroughs of Newham, Waltham Forest, Tower Hamlets and Hackney in the construction, creative, media and tech sectors.

Contact: Véronique Collins Tel: 020 7203 1965**Email:** vcollins@londonchamber.co.uk

19/04/16 Time 09.30-15.00 ALL MEMBERS AND NON MEMBERS

Workshops on How to Supply the United Nations

* The format will be three separate workshops each lasting 1h 30min, eight companies per workshop.

Venue: London Chamber of Commerce and Industry (LCCI) 33 Queen Street, London EC4R 1AP**Nearest stations:** Bank and Cannon Street**Patron and Premier Plus Member: Complimentary Non-member: £12.00****Contact:** Marta Zanfrini Tel: 020 7203 1822**Email:** mzanfrini@londonchamber.co.uk

21/04/16 Time 09.30-11.00 LOCAL MEMBERS AND NON-MEMBERS

Maximise Your Membership**Venue:** Hilton London Canary Wharf, South Quays, Marsh Wall, London E14 9SH**Nearest stations:** Canary Wharf and South Quay**Local Member and Non-member: Complimentary****Contact:** Véronique Collins Tel: 020 7203 1965**Email:** vcollins@londonchamber.co.uk

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

How to book your place(s) at a London Chamber of Commerce eventVisit 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 fax or post it 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

21/04/16 Time 18.00-20.00

ALL MEMBERS

Wine Tasting and Networking at Morello Croydon

Venue: Morello Croydon, Cherry Orchard Road, Croydon CR0 6BB

Nearest station: East Croydon

Patron Member, Premier Plus Member, Local Member and Member's guest: £20.00

Contact: Linda Saran Tel: 020 7556 2393

Email: lsaran.croydon@londonchamber.co.uk



18/05/16 Time 12.00-14.00

ALL MEMBERS AND NON MEMBERS

Lunch with the New Mayor of Ealing

Venue: Monty's, 1 The Mall, Ealing Broadway, London W5 2PJ

Nearest station: Ealing Broadway

Patron Member, Premier Plus Member, Local Member and Member's Guest: £22.00 Non-member £46.00

Contact: Donna Subero Tel: 020 7556 2394

Email: dsubero@londonchamber.co.uk



28/04/16 Time 12.00-14.00

ALL MEMBERS

The Grapevine Network

Venue: Croydon Business Venture, Weatherhill House, 23 Whitestone Way, Croydon CR0 4WF

Nearest station: Waddon

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

Contact: Linda Saran Tel: 020 7556 2393

Email: lsaran.croydon@londonchamber.co.uk



18/05/16 Time 18.00-20.00

ALL MEMBERS

Tonic Tasting, Gin Evening

Venue: The G&Tea Lounge, London Marriott West India Quay Hotel & Executive Apartments, 22 Hertsmere Road, London E14 4ED

Nearest stations: Canary Wharf and West India Quay DLR

Patron Member, Premier Plus Member, Local Member and Member's Guest: £17.00

Contact: Véronique Collins Tel: 020 7203 1965

Email: vcollins@londonchamber.co.uk



May 2016

04/05/16 Time 12.30-14.30

ALL MEMBERS

Time To Talk Business

Venue: Coventry University London Campus, East India House, 109-117 Middlesex Street, London, E1 7JF

Nearest station: Liverpool Street

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

Contact: Véronique Collins Tel: 020 7203 1965

Email: vcollins@londonchamber.co.uk



24/05/16 Time 08.15-10.00 PATRON AND PREMIER PLUS MEMBERS

Property and Construction Breakfast Club with guest speaker Sherin Aminossehe FRICS RIBA, Chief Operating Officer and Head of Government Property Profession, Government Property Unit

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

Nearest station: Bond Street

Sponsored by Bond Bryan Architects, CBRE, Middlesex University and Willis Towers Watson

Patron and Premier Plus Member: £45.00

Contact: Events Team Tel: 020 7203 1700

Email: events@londonchamber.co.uk



11/05/16 Time 12.00-14.00

ALL MEMBERS

Connect 4 Lunch

Venue: Karen Hardy Dance Studios, Imperial Wharf 10-12, The Blvd, London SW6 2UB

Nearest station: Fulham Broadway

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

Contact: Donna Subero Tel: 020 7556 2394

Email: dsubero@londonchamber.co.uk



24/05/16 Time 09.00-16.30 ALL MEMBERS AND NON-MEMBERS

International Business Training Course: Export Documents

Venue: ETC Venues, Garfield House, 86 Edgware Road, London W2 2EA

Nearest station: Marble Arch

Patron and Premier Plus Member £354.00

Local Member and Non-member £414.00

Contact: Marta Zanfrini Tel: 020 7203 1822

Email: mzanfrini@londonchamber.co.uk

12/05/16 Time 12.00-14.30

ALL MEMBERS AND NON MEMBERS

Executive Club Lunch: A Futuristic Development Plan for Croydon Croydon

Guest speaker: David Hudson, Principal, Guildhouse Rosepride LLP

Venue: Hallmark Hotel Croydon Aerodrome, 680 Purley Way, Croydon CR9 4LT

Nearest station: Waddon

Patron Member, Premier Plus Member and Local Member: £44.00 Non-member: £68.00

Contact: Linda Saran Tel: 020 7556 2393

Email: lsaran.croydon@londonchamber.co.uk



26/05/16 Time 12.00-14.00

ALL MEMBERS

The Grapevine Network

Venue: AMP House, Dingwall Road, Croydon CR0 2LX

Nearest station: East Croydon

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

Contact: Linda Saran Tel: 020 7556 2393

Email: lsaran.croydon@londonchamber.co.uk



26/05/16 Time 18.00-20.00

ALL MEMBERS

Changing Places Evening Networking

Venue: Metro Bank, 234 Kings Road, London SW3 5UA

Nearest stations: South Kensington and Sloane Square

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

Contact: Events Team Tel: 020 7203 1700

Email: events@londonchamber.co.uk

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No lorry ban without a plan

With Mayoral candidates floating the potential for a morning peak-hour lorry ban, London Chamber of Commerce and Industry has said the new Mayor should not rush towards a populist ban without having thought through a credible plan to minimise economic impacts.

The call came as LCCI published findings last month of a ComRes survey on 'roads usage' that found 68 per cent of businesses polled supportive of pedestrianising Oxford Street. At the same time two thirds of respondents want to see a relaxation of night-time delivery rules in zone 1.

LCCI chief executive Colin Stanbridge commented: "With increasing focus on quality of life issues in Mayoral debates, these results show that businesses are keen to explore different options to achieve a sensible balance between public and commercial needs.

Zone 1 is a highly successful commercial area but for that to continue, policymakers must take care not to produce unintended consequences by taking quick, populist decisions.

Those calling for a morning lorry ban must spell out how shops will be stocked in time for 9am openings or how builders secure supplies to construct the offices and homes central London needs.

Night-time deliveries can be key to facilitating future changes in traffic rules however new hours or in-

creased frequency should not be able to be blocked by an unrepresentative and vocal minority".

Transport is one of five key priorities identified by LCCI in its 20-step agenda; *Towards a Greater London* which sets out measures to secure London's future as a great place to live, setup and run a business.



Colin Stanbridge

LCCI events highlights

■ Property and Construction Breakfast Club

Sherin Aminossehe, Chief Operating Officer and Head of Government Property Profession at the Government Property Unit will be our keynote speaker at the breakfast on **Tuesday 24 May**. Sponsored by **Bond Bryan Architects, CBRE, Middlesex University - BIM Management and Willis Towers Watson**, the event is open to Patron and Premier Plus members only at £45.00 inclusive of VAT per person.

■ Changing Places Lunchtime Networking

This flagship networking reception is a fantastic opportunity to make and reinforce business connections with up to 100 members from across all sectors. April's event will take place on at **Allianz Park**, the home of **Saracens rugby club** and an award-winning,

sustainable and environmentally friendly venue. Attendees will enjoy a welcome drink and nibbles with a perfect view of the pitch and tour the stadium's extensive sporting memorabilia including Olympic torches and Ian Botham's bat from the 1981 Ashes. Taking place on **Tuesday 12 April from 12.00pm - 2.00pm** this complimentary event is open to Patron, Premier Plus and Local members.

■ Annual Golf Day

Book now for the LCCI golf day on **Friday 1 July at Royal Blackheath Golf Club**. Situated just nine miles from the City of London guests will enjoy a day of high-level networking and 18 holes at the oldest golf course in the world. Breakfast, refreshments and post-round meal will be provided. The day is open to all members with prices starting at £139.20 inclusive of VAT per person.

■ Capital 500 Quarterly Economic Survey - Q1 2016 Launch

LCCI's Capital 500 Quarterly Economic Survey - in partnership with leading polling agency ComRes - is London's largest and most authoritative business survey, measuring business performance and confidence in the capital. Join us for a presentation of the Quarter 1 findings on **Wednesday 6 April at Metro Bank Holborn**, which will include expert analysis of what the results mean for your company and London's economy, as well as opportunities to network over breakfast. This complimentary event is open to all members.

■ Annual Summer Party

The RAC Club will provide the perfect setting for the Annual Summer Party taking place on **Thursday 7 July**. This

prestigious event continues to attract London's key players. Guests will enjoy a decadent evening of fine wine, canapés and high-level networking. Tickets start at £90.00 inclusive of VAT for Patron and Premier Plus members.

■ Changing Places Evening Networking Reception

Join us at our bi-monthly complimentary networking reception, which will be attended by up to 120 members from a wide range of industry sectors. LCCI Patron Member, **Metro Bank** in Chelsea is kindly hosting our May event at their newest store located on the Kings Road. Refreshments and nibbles will be available throughout the evening. Taking place **Thursday 26 May from 6.00pm - 8.00pm** this complimentary event is open to all members.



See main story on LCCI's presence at the international property fair in Cannes on pages 4-6



Mark Collins (left) with Brandon Lewis MP



Mark Boleat (left) with Colin Stanbridge

ADVERTORIAL

CLICK FOR MORE INFO

Air Astana launches new Diamond Card for frequent flyers

AIR Astana has launched a new Diamond Card for its ultra-loyal Nomad Club frequent flyer members. The new upper tier card which even features flecks of real diamond and elements of gold, offers exclusive benefits to Air Astana's previous Gold card members, who have managed to maintain that status for the past four years consecutively, which involves earning 100,000 flight points or taking 125 flights each calendar year.

Diamond card status affords its members the following benefits: reservation waitlist priority and a guaranteed Economy Class seat on any Air Astana flight at any time (when booking 72 hours prior to departure), the right to gift Silver card or Gold card status as well as points to relatives and friends, free upgrades to Business Class twice a year, double points awarded and unlimited purchase of bonus points, check-in at Business Class counters, regardless of booking class, free additional 25 kg of baggage, access

to Air Astana Business Class lounges and invitation of one guest to the business lounge. Once awarded, Diamond card membership is valid for two years. The full list of advantages of Diamond Card membership status is available on the Air Astana website: <https://airastana.com>

"The Nomad Club Diamond card provides eligible members with exceptional benefits to recognise their dedication and loyalty to Air Astana over many years. This covers both the increased tangible benefits, as well as added recognition throughout their entire Air Astana journey," commented Ibrahim Canliel, Senior Vice-President Marketing and Sales of Air Astana.

New service added from London Heathrow

In other news, flying directly to Kazakhstan has become even easier with Air Astana's new, fourth weekly service from London



Heathrow to Astana commencing in June. The new service will operate from Terminal 4 at 17.15 on Mondays, complementing the existing Tuesday, Thursday and Saturday schedule.

Being an overnight flight, Air Astana will be offering its popular Economy Sleeper Class on its Boeing 757s. The Economy Sleeper, launched last year, enables passengers to sleep in a lie flat position, by combining

three economy seats and is attractively priced at the equivalent full economy class fare.

