

London

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Business Matters

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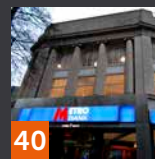
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New year resolution required for London

As the start of a new working year got underway LCCI figures showed the challenge that lay ahead to rebuild business confidence in the capital's and the UK's economic prospects for 2021

Data from the Chamber's Capital 500 quarterly survey conducted in November and December 2020 revealed that over 60 per cent of business leaders expected the capital's and the country's economic prospects and growth to worsen in 2021. The survey hasn't reported such high levels of concern about future growth prospects since the beginning of 2009 amidst the continuation of the 2008 financial crash.

Q4 2020 figures also show:

- Businesses came under increased cost pressures from energy, fuel, finance, and raw material prices
- Just over a quarter of business leaders said they expect the price of their goods and services to rise during Q1 2021
- 45 per cent of business leaders reported a drop in domestic sales in the previous three months
- A third of exporters reported a drop in export sales in the same period
- 88 per cent of businesses did not try to recruit in the previous three months
- 71 per cent of businesses said they



are operating at under full capacity

- 78 per cent say their workforce will remain the same size during the first three months of 2021.

Workable

Richard Burge, LCCI chief executive, commented: "Lockdown, tier restrictions, problems at our ports, no workable Test and Trace system, limited tourism and business travel, and lack of clarity about the implications of Brexit domestically – are all issues that impacted London's businesses at the end of 2020, and all carry into 2021.

"It's little surprise therefore to see businesses downbeat about the economic prospects of London and the UK for the coming year.

"As 2021 begins, the government must outline their pre-vaccination plan. We need to hear how mass testing, a truly workable Test and Trace system and related isolation payments, will all provide an environment in which London's economy can safely function in a way that it couldn't in 2020.

"The capital's businesses need to see the government's resolution to ensure the London and UK economy can function until widespread vaccination allows for a full recovery from Covid-19."

Government business support must look beyond Spring

Reacting to lockdown grant support announced by government last month, LCCI welcomed the initiative but urged the Chancellor to look beyond Spring and extend business rate and VAT relief periods.

Richard Burge, LCCI chief executive, said: "These grants will be welcomed by businesses who have been forced to close, and particularly those in London with a rateable value above £51,000 – who have previously not been able to access such grant support.



Chancellor Rishi Sunak

"But the government need to demonstrate they understand that this remains a marathon, it's not yet the final sprint. They

must better support businesses to stop them falling before the finish line, and indeed once they've reached it.

"As such, we need to see the Chancellor is looking beyond Spring. Extension of the VAT and business rate relief periods would show government understand that our economy will not fully recover until vaccination rollout is complete and London's tourism and global economy recovered – which will be beyond Spring realistically."



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LCCI response to pre-departure testing policy

Last month's announcement that the government was moving to a pre-departure testing policy for all international arrivals to England was welcomed by LCCI but with a caveat

All arrivals, including UK nationals, are required to present a negative Covid-19 test taken up to 72 hours prior to departure. LCCI had called for the government to embrace such a policy, but Richard Burge, chief executive, warned: "This announcement may well be complementary to the lockdown period, but beyond that it will do little to aid the economic recovery of London and the UK, unless the accompanying self-isolation requirement ends.

"Government must work side by side with the travel industry to evolve this policy for when lockdown ends."



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Covid-19 dominates the agenda – 2020 in *LBM* front covers

The year didn't start too badly. True, the February 2020 of *London Business Matters* reported on yet another delay to the Elizabeth line and forecasts of a serious slow-down in the service sector. But its front cover featured a stunning installation in the City highlighting actions to combat climate change. And the new team at the top at LCCI – chairman Roddy Caxton-Spencer and chief executive Richard Burge – were introduced. London's mayoral race and the Chamber's lively hustings provided the lead for the March issue, a race rescheduled

– optimistically it now seems – to be run in just a few months' time.

Then the pandemic asserted itself. 'Coronavirus dominates the agenda' was the headline for April's *LBM*. And boy, did it. Seventeen pages of articles on its impact – medical, legal, logistical, economic – on business and the London economy in what was to become a regular Covid-19 Q&A.

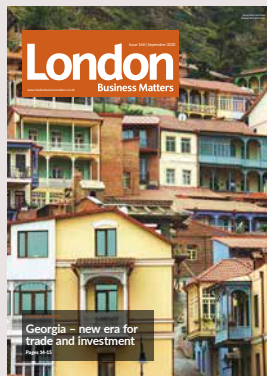
Record time

Health Secretary of State Matt Hancock featured in the May issue as NHS Nightingale opened

in record time. Subsequent issues put the spotlight on the resurgence of nature and the strange beauty of deserted London streets – though we have not shied away from recognising the economic damage that the pandemic is wreaking, a theme picked up in October with a front cover featuring a previously thriving West End and a call for a unique central London recovery plan. In between *LBM* went abroad for the only time in the year with a focus on Georgia highlighting what we still expect to be a new

era of trade and investment for the country with the UK as a key partner.