Return Economy Class fares from LHR to Astana start at £485. Return Economy Sleeper fares start at £1492 and return Business Class fares start at £1953.



Carnaby Street keeps its allure

One of London's leading boutique serviced office provider has opened a new office on one of the city's most celebrated streets. Located on Carnaby Street in the heart of London's buzzing West End, the building makes WorkPad the only serviced office provider on the Carnaby Estate.

The home of numerous fashion and lifestyle retailers, Carnaby Street is one of the city's most vibrant shopping destinations, boasting the iconic Liberty's department store and famous brands such as Diesel, Levi's and The North Face.

The newly refurbished office building gives its customers access to all that Soho has to offer, adding to WorkPad's Lexington St, Lower James St and Ganton St offices already in the area. The portfolio now numbers seven buildings with other offices located in Marylebone and Covent Garden.

Following a full refurbishment, including new wooden floors, internal and external painting, and installation of a state of the art networking infrastructure & CCTV system, No.21 Carnaby St offers four floors office space, with scope for customers to tailor their space to their needs. Facilities include a 100MB fibre line and each office will be supplied with its own dedicated VLAN with un-contended bandwidth. The offices come fully furnished as standard.

WorkPad co-founder James Barnett said, "We are excited to be growing the WorkPad portfolio and looking forward to welcoming businesses from a range of sectors to the community. More and more companies want to portray themselves



as creative and are using cool locations as a means of giving off a modern, trendy vibe. With suites available to suit businesses sized 4-8 employees, this is an excellent opportunity for small companies to claim a 'shop-front' in one of London's

most prestigious areas."

Jonathan Masri, WorkPad co-founder, added: "Carnaby St fits perfectly within our vision to capture the essence of central London in our offices. These are the vibrant areas that people want to work in and we are looking to make them attainable for companies who would otherwise struggle to secure their own space."

www.workpad.co.uk



Bank drive to help 25,000 exporters by 2012

Lloyds Banking Group has announced a new drive to help thousands of UK businesses become 'first time' exporters, as part of an effort to help support the growth of small and medium sized firms, and to help reverse the country's widening trade deficit.

The Group's new and ambitious export pledge will see it support 5,000 first time exporters during 2016, and a total of 25,000 by 2020 – a target which will help contribute towards the UK government's goal of helping 100,000 businesses start trading overseas, as part of its Exporting is GREAT campaign, by the end of the decade.

The new commitment is part of the Group's 2016 SME Charter, published this month, which also includes pledges to continue growing lending to small businesses; help a new generation of start-up businesses; and support small firms on their next phase of growth.

Growth

Paul Evans, regional director for Lloyds Bank SME Banking in London, said: "The future success of the UK economy hinges on small businesses looking to overseas markets for growth. Through this new pledge, we want to support a new legion of UK exporters, and ultimately to help the UK economy to prosper.

"We have been working in partnership with UKTI for the past year, looking at ways to boost UK exports, and through this commitment we hope to contribute towards its goal of supporting 100,000 new exporters by 2020."

The Group has committed to invest a total of £450 million in digital technology and training, over the coming three years, which will help support the commitment. Key developments will be a new International Trade Portal, through which businesses across the UK will be able to learn how to identify opportunities and operate across

the globe; as well as a new Internet Banking portal for businesses.

The Group also has a network of export specialists, on the ground across the UK, who help develop overseas trade opportunities for customers; provide specialist banking support; and advise on the countries that customers are hoping to target. In addition, the Group has trained more than 300 staff across the UK in international trade.

Paul Evans continued: "Successful exporting is no mean feat – and that is why we are investing in both on-the-ground expertise and digital technology, in order to ensure that businesses have the backing they need to succeed."

Committed

Minister of State for Trade and Investment, Lord Price, who officially started in his new role on 1 April said: "This government has committed to helping 100,000 more UK companies exporting by 2020 and this pledge by Lloyds is a welcome contribution to-

wards this target. It's great to see the banks doing their bit to support small and medium sized businesses looking to invest and create jobs. By working together like this we can make sure British businesses up and down the country have the support they need to export their goods and services around the world, and that the UK remains a great trading nation."

The Group is also providing 'on the ground' support for businesses in hubs across the UK, where 'export experts' from the bank are working hand in hand with specialists from UKTI and a range of other organisations in order to coach businesses in how to capitalise on overseas trade opportunities.

www.exportingisgreat.gov.uk

PROUD TO SUPPORT

**EXPORTING
IS
GREAT**
BRITAIN & NORTHERN IRELAND

Pledging support

The full range of pledges in the Lloyds Banking Group 2016 SME Charter is as follows:

- Supporting new exporters:** We will help 5,000 businesses to start exporting their products and services for the first time in 2016 working in partnership with UKTI, UK Export Finance and The British Business Bank. This will help contribute towards the government's target to help 100,000 first time exporters by 2020.
- Growth:** We will support 1,000 start-ups in 2016 to mature into established £1m businesses within three years.
- Getting Start-ups off the ground:** We will help a further 100,000 start-ups get off the ground, as part of our commitment to encourage enterprise across the UK.
- Growing SME lending:** We will increase our net lending to SMEs by more than £1 billion during 2016, building on our six years of consistent lending growth, during a time when across the industry, lending has declined. We will continue to work with the British Business Bank to use government backed schemes such as the Enterprise Finance Guarantee to support businesses in accessing finance.

- Local lending:** We will expand the range of managers across the business with the authority to approve lending. Our most senior managers can renew loans of up to £1 million and to approve new lending of up to £500,000 at their own discretion. Lloyds Bank remains one of the only banks that gives local discretion to its managers and the policy continues to play a crucial role in delivering a fast local service and growing the bank's lending across the UK.
- Switching:** We have pledged to contribute to the proposed £5 million 'SME Innovation Challenge Prize' to stimulate the development of new comparison services and websites for small businesses. This will help small businesses to compare and switch banks, improve competitiveness and transparency in the SME banking market, and ensure better choice and outcomes for customers.
- Responding fast to appeals:** We will respond to appeals on lending decisions faster than the industry as a whole and we will provide goodwill payments for any cases overturned. We commit to looking at 90% of appeals cases within 15 working days and have led the industry in our approach to appeals.

- Investing in digital:** We continue to invest in our digital capability to help simplify our products and services for small businesses. We are piloting a new online banking platform, Commercial Banking Online, which will enable businesses to carry out their day-to-day transactions faster and more simply. We are using digital technology to significantly reduce the time it takes to open a new bank account and simplify the process. We are working with a number of partners including the Tinder Foundation, Go ON UK and the government to improve digital skills for individuals, small businesses and charities.
- Mentoring:** We will support new and established SMEs, including community and social enterprises, through our network of over 400 enterprise mentors across Britain, trained through the Business Finance Taskforce accredited scheme.
- Business turnaround:** We will continue to work with customers whose businesses are in difficulty to bring them back to financial health. In 2015 we helped more than 1500 businesses on to a sounder financial footing and protected over 28,000 jobs.

- Base rates:** We will raise awareness among SMEs of potential rate movements and help assess the impact it could have on their business, utilising a variety of channels with messaging through the Lloyds Bank website, online banking and telephony systems. A self-service tool will be also be provided allowing clients to assess the impact a rate change would have on their monthly loan repayments.
- Protecting against fraud:** We will support our clients with a programme of activities to build awareness and knowledge so they can take proactive steps to protect themselves against the threat of Fraud. This will include quarterly webinars, hosted in partnership with the City of London Police and Get Safe Online, highlighting the risks and providing practical advice regarding prevention, as well as issuing Fraud Brochures to existing and new clients and offering additional advice and support at local events, tailored to meet client needs.

www.lloydsbankinggroup.com

Two minute interview



Albie Stadtmiller, director of St. Vincent's Family Project



Who are you?

I run St. Vincent's Family Project, a charity that works with vulnerable families in Westminster.

What is your connection with the London Chamber of Commerce?

I have been a member of the chamber since starting my new role as director in the spring of last year.

What was your first job in London?

I was a church Minister supporting the administration matters for a small church in Ealing.

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

Becoming the director of St. Vincent's Family Project and helping them bring in new resource for their valuable services to the community. **"If there is one thing I hate about**

"I would make a permanent planning law that prohibits any more tall buildings being built within the centre or close to the centre of London."

my job it's ...
... having to travel twice the distance of my former job every day."

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

Elon Musk, within his role as the founder of Tesla Motors. He was able to change the perception that his product - electric vehicles -

couldn't be improved upon; by making them faster, better looking and soon-to-be more affordable.

What did the 2012 Olympics mean to you and your business?

The Olympics were an opportunity to encourage vulnerable groups that they could aspire to meeting challenges (as the athletes had done) and they could gain access to the events and celebrations (through low-cost tickets or free events).

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

In the United States, where I originate from, a school bus system operates for children. This cuts down on road congestion. Some type of similar system might work in London.



Westminster) of nations and cultures. My least favourite thing is the large wing mirrors on the red buses that often come very close to my head as I am walking on the street, as I am over six feet tall.

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

I would make a permanent planning law that prohibits any more tall buildings being built within the centre or close to the centre of London.



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

At the moment, this is the Discretionary Rate Relief for charities.

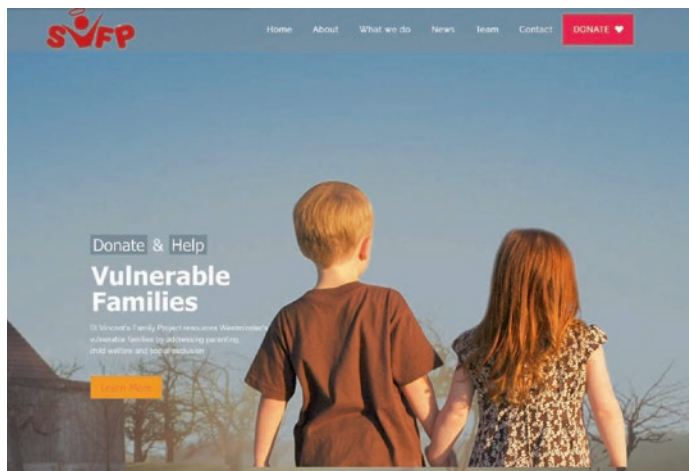
What is your favourite and least favourite thing about London?

My favourite thing about London are the areas of hyper-diversity (like

How can businesses support a charity?

There are many ways that a business can support a charity. This could be through corporate volunteering, being a board member, sponsoring an event, being a business mentor, or providing some other type of resource.

www.svfp.org.uk



London employers at risk of naughty step over childcare vouchers

Maternity discrimination is one of the big ones to avoid for UK employers. It can lead to huge pay outs in tribunals, cause upset and stress and lead to reputational damage. Whilst many instances of such discrimination are fairly obvious, the issue of childcare vouchers is not.

Benefits

Fintan O'Toole of The HR Dept, explains why these waters are a little muddy: "When an employee goes on Maternity Leave, she is not entitled to remuneration from her employer - instead Statutory (or contractual) Maternity Pay kicks in. What she is still entitled to, however, are her usual benefits. So far, so good. Where it starts to get complicated, however, is that childcare vouchers tend to be perceived as a benefit, but actually they are often acquired by the employee giving



Fintan O'Toole

up some of their salary before tax - an arrangement known as salary sacrifice. Therefore, the benefit is funded by remuneration."

O'Toole continues: "Given this technicality, perhaps surprisingly, HMRC's guidance had been that employers should

"Our advice would be to review how your childcare vouchers are offered to staff, to ensure you treat staff correctly during Maternity Leave."

continue providing the childcare vouchers. This led to the odd situation where employees were supposedly sacrificing salary that they were not receiving to get the benefit, and employers were the ones having to pick up the tab."

Guidance

These technicalities have been put under the microscope recently by the Employment Appeal Tribunal, who have ruled that HMRC's guidance that they should be paid had no legislative basis. So what does all this mean for businesses in London?

O'Toole comments: "The Employment Appeal Tribunal's decision is generally favourable to employers, but has a sting in the tail for some. If childcare vouchers are offered as a salary sacrifice arrangement, there is now no need for them to be provided during Maternity Leave. However, if they are an additional benefit then they will still need to be provided. Our advice would be to review how your childcare vouchers are offered to staff, to ensure you treat staff correctly during Maternity Leave."

www.hrdept.co.uk

Fleet Street bids farewell to Jeff Postlewaite

Jeff Postlewaite, former head of press at LCCI and editor of *London Business Matters* has died following a long illness. He was 59.

Jeff, who enjoyed a distinguished career in journalism, including an extended spell as one of the Evening Standard's senior correspondents, was highly regarded for his ability to distil complex policy issues into succinct media releases.

This skill meant journalists often turned first to the LCCI when seeking reaction to important economic news. Jeff was always quick to spot the key message on Budget Day or during the global downturn.

Setting the agenda was always Jeff's style. Before he joined the chamber he had been a founding partner in a highly innovative advertising agency. His copywriting skills and ability to communicate effectively with all levels from the jobless to the boardroom made him a natural for his next role - in the communications directorate at London Underground.

There he led ground-breaking campaigns to recycle Travelcards for the homeless and was the driving force behind the launch of the Tube's highly-successful licensed busking programme.

"Next time you hear someone murdering 'Streets of London' as you walk through the passages at Green Park remember to think of Jeff!" Valentine Low of The Times told family, friends and former Fleet Street colleagues at Jeff's funeral service in his beloved hometown of Leigh.

Tributes came from former deputy Prime Minister Lord Prescott, who hired Jeff in the run-up to Labour's 1997 election victory, and many of his former newspaper colleagues including journalists from The Guardian, Evening Standard, The Times, Daily Mail and The Sunday Times and elsewhere who all



travelled to Leigh to remember Jeff and pass on their condolences to his wife, Tanja.

Tony Maguire

Happiness leads to success

“Whether you think you can,
or you think you can't, you're right”
- Henry Ford



by Lisa Whitehead

Many people think that success leads to happiness, but actually it's the other way around. A decade of research in positive psychology and neuroscience has found that happiness is the precursor of success – not the result itself.

Research within businesses has also proven that happiness and optimism actually fuel performance and achievement, giving companies a competitive edge.

Your mind is a powerful tool and with the right development can be programmed; just like a computer, to think and act more positively.

Every moment of every day we're having thoughts. In fact it's estimated that on average we process between 60,000 to 80,000 thoughts a day. But what are those thoughts feeding you - fruit or poison? Not only that, what about your boss, your colleagues, the culture of your business? Do these factors nurture positivity or conversely breed negativity and unhappiness?

High percentage of Brits are unhappy at work

Brands such as monster.co.uk have claimed that a huge number of employees are unhappy in the workplace, with The London Evening Standard recently running an article stating that 80 per cent of Londoners are "unhappy at work".

This statistic was the output of a survey undertaken for The Best You magazine and revealed that only 17.6 per cent of men and women in the UK's capital were content at work, with many blaming their unhappiness on bad management and bullying.

The survey also found that 20 per cent of women and 25 per cent of men said that they suffered from depression, with



the majority of men declining to seek professional help. A very worrying statement when you consider that suicide is the biggest killer of men under 25 in the UK.

Cultivating happiness

Does your workplace build people up or knock them down?

Shawn Achor (Harvard Business Review 2011) estimated that intelligence and technical skills contribute only 25 per cent of your job success, the other 75 per cent

determining long term job success being dependent on your ability to positively adapt to the world. He found that:

- Doctors primed to be positive come to the correct diagnosis 19 per cent faster
- Salespeople achieved 37 per cent more sales when optimistic
- Happier people were better at securing and keeping a job, demonstrated superior productivity and resilience, experienced less burnout and had lower turnover rates.

Tips for business leaders to create happy people and happy workplaces, and improve results

Model the way – leaders and managers set the temperature in the workplace. Be the power station, energising and invigorating those around you

Inspire a shared vision – show your people that they are valued, include them in your vision for the future, paint a compelling picture that involves and includes their input and involvement

Provide positive challenges – give team members projects and assignments that will allow them to push beyond their perceived limits, allowing them to grow and develop

Enable others to act – invest in their development, training is critical to ensure they have the skills, confidence and feeling of worth in the business

Encourage the heart – catch them doing something great, make their work meaningful, show your appreciation and gratitude and allow time for fun.

Don't forget that every word you say and every move you make is feeding both yourself and those around you, fruit or poison. Be sure to be nutritional with your words and deeds.

Lisa Whitehead is an award-winning therapist, author and director of

Get The Edge UK
www.getthedgeuk.co.uk



BrightStar Productions

Stephanie Robinson and Robin Ross are the directors of BrightStar Productions, a multi-award-winning digital communications company that makes TV adverts and on-line videos. They both began their careers in national TV journalism interviewing the likes of Tony Blair and Mariah Carey, then five years ago they decided to turn their talent for writing killer headlines into creating on-line videos and TV adverts that not only look good, but also tell a story. Here is their take on the business.

Global

Why do we need on-line video? Well, chances are in the last week you will have watched at least one video when browsing the net; to shop, for work or just for fun (cat videos still dominate Youtube). According to a report from Cisco, by 2019 on-line video will be responsible for four-fifths of global internet traffic. The best way to reach a potential customer is to think like one... and just like you, if they like what they see on-line they'll share the video with others. They'll spend longer browsing your website and more time getting to know your brand. Forrester researchers claim if a picture paints 1,000 words then one minute of video is worth 1.8 million words.

Video content

The most important question is: who is my audience? followed by: what do they want to see? If it's a product, then chances are they want to see it in action. Apple

"Forrester researchers claim if a picture paints 1,000 words then one minute of video is worth 1.8 million words."

advertises and on-line films of their phones and iPads are high-end and incredibly slick, but they also show you what's new about the gadget and how it works. The video makes you want to try it and indeed nearly half of shoppers will visit a store online or in-person after watching a video. Of course a film can be abstract, but you still need to show off your service or product. BrightStar made a TV advert for Hartlepool College showcasing its new £52 million building. The college wanted to attract 16 to



Robin Ross (left) and Stephanie Robinson

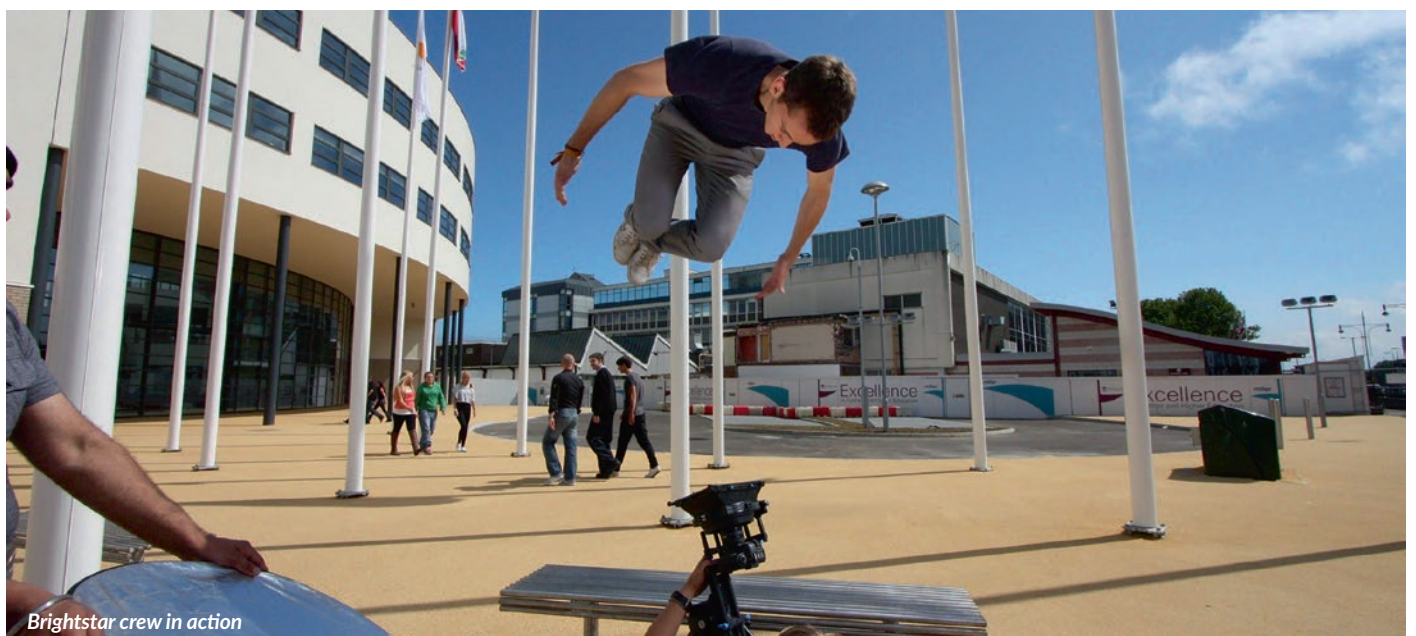
18 year olds, so we simply filmed a free-runner running through the building. It was young, energetic and it showed off their first class facilities. The TV advert and marketing campaign led to a 70 per cent increase in enquiries.

Expertise

So I've made the film, now what? Sticking it on Youtube and crossing your fingers is not enough. Brightstar uses its journalistic expertise to discover your story and to push it on digital channels, social media, newspapers and television. The first and most obvious place to incorporate video is your website, but also your

blog posts, Facebook and Twitter. Eighty eight per cent of visitors stay longer on a site with prominent video displayed. And now people can see your films when on the move – the explosion in mobile phones and tablets means you are in direct contact nearly all the time. Cisco predicts that traffic from wireless and mobile devices will rise to 66 per cent of all traffic in four years. Video can give you access to all this. So whether you're in construction, banking or knitting Fair Isle jumpers on the Shetland Islands we all have a story to tell and share on-line.

www.brightStarproductions.tv



Brightstar crew in action

The pitfalls of procuring translations – and how to avoid them

Examples of badly produced translations are everywhere



by Chris Barella



Rubbish? A somewhat inscrutable garbage disposal warning



Children must be accompanied on the escalator ... we think



Yes, well, you know what they mean in this public convenience

Whilst the signs above make us smile, there can be more serious consequences to mistranslation. For example, when it comes to marketing, the nature of your catchphrase or slogan can be key to communicating your core brand values. If you operate within a global marketplace, the possibilities for your message to be disrupted are increased massively; as HSBC found out to their cost. In 2009 the global banking group had to spend £7 million on a rebranding campaign after their slogan 'Assume Nothing' was translated to 'Do Nothing' in several countries.

Occasionally mistranslations can cause more than just embarrassment and have wide-reaching impact on the very culture of a nation. For example, in the 1950s, chocolate companies in Japan began encouraging couples to start celebrating Valentine's Day, but a mistranslation from one company made it seem like the idea was for women to give chocolates to men. This practice is continued to this day, with men doing the same for their partners on March 14 – 'White Day' as it is known in the Far East.

Fundamental

Another example of fundamental cultural impact of a mistranslation is the idea that Mars supported sentient life in the past. It has been a common theme in science fiction for decades, and it is a result of a mistranslation of an Italian astronomer's words.

In 1877 Giovanni Schiaparelli discovered 'canali' on Mars' surface. This was translated widely at the time as being 'canals'. Of course canals are a manmade phenomenon; so was this proof that a civilisation once existed on Mars? It is an idea that has inspired countless works of fiction, except that it is all based on a mistranslation. 'Canali' doesn't mean 'canals', but 'channels' or 'trenches' – that is, completely naturally-occurring terrain.