The last issue of the year carried a colourful shot of the eye-catching installation which has transformed Tate Britain over the winter months. The work is a celebration of new beginnings, the triumph of good over evil, light over darkness, remembering that "a brave new world takes inspiration from the luminous struggles and victories of the past to offer hope for a brighter future." Amen to that.



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Stiff headwinds remain for London business



by Stephen Jones

No doubt many businesses breathed a sigh of relief on Christmas Eve as the UK-EU Trade and Cooperation Agreement (TCA) was announced. The threat of a 'no-deal' Brexit was averted but leaving it so late was a failure on both sides. At a time when businesses are facing daily difficult decisions owing to the pandemic, they should not have been left such a short time to get to grips with the new trading arrangements.

Starting point

In truth the TCA is more of a starting point than a thorough guide to the new relationship between the UK and EU. Services, which made up 42 per cent of UK exports to EU

countries in 2019, are barely covered. An agreement on financial services will be crucial to maintaining London's status as a global hub, but businesses need certainty in a number of other areas such as data adequacy, mutual recognition of professional qualifications, and legal services. So, while the TCA was welcome, there remains much to be negotiated.

Away from the UK's exit from the EU, businesses of course are still confronting a pandemic that has again massively reduced economic activity. GDP fell by 2.6 per cent in November 2020 – which coincided with the four-week national lockdown. The latest labour market data suggest the number of payroll employees fell by 819,000 between February and November 2020.

London's labour market remains one of the worst-affected in the UK,

with its unemployment rising to 6.3 per cent according to the Office for National Statistics. By the end of September 2020, there were an estimated 454,100 people in London on furlough.

Authoritative

LCCI continues to monitor the economic health of the capital through its Quarterly Economic Survey. Every quarter, LCCI – working with polling company Savanta ComRes – asks over 500 businesses in London about changes in business conditions, their staffing levels, costs, cashflow and confidence. It is the most authoritative regular survey conducted of firms in the capital. Last month LCCI published the Q4 2020 report, for which the fieldwork was conducted between 6 November and 6 December 2020.

The latest results did not point to a significant improvement for most businesses. There were more firms who said their domestic sales had increased, while fewer businesses said their staffing levels had fallen. However, the overwhelming majority (86 per cent) of firms said domestic sales were either unchanged or had decreased in Q4. This may be partly linked to the national lockdown that was in place during the fieldwork.

On hold

Nevertheless, there is little to suggest that there was a sizeable improvement for the majority of firms. Furthermore, half of businesses surveyed noted that cashflow had fallen in the previous three months. Investment plans have been put on hold as firms hunker down and prioritise cost-saving, while little more than one in ten firms were looking to recruit in Q4.

Unsurprisingly, business confidence remains extremely weak. Two-fifths expect their turnover to worsen over the coming year, while 60 per cent anticipate London's economy to deteriorate over the same period. The outlook for London's economy according to the QES has been predominantly negative since the Brexit referendum in Q2 2016. Given the most recent survey was conducted before the new UK-EU trade deal was announced, there may be a boost to

confidence in Q1 2021's results from a somewhat clearer idea of the future relationship.

Firms will still of course have to contend with an economy which is expected to be 'officially' in recession in Q1 2021. This will be due largely to the new national lockdown announced in January, introduced to combat the alarming rise in Covid-19 cases and deaths. Whilst news of the vaccine has boosted hopes that there is light at the end of the tunnel, the reality is that it will take a long period of time for the NHS to vaccinate the population with at least one dose. Restrictions are therefore likely to be in place for the foreseeable future.

Cliff edge

What does this mean for financial support? The government has committed to maintaining the furlough scheme until the end of April, while new grants were announced for firms that can be accessed via local councils. Nevertheless, there remains a cliff edge at the end of March 2021. The business rates holiday offered to retail, hospitality and leisure businesses for the financial year 2020/21 will expire, as will reductions in VAT for certain sectors. In order to provide firms with some form of reassurance, the government must commit to retaining these measures for the next financial year. This will go some way to helping businesses if and when the economy reopens. The government must recognise that this is a marathon, not a sprint – the vaccine is vital to the economic recovery, but it will take time for firms to improve their financial situations.