Mitigate

So how can someone commissioning a translation ensure that they don't end up as an example of what not to do? There are a number of steps that can be taken to mitigate the chances of this happening:



- **Finalise your text before starting the project**

It may be tempting to get your translation project rolling quickly but if you ask translators to work from a draft-in-progress, it will almost always be more time consuming. This is because when the final version becomes available, those few words that you thought would be just 'tweaks' will need to be checked against the whole document to ensure that they don't cause contextual issues. Also, by having the completed document in its entirety, the translators can get an accurate overview of the project from the start.

- **Let the translator know who the final audience will be**

A speech is not a website; a sales brochure is not a catalogue entry; an article in the Daily Mail is not a company prospectus. The skill sets needed to produce these different translations will vary. The style, pronounceability, word choice, phrasing and sentence length will all vary depending on where your text will appear and what you want to achieve. The translation agency you work with should have a comprehensive database which enables them to differentiate between the skills sets of their various linguists, such that they are only using translators who are experienced in the specialism you need.

The better your suppliers understand your business philosophy, strategy and products or services, the more effective their texts will be.

- **Professional translators work into their native language**

If you want your catalogue translated into German and Russian, the work must be done by a native German speaker and a native Russian

speaker. Likewise, native English speakers should translate from foreign languages into English.

- **What is your audience's native language?**

Should your Spanish be aimed at clients in Madrid or Buenos Aires? There are important differences between languages for European countries and their Latin American counterparts.

- **The text should read as if it was produced in the target language**

No one reads your texts more carefully than your translator. As a result, they may identify fuzzy copy – sections where clarification is needed. This is good news for you as it enables improvements to the original. As the chief economist of a major French bank commented: "we try to wait for our texts to come back from the translators before going to press with the original French. The reason is simple: our translators track our subjects closely and their critical eye helps us to identify weak spots in the original".

- **Proofreading**

It is always advisable to have your translation proofread. This allows a second set of eyes to look over the translation and check for spelling and grammar accuracy, as well as making sure the source material has been rendered faithfully. The international quality standard, EN ISO 17100, requires that all projects are revised by a second linguist who is as equally well educated and experienced and as the original translator.

Chris Barella is director of Teneo Translations
www.teneo-translations.com

Holiday habits: ‘returnerism’ widespread among Londoners

New research from ATOL has found that ‘returnerism’ – the habit of return to the same holiday destination year in year out – is widespread among Londoners, with a quarter favouring the same holiday destination every single year. The average person has been to the same holiday resort four times and more than a tenth of holidaymakers are such creatures of habit that they have returned to the same holiday spot ten or more times.

Risk

A growing symptom of returnerism includes holidaymakers cutting out the middle man as they become more familiar with their destination and putting their own holidays together. Two fifths are booking their

flights, hotel and transfer all independently, rather than booking them together through a travel company. A worrying side effect of this DIY approach to booking holidays is people not realising that their trip is not ATOL protected if they book the different parts separately. Booking an ATOL protected holiday through a UK travel company means holidaymakers are protected even if the company ceases trading. So anyone booking their own travel arrangements separately could be putting their hard earned cash at risk if one of the companies they book with goes bust.

Londoners like to follow their travel traditions once they have landed too. Nearly a third of people admitted to booking the same hotel and a tenth will even try to book the same room. Nearly a third of hungry tourists will dine at the same restaurant and a third will go to the same



pub or bar on every trip.

Commenting on the research, Andy Cohen, head of ATOL said: “This shows that many of us in the UK are creatures of habit who love the comfort of taking our well-earned summer breaks in familiar surroundings that we know inside out.

“But with so many UK tourists returning to the same holiday destination year after year, they may be tempted to book their own arrangements rather than use a travel company. If you book a ‘DIY’ holiday in this way you will not be ATOL protected – losing out on that important protection for your holiday and money if something happens to the companies you book with.

“So even when people know their destination really well, it’s important to remember to pack peace of mind when booking, by checking for ATOL protection. Booking flights and accommodations together with a UK travel company means you will be ATOL protected, your money will be safe and you can concentrate on looking forward to that well-earned holiday.”



Top 10 holiday destinations to return to

	Destination	Country
1	Paris	France
2	Balearic Islands	Spain
3	California	USA
4	Algarve	Portugal
5	Sardinia	Italy
6	Orlando	USA
7	Costa del Sol	Spain
8	Crete	Greece
9	Antalya	Turkey
10	Corfu	Greece

On the frontline

Lord Andrew Adonis was guest speaker at the latest in the series of LCCI Patron Member lunches. Pictured on the right with Chamber chief executive Colin Stanbridge, Lord Adonis was last year appointed chairman of the National Infrastructure Commission, an independent agency created to assess Britain’s future infrastructure requirements. Previously he was a journalist at the Financial Times before moving

to the Observer as a political columnist. He joined Tony Blair’s Number 10 policy staff in 1998, first as education adviser then as head of the policy unit. In government Lord Adonis served as Minister for Schools, Minister of State for Transport and Secretary of State for Transport. A trustee of TeachFirst, which places bright young graduates in challenging schools, he also chairs the trustee board of its equivalent in social work, Frontline.



Drone technology to deliver cars

An online platform that enables people to find the best deals on brand new cars has announced a new groundbreaking drone delivery service; using a fleet of iconic Chinook helicopters that have been modified with remote-controlled technology to take deliveries off the roads and up into the skies.

Carwow will cement its position as the best way to buy new cars with this new delivery service; pledging to deliver vehicles to owners' doors in record time using state-of-the-art technology which has never before been used for automotive deliveries.

A fleet of ex-RAF Chinooks has been acquired and retrofitted with remote-controlled actuators, allowing them to act as supersized drones guided to their drop off points from carwow's offices in Holborn,



London. The helicopters' massive 10,886kg lift capability and cruising speed of more than 180 mph means even cars as hefty as the new Range Rover can be dispatched to far flung areas of the UK in a matter of hours.

Unique

Meanwhile, Mat Watson – presenter of carwow's new YouTube channel – has been sent on an advanced

piloting course and will take up the additional role of chief drone pilot. Speaking about the unique delivery service, he said: "It's been a learning curve, but delivering cars by rotor power will really propel the buying process through the 21st Century and beyond. To be honest, we're really surprised that this hasn't been done already. It's a no-brainer!"

The launch of the service comes

along with news that carwow will soon double its office space and is in the process applying to the Civil Aviation Authority for permission to build 20 roof-mounted helipads – giving the capacity to offer same-day delivery for around 100 cars.

James Hind, CEO of carwow.co.uk, said: "We're delighted to launch our drone delivery service. Being able to offer this option to customers will give our company, and the UK car market, the lift it needs. Most buyers will get their new car on the day of purchase in a matter of hours."

Trials of the service will begin at the start of April – readers are advised to note the date – and the drone delivery using the Chinooks is expected to be fully operational by 29 February 2017.

www.carwow.co.uk

Members' noticeboard

■ Capita Translation and Interpreting

Capita Translation and Interpreting (Capita TI), a leading provider of language solutions is pleased to announce the acquisition of International Translation Resources (ITR), a London based Language Service Provider. ITR specialises in technical translation and localisation services, and the addition of the company into Capita TI will bring new opportunities, and offers a strengthened proposition to the translation market as a combined entity. If you require further information regarding translation projects please email marketing@capita-ti.com or visit www.capitatranslationinterpreting.com.

■ Present Communications Ltd

Video Conferencing technology is become more commonplace; Present Communications Ltd are pleased to announce the first bridging and support service for video conferencing with a particular focus on live events. We provide bespoke video technology for conferences and meetings, integrating with event spaces and conference venues to provide a seamless, interactive experience.

■ Magnetic London Creative Services Ltd

The past few months have been a time of excitement and growth at

Magnetic. We continue to push the boundaries between augmented reality and print design by creating visually striking content. One of the projects we have had the most fun with was the "Let's Panda!" Campaign which we designed the whole campaign assets (both offline and digital), in collaboration with Lee Kum Kee and Kung Fu Panda 3 - keep an eye on our social media pages and website for details of this campaign! @magneticLondon www.magnetic-London.co.uk

■ Bright Star Productions

BrightStar Productions has won a prestigious Royal Television Society Award for one of its corporate films. It picked up best promotional film at the North East and Borders ceremony in Newcastle. The company specialises in video production and digital strategy. It uses a background in national TV journalism to help businesses to pitch, present, persuade and market a product or service.

■ Biwater International

British water engineering company Biwater has been shortlisted for Water Company of the Year and Wastewater Project of the Year, in the 2016 Global Water Awards. The nominations recognise Biwater's export finance connections and in-house negotiating skills, which have

enabled it to carve out a unique role as a deal broker, bringing bespoke financial, engineering, technical, and operational solutions to bear where they are most needed in the world. Biwater is also commended for a large-scale project in Hong Kong, increasing wastewater treatment capacity to 2.4 million cubic m per day. www.biwater.com

■ Newton Waterproofing Systems

Newton and Collomix Ensure UK Mixing Competence. Newton Waterproofing Systems has exclusively partnered with German mixing technologists Collomix to provide high quality UK mixing equipment. As a leading international supplier of equipment for on-site mixing, Collomix operates in over 40 countries, with Newton's range including hand-held mixers, stirrers and mixing buckets, as well as transport

and cleaning ancillaries. Newton anticipates a beneficial partnership, as; "Collomix equipment delivers immediate savings in time and manpower, and further cost savings associated with this."

■ Lunacitric S.A.

We are pleased to introduce an innovative fresh product made with lemons: Mr. Lemon. This R&D product has been specially designed for the HORECA channel, making possible for Restaurants, Pubs, Hotels, Caterers, Clubs to get a safe and ready to use product that simplify professional's work. Extremely cost effective for owners and Managing Directors within the Hospitality Industry. Pay attention Mr. Lemon is coming soon to the UK where a network of local partners will provide it to you... mrlemon.com

EVENTS

■ Holiday Inn Commercial Road

Please join us at the Holiday Inn London - Commercial Road on Saturday 16th April from 11:30 until 2:30 to see our venue set up in full wedding style. You will be able to see how our Victoria Suite looks in various wedding styles, sample some menus and meet suppliers. Our team will be on hand to discuss your wedding. For more details please contact us on 0207 791 9029 or email lonuk.meetings@ihg.com 5 Cavell Street, London E1 2BP



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Plastic Omnium underground waste system success in Tower Hamlets

THE industry leading Plastic Omnium Sulo Underground Refuse System (URS) are becoming a common sight in the London Borough of Tower Hamlets as both the Local Authority and Housing Associations realise their many benefits. The attractive and functional containers allow large volume refuse storage and unsightly groups of bins to be removed. This has saved space, reduced litter spill, and helped to deter acts of anti-social behaviour.



Alan Craddock, Project Manager of Plastic Omnium's Environment Division explained, "The Plastic Omnium range of underground systems provide aesthetically pleasing, unobtrusive disposal and collection points which combine

increased security with low maintenance and vermin deterrence. Collection costs for the Local Authority are less and the developers get more space. Everyone wins with this system". Underground units enable up to 5 large bins to be replaced.



The above ground 'columns' are a contemporary stainless steel design with a secure 'night-safe' opening and the options of a foot pedal, access control, and fill level indication system.

The decision by Tower Hamlets to upgrade their housing stock was the perfect opportunity to install Underground Systems. Poplar Harca Housing Association currently has 190 systems in daily use which are typically positioned



outside high density social housing or privately-owned apartments. Working closely with Plastic Omnium they have a full maintenance and washing service programme which ensures that the systems are clean and working. A recent resident's survey showed a very positive response with an increase in satisfaction levels.

For more information on Underground refuse systems please visit our website at www.sulo.com or contact joe.watson@plasticomnium.com or telephone 0121 521 4472



GLOBAL LEADERS IN THE SUPPLY OF WASTE AND RECYCLING CONTAINERS

Budget 2016 – key points



by Michelle Debono

Michelle Debono summarises the key points relating to measures aimed at supporting those who work, save and invest.

ISAs

The ISA and Junior ISA allowances will remain at £15,240 and £4,080 respectively for the tax year 2016/17. The ISA allowance will increase to £20,000 from April 2017.

Lifetime ISA

The government announced a new 'Lifetime ISA' to help those under 40 save flexibly for the long term. This is in addition to existing cash, stocks and shares, and Innovative Finance ISAs, and will form part of the overall annual ISA allowance.

Lifetime ISAs represent a real opportunity for younger people to save and will enable parents and grandparents to gift money that can assist with intergenerational planning.

Contributions to a Lifetime ISA

From April 2017, people aged 18 or over will be able to open a Lifetime ISA and contribute £4,000 personally and receive a 25 per cent 'bonus' (equivalent to 20 per cent tax relief), making a total contribution of £5,000 pa.

Withdrawals from a Lifetime ISA

Funds can be withdrawn to buy a first home, located in the UK and worth up to £450,000, after 12 months without any tax charges. In addition, funds can be withdrawn without any tax charges after age 60 for any purpose (e.g. for retirement planning).

It will be possible to withdraw funds before age 60 for other reasons, but the government bonus and any growth on the bonus will be returned to the government, together with a 5 per cent charge.

Where people choose to withdraw savings from the Lifetime ISA to make a first home purchase:

- They will be able to withdraw up to 100 per cent of their Lifetime ISA balance, including the government bonus
- If they are buying their first home



Chancellor of the Exchequer Rt Hon George Osborne MP addressing the Chamber last year. Photograph by Antonio Salgado/Imperial College London

with someone else, they can each use their Lifetime ISA

- The detailed rules will be based on those for the Help to Buy ISA, including that the withdrawal must be for a deposit on a property for the first time buyer to live in as their only residence and not buy-to-let
- They will inform their ISA manager of the purchase, who will claim any additional bonus due from HMRC, and the withdrawal will then be paid directly to the conveyancer. If a purchase falls through after a withdrawal has been made then the funds will be returned to the same ISA manager by the conveyancer and will not count against the annual contribution limit.

Pensions

To support the pension freedoms reforms introduced last year, the government has made some technical amendments to ensure that these are working as intended, including by:

- Aligning the tax treatment of serious ill-health lump sums with lump sum death benefits, so that they can be paid tax-free when someone aged under 75 has less than a year to live but has already accessed their pension
- Making serious ill health lump sums taxable at an individual's marginal rate when paid in respect of individuals aged 75 and over
- Legislating to convert dependents' flexi-access drawdown accounts to nominees' accounts when dependents turn 23, so they do not have to take their funds as a lump sum taxed at 45 per cent.

Capital Gains Tax

The government will reduce the higher rate of Capital Gains Tax from 28 per cent to 20 per cent and the basic rate from 18 per cent to 10 per cent for disposals made on or after 6 April 2016. The 28 per cent and 18 per cent rates will continue to apply for chargeable gains on residential property.

The government will extend Entrepreneurs' Relief to external investors in unlisted trading companies. The new rules will apply to newly issued shares purchased on or after 17 March 2016, providing they are held for a minimum of three years from 6 April 2016, and subject to a separate lifetime limit of £10 million of gains.

Stamp Duty on buy-to-let and second homes

The government confirmed that it will proceed with the proposed increase to Stamp Duty Land Tax on additional properties from 1 April 2016.

Income Tax Personal Allowances

The Income Tax Personal Allowance will increase to £11,000 from 6 April 2016, and £11,500 from 6 April 2017. The higher rate tax threshold will rise to £43,000 from 6 April 2016, and £45,000 from 6 April 2017. Class 2 National Insurance contributions for the self-employed will be abolished from April 2018.

Corporation Tax

The government announced a reduction to the rate of Corporation Tax to 17 per cent from April 2020.

Increase in Insurance Premium Tax

The Chancellor announced a 0.5 per cent increase in Insurance Premium Tax to 10%, which will drive up the cost of insurance from 1 October 2016. The will affect both individuals and companies. Where certain benefits are offered by employers, employees may incur an increase in the P11D value of their benefits.

Tax year-end planning

Overall, nothing in the Budget reduces the need for careful consideration of how to structure your assets in a tax-efficient manner; and with only a few weeks left in the current tax year, make sure you are maximising the opportunities available.

Michelle Debono DipPFS is offering a complimentary financial review to LCCI members. Contact her at michelle.debono@sjpp.co.uk

Visibility to credibility: the value of exhibiting



by Michael Dickinson

Exhibiting can work wonders for growing your business and can take you to the next level. Michael Dickinson gives his ten top reasons to book a stand.

- 1** Exhibiting gets you valuable 'face time'. You can reach more prospects in a three-day exhibition than most sales forces can in three weeks. Meeting people face to face is the fastest way to build a great relationship.
- 2** On average, 88 per cent of people visiting exhibition stands are individuals or companies that are not already clients. Introducing a service or product can be difficult as not everyone responds well to telesales or direct marketing.
- 3** You can be in a room with your target market. Carefully selecting the right trade show means you could be in a space where everyone fits your ideal client profile – who wouldn't want that?
- 4** A high percentage of people at trade shows have buying power or a strong influence. If you are portrayed in the correct way you have the potential to sell to all of them.
- 5** Build a marketing list at the event and be sure to inform your target market and potential clients about introducing new services or products. Even if a particular person doesn't buy at the event, the perfect product for them could be in your next newsletter. Plus, you have already had face time with them so it wouldn't feel like a spam email or telemarketing.
- 6** Networking with other companies you could do business with. Many businesses find outsourcing a cheaper alternative to doing things in-house, maybe a similar company could give you another string to your bow, or you could add another revenue stream through selling your in-house services. New products and ideas will be on display at these sorts of events so you can easily be inspired by your neighbour.
- 7** Strengthen relationships with existing clients. It's the perfect opportunity to get face time with clients that you rarely see or only speak to over the phone or by email, it's always nice to put a face to a name. It's also the perfect time to introduce any new products and services while they are in an open and constructive mindset.
- 8** Build your brand. Exhibits can be a great first impression with the right team hosting and the right stand.
- 9** Generating publicity at the event is easy, you will automatically be added to the online exhibitor list and your company name and website URL will be printed in the magazine given out for free to visitors. You will also be there for all to see so even if they miss that, a large number of people will walk past your stand over the course of the event.
- 10** Event attendees will try to make their time at the event as efficient as possible and are more than likely going to be clear about what they like and don't like. This is the perfect time for you to make notes and work on improving the products or services you offer.

Michael Dickinson is sales and marketing manager of Euro Concept International
www.euroconcept.co.uk

Future looks bright for London family business

Family firms across the UK are setting their sights on expansion following another hugely successful year for the sector. New research by Oxford Economics for the Institute for Family Business (IFB) Research Foundation reveals the vast contribution family firms make to the UK economy – employing over 11.9 million people and making up 87 per cent of all private sector firms in the UK. There are now more than 700,000 family run firms in London making up one in five of all family businesses across the UK. Family businesses also account for 80 per cent of all private sector firms in the region - one of the highest concentrations in the UK. Since 2013 family businesses have increased employment by six per cent and turnover has also seen a strong rise, increasing by two per cent to reach £1.3

trillion. In addition, family firms paid £125 billion in taxes and contributed over a quarter of the UK's entire GDP. Speaking about the new findings, Peter Armitage, Chairman of the IFB, said: "The report sheds light on the sheer size and scale of the family business community. It's an important reminder of how vital family-run firms are to the UK – serving as the backbone of our economy, with family firms making a phenomenal contribution across all sectors, industries and regions. "Family businesses have always been at the very heart of the UK economy and based on the steady rise in their recruitment and turnover, it is clear they are here to stay. It's encouraging to see family firms with such a buoyant attitude towards their future expansion - almost half of family SMEs expect to grow over the next two to three years."

Growth and expansion is a top priority for many SME family firms with just under half stating they aim to grow over the next twelve months. Looking to how they will turn this ambition into reality just under a half of firms say they will invest in improving the skills of their workforce to support growth,

with a third planning to boost productivity through investing in new machinery and premises. Looking beyond their traditional activities to diversify their business and customer base, 42 per cent of family firms are planning to move into new markets and 37 per cent are developing and launching new products and services.

Institute for Family Business

The IFB is the UK's family business organisation, supporting and promoting the UK family-owned business sector through events, networking, representation, and thought leadership. The UK family business sector numbers 4.6 million firms, providing 11.9 million jobs and generating a quarter of UK GDP. Over half of Britain's mid-sized companies and one on ten large companies are family owned – the UK's Mittelstand.

The IFB Research Foundation is a charity established to foster greater knowledge and understand of family firms and their contribution to the economy and society, as well as the key challenges and opportunities they face.

www.ifb.org.uk

 Institute for Family Business

EU startup stimulator

The success of the European Research Council for entrepreneurs has inspired Carlos Moedas, Commissioner for Innovation, to create a European Innovation Council to help and support the development of inventive businesses, which could rival companies such as Google and Uber. The plan aims to provide European businesses with an environment they can thrive in, with more opportunities to develop projects and a market ready for developing and expanding them.

There are fears that Europe's capacity to facilitate innovation is being left behind by other countries, making these new policies crucial. Even though Europe experiences a similar number of new start-ups as the United States, the structure of its market prevents them from being as successful and, consequently, as powerful.



According to the 'Unicorns list 2016', published by the business magazine Fortune (unicorns are start-ups with a market value that exceeds one billion dollars), the European Union counts only 19 unicorns against 101 in the United States. The European Innovation Council could increase the number if Commissioner Moedas succeeds in implementing a shared economy across Europe. This would be a

promising development in the current digital economy. The success of businesses such as Amazon and Netflix rely on the market in which they have been established.

In order to settle this project and to make sure that it will be useful for all sectors, the Commission has organised a 'call for ideas' through which different interested parties can contribute. The opinions of entrepreneurs, academics and businesses are crucial to the plan and will have a significant impact on the decisions made.

Europe has strong assets but it could be used more effectively. According to Commissioner Moedas, "Europe has excellent science, but we lack disruptive-market innovation, this is what is needed to turn our best ideas into jobs, businesses and opportunities".

Women's day

"Today we celebrate women. We celebrate their role in society, at work, in our families and lives. We also remember their suffering, hardship and injustice, which for many is still a reality today. It is also true that we must promote gender equality not just today, on International Women's Day, but every day" (European Commission joint statement, 8 March 2016).

Gender equality has been since the very beginning of the European Union a project it has committed to achieve within

its borders but also outside them. Neven Mimica European Commissioner for International Cooperation and Development made gender equality and women empowerment his personal priority and placed it at the centre of the discussion. He can be proud of the recent EU gender Action plan in external relations for 2016-2020. The Action plan focuses on the crucial priorities for improving the lives of girls and women worldwide. It also challenges Europe to do more for women, and to implement our

own policies more effectively, while consistently taking into account the gender perspective.

A project that includes: "a focus on shifting the EU's institutional culture to deliver more effectively on its gender issues, a commitment to a systematic gender analysis for all new external actions, and covers Commission services and EEAS' activities in all partner countries, including fragile and conflict-affected states and the promotion of policy coherence with internal EU policies in full alignment with

the EU Human Rights Action Plan". This not only focuses on the improvement of the conditions of women outside the EU but also challenges the EU member states to stick to their policies for gender equity and try to take into account, every day, the gender perspective. The quality of the project is also reflected through its great cooperation and partnerships with UNICEF, UN women and other organizations as the heavy work towards gender equality cannot be addressed by the EU alone.

New worker legislation

Last month the European Commission presented the reform of the Posting of Workers Directive.

A posted worker is an employee who is sent by his employer to carry out a service in another EU Member State on a temporary basis.

The reform aims to promote the principle that the same work at the same place should be remunerated in the same manner.