Stephen Jones is policy research manager at LCCI



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LCCI continues to press policy makers on what more could be done for London business, and relies on firms to share their experiences so they can be reflected in discussions across all levels of government. The Quarterly Economic Survey is an important piece of work for tracking changes in London's economy.

See the full report at
www.londonchamber.co.uk

UN comes to London



Broad Sanctuary Green, the lawn situated at the front of London's Queen Elizabeth II Centre, has been renamed United Nations Green in commemoration of the 75th anniversary of the organisation set up to maintain international peace and security

The renaming of the space is a tribute to 75 years of the UN's work commencing with the first meeting of the UN General Assembly at Westminster Central Hall in London in 1946. A commemorative event, carried out virtually, marked the UK's role in the founding of the UN which has negotiated 172 peace settlements that have ended conflicts and over 300 international treaties from human rights conventions to agreements on the use of outer space, the arms trade and the oceans.

At the event UN Secretary-General António Guterres said: "In the midst of a second world war that was far from won, Winston Churchill and Franklin Roosevelt

– later joined by leaders of China, France, the then Soviet Union and other allied powers – courageously set out a vision to free the world of fear and want through cooperation. This vision became the United Nations and, on this very day 75 years ago, the first meeting of the UN General Assembly was held in London.

Celebrate

"At this time of new global turmoil, I am honoured to virtually visit the United Kingdom to mark that occasion, renew our cause of overcoming global challenges together, and celebrate a country that was instrumental in creating the United Nations and which remains, today, a crucial member state, not least in the run-up to COP26 in Glasgow."

Over the course of its 34-year history, the QEII Centre has hosted many high-profile international events, including The Commonwealth Heads of Government Meeting in 2018 and the NATO Parliamentary Assembly in 2019.

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Changing Terms of Employment

by Jonathan Mansfield



During an economic downturn, employers may feel tempted to change their employees' terms and conditions such as hours or work or commission terms. However, before taking any unilateral action, employers should be aware that such a change might bring a risk of a claim for breach of contract and/or constructive unfair dismissal.

Even if the Contract of Employment contains a term allowing variations to be made by the employer these should not be relied upon for any major term, especially involving a financial detriment.

Employers should always seek to obtain the specific consent of an employee to any proposed change in terms and should consult employees on the proposal. Consultation must be carried out individually with each employee affected. In addition, if more than 20 employees are affected by the proposed change, employers should elect and consult with employee representatives or union representatives if unionised. In such a case there is a minimum period of consultation of 30 days or 45 days depending on the numbers.

Employers may wish to consider using the following procedure when changing their Employee's Contracts to reduce the risk of a successful claim against them:

- Before taking any steps, the Employer must carefully consider whether they have a strong business reason for making the change, and the advantages and disadvantages of such a change;
- The Employer should first attempt to obtain consent to the change from the Employees

– either individually, and/or through discussion with a Trade Union;

- Employers should give notice of the proposed changes to all Employees, and should follow this up by providing information as to the reasoning behind the proposals and consider the responses of the employees as part of a consultation process;
- If 20 or more Employees are affected by the changes, the Employer must consult with the employee/trade union representatives;
- Employees should be invited, in writing, to a consultation meeting;
- Employees should be given the chance to object to the proposals, and those objections should be considered carefully; and
- Employers may want to try implementing the changes for a trial period;

It will be important to retain evidence of the procedure. Employers should ensure copies are retained of minutes and correspondence.

Ultimately if an Employer cannot obtain the employee's consent to the proposed changes it may be necessary to terminate the employee's contract of employment and offer the new position on varied terms. Before undertaking such a step, employers are strongly advised to obtain specialised legal advice.

Finally, if an Employer has followed the steps above but is concerned about the effect on staff morale in implementing the changes, they may wish to consider offering an incentive for Employees to accept the change.

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For advice on these difficult issues please contact Jonathan Mansfield at Thomas Mansfield Solicitors jonathan.mansfield@thomasmansfield.com or 07947598148.

Thomas Mansfield
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Creating a better city for all

In 2020, the most challenging of years, The Lord Mayor's Appeal has been committed to its vision to create 'A Better City for All'. Its ambition is to help one million people thrive through the charities it is supporting Place2Be, OnSide Youth Zones, Samaritans, and The Duke of Edinburgh's Award, and through its initiatives *Power of Inclusion*, *This is Me, She Can Be...* and City Giving Day.

Caroline Wright, chief executive of the Appeal says: "Community and connection are at the heart of what we do at The Lord Mayor's Appeal, bringing people together to make a difference. When the pandemic hit and lockdown ensued we were of course worried, like many charities, but it's a huge testament to our staff and supporters that we have been able to deliver our work and continue on our promise to change the lives of a million people."