A proposal that will intend to amend the social-dumping used by companies while using low cost worker to evade from labour laws of the host state. This is a project that seems to be needed as the allocation of workers in other member states concerns more and more European as the number of postings has improved by almost 45 percent between 2010 and 2014. In 2014, around 1.9 million workers were posted to other Member States.

This is a plan undertaken by the EU



Commissioner for Employment, Social Affairs, Skills and Labour Mobility, Marianne Thyssen that stated: "I have said from day one of my mandate that we need to facilitate labour mobility, but that it needs to happen in a fair way. Today's proposal will create a legal framework for posting that is clear, fair and easy to enforce."

Nowadays posted workers of some specific areas are already subject to the same legislation of the host country employees. However, the employer does not have the obligation to pay posted worker more than the minimum rate set by his country. This situation is leading to an unfair situation for posted employees as they receive lower remunerations than their counterparts, while exerting the same job.

The reform will then aim to apply the same rules on remuneration for local and posted workers. This will be undertaken through a transparent precision from all member states of their remuneration policy, which will become mandatory for posted employees.

These changes will benefit both for workers while offering them a better protection as well as for companies with a more transparent environment with legal certainty.

The prevention of antibiotics in agriculture

The European Parliament approved a draft legislation regarding more regulation towards the antibiotics given to animals. This is an important project as the over consumption of antibiotics is leading to a real issue nowadays. A problem mentioned by the Commissioner for Health and Food Safety, Vytenis Andriukaitis, during the European antibiotic awareness day: "Infections by bacteria resistant to antibiotics kill 25,000 people every year in Europe alone and cause 1.5 billion euros in healthcare and productivity losses. People are suffering and dying and we are unable to cure



them because some antibiotics are not effective anymore".

The World Health Organization (WHO) wrote a report about this subject last year arguing that antibiotic should only be used by humans and animals as the last resort when fighting a disease. More antibiotics are used more

bacteria become resistant to them, preventing the medicine from any efficiency, leaving no real resources against real infections. Susanne Melior (S&D group), member of the Parliament's Committee on the Environment, Public Health and Food Safety (ENVI) explained that: "Some

farmers administer powerful medication to their livestock in lieu of proper animal welfare. But the large-scale use of antibiotics on animals accelerates the development of multi-resistant germs. Therefore, it's about time that the use of the drugs on farm animals be decreased". The proposition of law accepted by the European Parliament is about to prevent preventive treatment of antibiotics.

To help fighting the antimicrobial resistance the law will enable the European Commission to select the antimicrobial that would be reserved for human use.

EVENTS



The Future of Italian Heritage

Fuorisalone is a set of events distributed in different areas of Milan during the Salone Internazionale del Mobile, staged in the halls of Rho Fiera. Every year, in April, Salone and Fuorisalone define the Milan Design Week, the most important event in the world for design addicted.

During the matchmaking event companies, start-ups, and clusters will be able to meet potential partners interested in developing cross-border business and technology collaborations or starting partnerships for European projects.

Location: Milan, Italy.

Deadline for registration: 9 April 2016



Mission to la Rioja

June 1-2 2016

Mission to la Rioja to meet Spanish enterprises in the wine and food sector for importers and distributors. The event consists of:

- B2B meetings. Bilateral business meetings previously established in individual agendas, between companies and importers.
- Visits to Rioja companies' premises also previously established in individual agendas (according to the selection made by each importer)

Location: La Rioja, Spain

Deadline for registration: 11 May 2016



Brokerage Event Tatra Expo Construction & Living 2016

15 April 2016

The brokerage event Tatra Expo is organised during the 17th international exhibition of construction and housing. The fair is provided under the patronage of the mayor of the city of Poprad in Slovakia, the Polish embassy in Slovakia, the honorary consul of Hungary, the Slovak chamber of commerce and industry in Bratislava and the Slovak association of crafts. The fair is being prepared in cooperation with the association of construction entrepreneurs of the Slovak Republic.

Location: Poprad, Slovak Republic

Deadline for registration: 6 April 2016



Euro-Med Days of the Blue Economy

27 - 29 April 2016

EEN in collaboration with Unioncamere Lazio and Lazio Region invite companies to the Euro Med Days of the Blue Economy.

Two thematic workshops on ports and coasts, innovation, research and training in the maritime industry will be held before the brokerage event, organised in cooperation with the members of the Sector Group "Maritime Industries & Services" of the Enterprise Europe Network.

Location: Gaeta, Italy

Deadline for registration: 8 April 2016



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

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Published by:

Excel Publishing Co Ltd, 6th Floor,
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HSF health plan is the trading company of the charity The Hospital Saturday Fund. The charity provides grants to medical charities, hospices and hospitals, as well as to individuals where ill health or disability has caused financial difficulties. By joining HSF health plan, employees not only get a great benefit which will save them money, they help the important work of the charity – not something which usually happens when an insurance policy is taken out!

i For more information contact HSF health plan on 0800 917 2208



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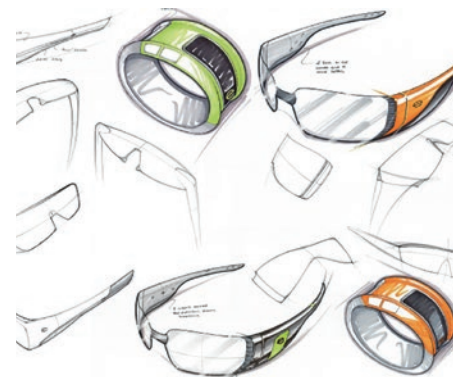
TESTING the designs, during new products and services innovation, delivers commercial viability, avoids costs, and inoculates against pitfalls. It also assists in forward planning the innovation journey, future proofing success, and protects investment returns.

Systems and acceptance testing come later in the development cycle when corrections and remedies are far more costly.

Design testing involves scanning the stakeholders including the customers. Scouring the design objectives and needs. Creatively representing the product or services, its features and function in a convenient media. And measuring appeal expressed by stakeholder and customers. The nature of the product or services determines how it is represented and involves highly creative approaches, including prototyping and gaming.

Design testing makes significant contribution to the business.

- Accelerating towards realisation of revenue by prioritising developments. Design testing quickly establishes the characteristics of the customer's appeal towards specific product and service features.
- A well-crafted design testing strategy can reveal the full product development cycle and the end game. It exposes all the branches that need traversing.
- Formulating an investment cycle and capital investment optimisation by identifying clear and evidence-based milestones.



- Provides antidotes for risks, revealing what will work and how, and what will not work, prevent unnecessary costs, and reputational pitfalls.

In addition, customer needs evolve over time, regulations and cultural norms change, competitors copy offerings. The returns on a product begin to flag. It is essential that products and services features and design be tested periodically for its fit with needs, values, and differentiation.

i Sikander is a partner in Value dynamics LLP, a leading UK based innovation services firm that helps its clients solve problems and design new products and services for growth. Contact sikander@valuedynamics.uk.com

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Do you need help to tackle pension auto-enrolment?



by **Darren Philp**,
Director of Policy and
Market Engagement

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IF you're one of the 1.8 million small businesses in the UK that now need to sign their staff up to a workplace pension you'll have to take action soon to choose a scheme and get them enrolled. However alien the whole concept might sound.

So, whether you're an entrepreneur with a PA, or a coffee shop, a design agency or an engineering firm, it's a new challenge and one which might not be particularly welcome. Especially as a number of high street name pension providers are not available to small businesses at all.

The bad news is that you don't have a choice about whether you take action or not because it's the law. The good news is that we at The People's Pension are here to help.

Last summer, we spoke to a number of small businesses about what they wanted from a workplace pension scheme. They told us that right at the top of their list was support; hand-holding through the tricky times and a friendly voice at the end of the phone. They also wanted a solution which was simple and did the heavy lifting for them.

That's why we created Simply Comply, our 'does exactly what it says on the tin' auto-enrolment solution for small businesses. It's simple, effective and most importantly fast – it's possible to complete initial set up online in just three minutes as long as you've got all the info to hand. What's more, we've got a range of payroll processing options available to suit every business, no matter how small, and our UK call centre is now open for longer to offer that all important one to one support.

We created Simply Tailor too, for businesses that want to take a more bespoke approach. Both

Auto-enrolment pensions for small businesses



options are charged at a one off set up fee of £500 + VAT. So yes, there's a fee, but it's a one off. We don't charge employers a monthly fee, and we also only charge members a low 0.5% annual management charge on their pension savings (much cheaper in those crucial early years than our main rivals).

That one off charge allows us to ensure we can keep offering you the help our customers need when they need it, now and in the future. Plus, if you use a payroll provider, accountant, financial or business adviser to support you already, ask them for a reduced charge code to join us for just £300 + VAT. If they don't have one, tell them to visit our website to find out more and get that all important code: <http://thepeoplespension.co.uk/advisers>.

Here at The People's Pension, we've been helping small businesses out with their pensions for more than three decades. In that time, we think we've built up a pretty good understanding of what you need. Simplicity, support, and good customer service from the first phone call to the first time you provide your employee data, and beyond for the life of the scheme.

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We've got nearly 2 million members, and over 15,000 employers on board now, and are the largest private sector multi-employer pension scheme in the UK. If that sounds like something you'd like to be a part of, visit our website today and find out more: <http://thepeoplespension.co.uk/for-small-business/employers>.

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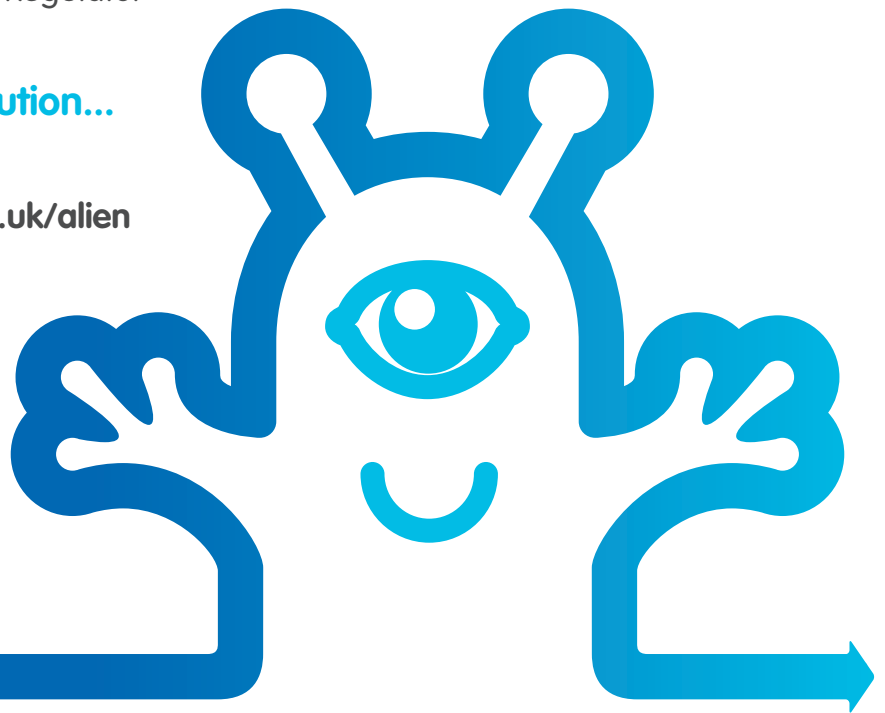
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The British Business Show
11-12 May 2016
ExCel London

In London, twice a year, business owners, decision makers, and entrepreneurs descend on an event to find advice and resources to grow their business. Now in its 35th incarnation, The Business Show, has grown into a veteran amongst the exhibition world, generating a huge amount of revenue for British businesses and providing professionals with an unrivalled amount of free content.

The largest business event in Europe, it now attracts 25,000 SME owners and entrepreneurs to its vast collection of useful content - 250 expert talks, 170 masterclasses, 350 suppliers, networking events, investment opportunities, and much more - taking place over the two day event held at ExCeL, London on 11th & 12th May 2016.

Beginning life as Business Startup 16 years ago, the event has grown into the world leading event of its kind. After several years, The Business Show brand was born, now incorporating Business Startup. The events are held together, sharing much relevant content between startups and established businesses. Run by PRYSM Group, the fastest growing independently owned exhibition organiser in

"Google are bringing their Digital Garage to The Business Show this year, providing free tutorials to get the most out of your website, online marketing and more..."

the UK, they have established themselves as a business-focused organiser with a proven record of creating interactive events with an excellent selection of free business resources that attract the ideal audience for the ideal suppliers.

Henning is wondering why there are not more english companies investing in Germany



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We told Henning about how Fordings is helping british companies invest in Germany

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The event covers the full range of British business from startups to international organisations. Going Global Live, also incorporated by The Business Show, is an event for any business that wishes to expand overseas or is involved in import/export trade. One of the truly beneficial things about The Business Show, are the ideas generated from this cross-section of British business coming together, giving them a shared environment to discuss the challenges that face their industries.

For the first time this year, the show has been divided into four further zones, six in total. These are the SME Marketing Zone, SME Finance Zone, Your Website Zone, The Marketplace, Business Startup, and Going Global. These zones will help business owners find the suppliers and seminars they want while creating an exciting hub where businesses can network with key figures in their industry and come together to solve shared problems and overcome barriers to greater success.

Business Startup focuses on giving entrepreneurs all the support and advice they need in the early stages of their startup journey, providing investment and



funding opportunities, curated seminars, and dedicated suppliers to startups, often offering exclusive deals redeemable only at the show. Rockstar, Angel's Den, and others offer attendees the chance to pitch their idea to panels of multi-million pound investors - changing the lives and future of budding entrepreneurs

and up-and-coming business men alike. It's difficult to quantify just how much of an impact The Business Show has had on British businesses, but over the past thirty-five events, countless businesses have been started and thousands more discovered the support and connections they needed to succeed.

Always innovating and finding new ways to bring value to both the visitor and the exhibitor, becoming Europe's biggest business event seems to be just the beginning for this unrivaled event. Running at the same time, alongside The Business Show, are several other events that focus on a specific industry or niche business area; B2B Marketing Expo, with a truly incredible lineup of experts sharing their marketing knowledge; Sales Innovation Expo, revealing the most effective sales techniques for salespeople in any industry; Legalex & Accountex, which are both leading events for their respective sectors.

Always providing an unmissable speaker line-up, the show delivers a mixture of practical advice and motivational talks to help anyone attempting to achieve a remarkable level of success. Past events have seen Dragon's Den stars Piers Linney, Touker Suleyman, James Caan, and Peter Jones all sharing highly insightful seminars. This year Hilary Devey CBE, former Dragon and distinguished business women, will discuss her journey to become the founder of a multi-million pound logistics company, Pall-ex. She is the epitome of a self-made, highly motivated and incredibly successful business leader. Her seminar is certain to be

"Business Startup focuses on giving entrepreneurs all the support and advice they need in the early stages of their startup journey, providing investment and funding opportunities, curated seminars, and dedicated suppliers to startups..."

both insightful and inspirational. Some of the other speakers to look out for this year include the Head of Marketing at Google UK, Raja Saggi, who will discuss the latest ways a company can improve its digital marketing; Lynn Sutton, Client Partner for Instagram and Facebook, will also deliver a practical seminar disclosing the best ways to use these social platforms to increase sales and promote products. Alongside these practical seminars, attendees will be given the opportunity to listen to the advice of people who have been remarkably successful and have taken their company from obscurity to the top of their industry, global success and made huge profits.

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The Rise and Rise of Alternative Finance

THE FINANCING landscape for SMEs in the UK is experiencing a permanent, systemic transformation.

The alternative finance revolution has begun and the altfi market place now accounts for loans well in excess of £4billion. Fintech upstarts are disrupting the markets traditionally the home of mainstream banks.

Many SMEs are denied the help of traditional banks, largely an outcome of the 2008 crash and the impact of the Basle Accords on bank liquidity ratios. Demand for vital sources of working capital remains and the number of alternative finance providers ready to plug gaps in the funding mix has grown apace.

Businesses come in all shapes, sizes and hues and, as a consequence, every business has its own unique funding requirements. Alternative finance providers have emerged to focus on specific segments within the SME financing spread. This is

great news for the SME exploring funding options, but the myriad of potential solutions does create its own challenges and the plethora of new players delivering multiple options can make it somewhat overwhelming for the uninitiated to tread a well-planned path through the maze of new finance providers.

As specialist altfi finance brokers, we at Genie Lending are bound to say that it is best to employ the services of a NACFB accredited broker and one with dedicated understanding of the altfi marketplace, but with so many new players, make sure your SME and its advisers benefit from working with a true specialist in the altfi arena.

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One such success story comes from Matt Lumb, CEO of Tangle Teezer, he has overseen their meteoric expansion into 67 countries with only a small team around him. Tangle Teezer released an innovative detangling hair brush, denied funding on Dragon's Den, Matt managed to grow the company at a staggering rate without their investment, and

now sells 17 brushes a minute all over the world. To hear him reveal how he managed this incredible accomplishment you will have to register for a free ticket to the show.

In previous years, leaders from worlds beyond business have shared inspirational stories with lessons that can be taken on board and applied to achieving

wild levels of success. Last year, Alastair Cook, the England Cricket Captain, gave an insightful seminar on what it is to be a leader, and commanding a team under pressure. This year, James Ketchell, Serial Adventurer, will give a motivational talk drawing on his experience as the only person ever to have rowed across the Atlantic Ocean, climbed to the

summit of Mt. Everest, and cycled around the entire world, 18,000 miles in total. There are still speakers to be announced for this year show, so visit The Business Show website to stay abreast of any exciting speakers joining the schedule this May.

Google are bringing their Digital Garage to The Business Show this year, providing free tutorials to get the most out of your website, online marketing and more. Business owners and entrepreneurs will be able to book an appointment and attend these free tutorials and learn from the most influential business in the world. Aiming to Alongside Google, some other familiar and pioneering organisations will be lending their support to up and coming businesses, such as KPMG, Barclaycard, BUPA, Experian, Eon, TalkTalk, Vistaprint, and many more.



You can register for free tickets at www.thebusinessshow.co.uk

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SBD

Protecting your business

Whilst crimes against businesses are relatively low, there are still steps you can take to further reduce risks.

crimes. A burglar only needs to spot an open window or an unlocked door or gate to make their move. If you think your security looks poor then so will a burglar.

Burglars will select their targets when they think they have the best opportunity to carry out the crime

number of obstacles, such as unoccupied or insecure buildings.

Consider all the options – some are free or have a low cost, and ultimately could save you money in the long run and even reduce your insurance premiums.

Lighting

Making all the difference, choosing the right lighting will help deter and prevent criminals from accessing your business. There are a number of considerations to look at when choosing appropriate lighting, which includes distributing the

right amount of light, minimising light pollution, uniformity, colour rendering and energy efficiency.

Property

To assist in the prevention and detection of crime and the return of stolen property to the rightful owner, property should be marked

Beyond the perimeter

Ensuring business continuity through a multi-technology approach

PERIMETER security is often considered in isolation to the wider business environment, seen primarily as an effective method to deter, detect or delay intruders or escapees. But those who stop there could be missing a vital opportunity in business continuity planning.

Steve Bell, Chief Technology Officer for security developer, Gallagher says a multi-technology approach to perimeter security can play a fundamental role in meeting ongoing operational requirements.

“Perimeter security is the first point of access control to a site, where businesses have the unique opportunity to ensure compliance and best practice at all levels,” says Bell.

By combining perimeter security

solutions with electronic access control, you can determine not only who, where and when, but most importantly: why? Why is this person here, are they in line with our internal policies and compliances, and are they authorised to be where they are?”

Sharing information at the physical access point about inductions, required permits or licenses helps protect people, saves down time and prevents stoppages due to inadvertent site access, damage and injury.

“Shutting down operations due to accidents, or intentional damage, is extremely costly to any business,” says Bell. “Having the capability to prevent harm to people or equipment through a multi-technology perimeter

solution is hugely valuable.”

Gallagher leads the way in layered, highly integrated perimeter solutions, with a range of customised electric fencing, taut wire and disturbance options.

Their electric fencing system is one of the safest forms of perimeter protection available, designed to comply with international safety standards and deter potential intruders without causing injury. Taut wire technologies such as tension and disturbance sensors provide perimeter detection suited to a wide range of security applications. They act as a strong deterrent and immediately send notifications of any disturbances on the perimeter.

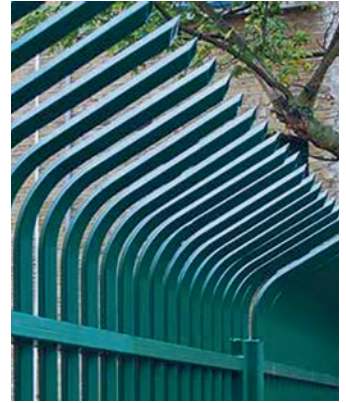


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With a global reputation for quality, innovation and support, Gallagher can work with you to identify the perimeter security solution that best suits your business needs.

i For more information on Gallagher security solutions, visit security.gallagher.com





by a method which is secure, visible and leads to the identity of the owner. In simple form an engraved postcode will suffice. Where a covert commercial product is used it should identify the owner and be supported with a secure and visible mark which leads the recovering agency to search for the product.

There are a number of methods and solutions;

Engraving and chemical etching. Vigorous marking of an item by machine or chemicals to the extent that removal involves disfigurement of the item. Information may be that of the owner or a serial number and supporting data which can be used to check ownership.

Labels. A range of plates, labels and stickers glued or chemically bonded to the item. They should contain sufficient information to identify the owner or the register where such details are held. They may also comprise hologram and anti-counterfeiting technology.

Bar codes. Linear bar codes to international recognised standards which divulge information when read by a bar-code scanner.

Registration databases. Commercial operations which register a customer's property against serial or code numbers, or register stolen property. Registers may be item specific (caravans, computers, plant) business specific (all assets for a particular company or local authority) or general (home or commercial insurance cover).



Manufacturer serial number and warranty databases. These are held by manufacturers or third-party companies to record ownership and warranty details of the first and occasionally subsequent owners.

Photographic databases. Hard-copy or computer held photographic records and owner details of works of art, antiques or other valuables. Ideal for items which are not suitable for any of the other methods due to the value and potential damage of the item.

Carry out a survey

By taking the time to assess your building, you will be able to easily identify areas for improvement.

The environment is the area around the business the street, industrial estate, retail park, pedestrian area or shopping centre. It is the first part of your survey and it will influence the security of your business.

Some things may only become obvious when you walk around the environment.

In the environment and at every level of the survey, you should think how you can:

- increase the effort;
- increase the risks;
- reduce the rewards;
- reduce provocation; and
- remove excuses.

You may not have any responsibility for the layout, security or maintenance around your business, but if you get together with other businesses you may be able to influence leaders in organisations that do. New planning strategies will need crime prevention to be dealt with at the planning stage.

This will affect the environment and your own planning applications.

Security costs could be shared between several businesses. For example, a fully monitored CCTV (closed-circuit television) system could be used and the cost could be shared. Think about what partnerships can be

formed and how businesses can communicate effectively about crime issues and threats.

If the area around your business is well maintained, it will give customers a good first impression and help to increase the feeling of security. A business in a run-down state will seem easier to break into and a criminal will probably think the business hasn't got any security measures.

For further information visit www.securedbydesign.com/

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Cyber-Security

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Focusing only on technical solutions is equivalent to leaving home without your trousers on. Governance is equally important

NINETY percent of smokers will die or become ill because of their habit. They all know this. Yet many will convince themselves that they will be part of the 10% who don't.

When it comes to cyber-security, the question is not whether a company will be attacked but when. Those who ignore this simple fact are probably crazy, stupid or incompetent. There is no patch for any of these. Adopting the ostrich approach will only prevent you seeing it coming – and give the hacker a more interesting view as he approaches.

The kernel of any good cyber defence is a simple, well-crafted governance regime. Identify the threat, quantify the risk and array defences accordingly. The magic ingredient is always

The kernel of any good cyber defence is a simple, well-crafted governance regime. Identify the threat, quantify the risk and array defences accordingly.

proactive engagement on the part of management. Below that, cyber-security must be an, "everyone all of the time", situation. Drop your guard and a hacker will spot and exploit the vulnerability in a moment.

Governance – rules, processes and procedures - must be clear,

concise, written in plain language, effectively promulgated and effectively applied. No exceptions. Training and education must take place, which might be a drag and seem expensive but neither of those consequences are worse than the company going to the wall because you didn't do the simple things. Even the smallest enterprise needs to ensure that their people know what they need to know and do what they need to do.

Unsporting hackers spoof email addresses/links to make them look innocuous. If you are busy, tired, or both, how easy is it to make that mistake of opening one of these? Some estimate that as many as 95% of all hacks begin with a phishing attack.

Well maintained cyber-security

tools and a structured update and patching programme are vital. But this will only help as part of a concatenated plan that has, at its heart, good governance. That plan, is what will save you from a heap of misery on the day that the hackers visit.

Management must be clear about what they will do in the event of a cyber breach and they will need to have practised it. A potential problem will quickly become a full-blown crisis if the response is inadequate. No plan? You have an 80% chance that you will soon be just a statistic.

i For more information or to discuss, please contact info.bronzeye@hushmail.com or Andrew Taylor at andrew.bronzeye@hushmail.com

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In this dangerous digital world, SME's can find it difficult to access high quality cyber-security services. This is a problem. Virtually no company can now operate without using the internet, with all of the dangers inherent in doing that.

Mainstream solution providers can be reluctant to engage with smaller companies who lack scale and deep pockets – which appears to be the primary driver for vendor engagement.

BronzeyeIBRM's service addresses this market deficiency. We offer, essentially, an outsourced and comprehensive CISO service which provides subscribers* with access, through a dedicated account manager, to experienced, high calibre, Information Security specialists who would normally be accessible only to much larger companies.



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How to organise the perfect conference

Organising a perfect conference is a huge challenge. Depending on the type of event you are organising, the time necessary for the preparations might range from several days to several months.

Top tips to consider when planning your next corporate event.

1 Plan

“Consider your audience when scheduling your event. To maximise attendance ensure that

your event is held on a day and time that is suitable for everyone. Perhaps that’s a slow time in your industry for example teachers during the summer holidays, or a midweek event when people are likely to be working.

For every event, you should set two goals: what you hope to accomplish, and what you hope your attendees will accomplish. These planning tips will help to focus your efforts and provide a meaningful experience for all involved.

At this stage also consider budgets. Set out a budget for each aspect of your planning, for example; developing the project, printing of invitations, venue booking, catering etc.”

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Become an INNSIDER in the city that never sleeps

MELIÁ Hotels International will launch its first property in New York City in March 2016. Located at 132 West 27th Street between 6th and 7th Avenue, INNSIDE New York NoMad is within easy access of the city’s iconic landmarks and attractions, including New York Highline, Times Square and Madison Square Gardens.

INNSIDE New York NoMad will boast 313 spacious guest rooms, with neutral contemporary interiors and accents of colour, along with oversized floor to ceiling windows, which offer natural light. The hotel has eight suites, including three unique terrace suites, with breathtaking views of New York’s skyline and the Empire State Building. Each room will offer sleek in-room amenities, including a Nespresso coffee machine, 42” flat screen TV with USB and Bluetooth connectivity and complimentary minibar. Bathrooms will feature a spacious rain shower, bath tub and a range of SAMPAR products, made with active natural ingredients.

INNSIDE New York NoMad will

have access to several major subway lines. Located in the up and coming NoMad district (North of Madison Square Park), guests will be able to explore the area renowned for antique galleries and weekend flea markets, as well as a number of popular nightlife spots.

The property will offer a signature restaurant, Impero Caffé by Scott Conant, including an outdoor garden terrace, with distinctive New York and Italian influences. Managed by celebrity chef, Scott Conant, Impero Caffé is set to become the city’s new destination restaurant, as well as a cosy neighbourhood spot. Open for lunch and dinner, it will serve elevated bistro-style Italian cuisine, including fresh pasta, risotto and seafood. The lobby bar will serve an extensive range of cocktails, from old-fashioned drinks to seasonal hand-crafted beverages, in a cool and modern setting.

Gabriel Escarrer, Vice Chairman and CEO of Meliá Hotels International,



said: “Establishing a presence in New York City has always been a dream for Meliá Hotels International, and the INNSIDE New York NoMad will be a great foundation as we look to continue our expanded growth into the North American market in 2016. New York, one of the biggest tourist destinations for both business and leisure travellers in the world, is perfect for our Innside by Meliá brand, and we are thrilled to see this project come to life”

With two intimate meeting rooms, INNSIDE New York NoMad offers flexible meeting space for social or business gatherings, with a capacity of up to 95 people. The hotel also provides a versatile meetings programme to encourage creativity. It includes fitness balls, high tech SMART boards, built-in audio-visual equipment,



comfortable furniture and an all-inclusive mini-bar and coffee station, as well as soft drinks and healthy snacks.

INNSIDE by Meliá is an urban lifestyle hotel that caters to savvy business and chic leisure travellers. It is one of the hotel group’s fastest growing brands across Europe and the Middle East, fusing efficient service, contemporary design and the latest technology to create a sleek guest experience.

i Rooms at INNSIDE New York NoMad start from \$249. For more information, please visit: www.innside.com

INNSIDE
BY MELIÁ

2 Invitations

"First impressions count, so ensure your invite represents your organisation as professional as possible, ensuring the invite is engaging. Your invitation should communicate the basic information about your event and be branded clearly.

Draw up a contact list with names and contact details for each person you are inviting and keep a record of when the invitations are sent and a record of all responses received."

3 Choose an appropriate location

"The success of the event depends on the venue and where it will be held. The location is important both for you as an organiser and your guests. The look and the standard of your chosen venue are of huge importance since it shows your taste and the prestige of your event.

It is worth paying attention to convenient access to the venue for your guests and ensure you have all equipment you need is at hand.

At the National Museum Cardiff for example, there is full use of conference equipment such as screens, data projector, laptops and flipcharts as well as breakout rooms for different sized groups. This is also the case for the National Waterfront Museum and St Fagans.



As part of our conference venue hire we also include catering as part of the package, to include a selection of Welsh Brew, fruit and herbal teas and freshly brewed coffee, chilled Welsh mineral water and a selection of shortbread biscuits on arrival and again for mid-morning break. Ensure your venue can cater for any requirements, no matter how unusual.

4 Promote Proactively

"To ensure a successful event, invitations may not be enough to ensure optimal attendance. Raising awareness of the event through social media, advertising,

and marketing helps to ensure the message about your conference and will help build momentum to the big day. If you have a guest speaker, you could also consider using a Twitter #Hashtag to encourage questions in advance.

Build a database of people who enquire about the event and keep them informed of other events you hold in the future."

5 Feedback

"There is always opportunity to improve on your event. Post-event activities can reveal useful information about what worked and how you can improve your next event.

Track those who attended vs. those who did not. Send a timely follow-up communication to include highlights of the event, pictures and overall summary and perhaps conduct a post-event survey of attendees to capture their experience at the event."

For further information about conference facilities at the National Museum Cardiff, St Fagans or the National Waterfront Museum in Swansea, please email venue.hire@museumwales.ac.uk for further details.

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SET in 165 acres of stunning countryside on the banks of the Thames within sight of Windsor Castle, Royal Windsor Racecourse is the perfect place to be on a summer's evening. The friendly and exciting atmosphere makes for a memorable and thrilling experience each and every time.

Flat racing takes place 27 times a year from April to October, including the famous Monday Night Racing. In 2016 Royal Windsor Racecourse celebrates 150 years of racing and highlights include the Best of British Festival featuring Gentlemen's Day with Vernon Kay, Family Fun Day with Legoland and Ronnie Scott's Jazz Night. There is also the famous Irish Night and then Ladies Day with The Human League playing live after racing to finish the summer season.

Other highlights include Monday Music Nights between April-August and there are four Family Fun Days between May-August. So whether you are looking to entertain

colleagues or visit with friends and family, Royal Windsor Racecourse guarantees an unforgettable experience.

Royal Windsor Racecourse is also the perfect venue for meetings and conferences, with a wide range of facilities on offer, surrounded by tranquillity and spectacular views you're certain to get the most out of your day. It's all about location... only 10 miles from Heathrow Airport, 22 miles from Central London and easy access from the M25, M4 and M3 motorways, making Royal Windsor Racecourse perfectly accessible for your delegates.

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Navigating your development as a leader: what's changed?

Ksenia Zheltoukhova, Research Adviser, CIPD
(the professional body for HR and people development)

A SEARCH for 'leadership development' on Amazon yields over 50,000 academic and popular books on the subject. More often than not they describe compelling – even if at times conflicting – characteristics of effective leaders. Taking them on one by one, aspiring leaders would have something to work on for at least several decades.

The abundance of leadership advice in itself reveals an interesting aspect of practising it, which can offer impatient leaders a developmental shortcut. Given that different things appear to work for different leaders, is it possible that leadership begins not with a set of key behaviours, but with clarity on who you are as a person, and a degree of maturity in how you

relate to the world, which then enable you to identify your unique ways of becoming effective?

Traditional approaches to leadership development have focused on helping individuals discover and advance the key competencies required by their roles. But, with the growing diversity in expectations of people coming to work, as well



as in organisational needs across global contexts, it is clear that a single definition of leadership cannot describe the whole range of skills that a leader needs to succeed. Today, the development of leaders is much more about them as individuals.

'Vertical development' is a term often used to highlight different levels of complexity in thinking and problem solving – from simply accepting the task and getting on with it, to questioning the premise of the issue and being comfortable with its inherent contradictions and multiple possible solutions. This ability to understand and deal with complexity is not specific to a problem or a context, but reflects a more sophisticated way of approaching those.

There are many questions one might ask to achieve this level of personal maturity, and two of them stand out as ones that many leaders around the world are grappling with today.

Who do you serve?

This question is about priorities and values. Following a number of corporate scandals, many organisations are questioning their purpose and what they stand for. Since businesses do not have a

personality of their own, but simply represent collectives of people, it falls on leaders to decide what's important on behalf of employees, shareholders, customers, and wider society.

It may appear that these judgements of value are made objectively and independently, for example, based on a 'business case'. In reality, even the best evidence depends on the types of measures and outcomes we choose to put in the picture. Leaders' values, therefore, determine who will benefit from their decisions.

Another critical choice within this question concerns serving oneself. When leaders make decisions on behalf of others, some of the stakeholders hold sufficient power to retaliate the outcomes they are not happy with. Aware of that, leaders might still hold true to their values, while risking the consequences of their integrity, or choose to compromise, avoiding career-limiting moves.

Have you got the balance of power right?

On the one hand, the leadership thought firmly rejects autocratic management styles, calling on leaders to give people greater autonomy in how they perform their jobs. On the



Ksenia Zheltoukhova

other hand, leaders are still expected to create a so-called 'shared vision', defining collective goals and rallying others to buy into the company's purpose and values.

Balancing the two takes strength of character to inspire even in difficult times, but also humility to say "I don't know" and "What do you

think?" For this to happen, leaders' clarity on their own guiding values needs to be combined with an acceptance of the needs and values of the others, and an ability to see beyond the difference of opinion to arrive to a solution that suits all. As before, there is no "right" answer, only an answer that is right for you.

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