Outcomes

In 2020 activities and outcomes included:

- 15 webinars on topics including diversity and inclusion, mental health, and volunteering through the *This is Me and Power of Inclusion* and City Giving Day programmes, reaching over 1,200 people
 - eight fundraising events, including a Highland Ball and Virtual Big Sing raising £200,000
 - 460 companies signing up for City Giving Day, the annual celebration of philanthropy and giving in the City, raising £300,000 for charities.
 - 38 people from nearly 100 countries participated in the Green Ribbon campaign for Mental Health Awareness Week and World Mental Health Day, turning social media green and spreading a message of kindness.
- The impact of this work has been far reaching and powerful, transforming attitudes and ways of working. As a result £1.5 million has been raised for partner charities.

Other activities supported by The Lord Mayor's Appeal:



Lord Mayor William Russell

- Samaritans were able to launch CityHub, a flexible volunteering opportunity so that City workers can support the charity and enable them to reach more people
- OnSide Youth Zones made over 700 home visits and 1,656 wellbeing calls during lockdown, ensuring their young people did not go without support
- 83 school leaders completed their Place2Be Mental Health Champions School Leader Programme, reaching over 24,500 pupils.

and impactful programme, instead of running events at the historic Mansion House. By doing so they were in fact able to reach more people, with potential barriers such as time, cost, and geographic location no longer limiting who could attend.

The Rt Hon The Lord Mayor of the City of London William Russell commented: "2020 has been a challenging year for all of us and these difficult times has meant that the work of The Lord Mayor's Appeal and our charity partners has been more important than ever. The work of the Appeal has continued to enable collaboration across the City providing excellent learning, development and engagement opportunities for employees through our initiatives *Power of Inclusion*, *This is Me, She Can Be* and City Giving Day."

www.thelordmayorsappeal.org

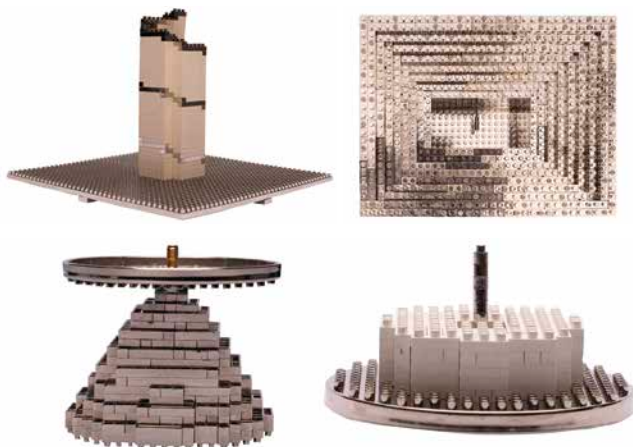


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engineers and researchers to design antennas directly in front of a network analyser or prototype their complex structures. This kit includes dielectric cells with 2.6, 4.4 and 8 dielectric constants. Due to the re-usable feature of the bricks, there is no need to purchase materials for each project. It has a datasheet booklet covering more than 100 different antennas up to 6 GHz. Researchers can also select the antennas from the Datasheet Booklet and build them by following the steps in Antenna Building Instructions. After the application, they can dismount the pieces and make them ready to use for another antenna design.

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Round the clock coverage at home and abroad



by Steve Reilly-Hii

Since this column last appeared London has been through a lockdown and been variously designated as being in Tier 2, 3 or 4. Now we are back in another lockdown – which Tier 4 largely was already. This one presents a different exit strategy however as vaccinations have begun and finally we are presented with an opportunity to get ahead of transmission, whilst hopefully moving beyond this virus for good

Unsurprisingly, Covid-19 is still dominating LCCI's media relations work. So much so that December saw the Chamber featuring in more monthly media coverage than at any recorded point



in its long history.

That rate of media interest in LCCI's work and opinion on behalf of London business has continued into 2021 – leading to 100 pieces of coverage mentioning London Chamber reactions in the first two working days of the year alone.

Whilst it's been round the clock, it has been gratifying over the last year to have been able to increase the organisation's media and public profile and how much it has been able to speak up on behalf of London's collective of businesses. The Chamber has used its media and social media presence to reach millions of people, and, importantly, government and policy makers about what London business needs in order to weather the impact of Covid-19. There is no doubt that some of that work has helped to apply pressure and influence in the right places.

Champion

LCCI has been able to champion the work carried out by members to support the health system and NHS workers in 2020. And how companies have flexibly, and often swiftly, adapted to remote working to protect staff. Business has shown that it can be a force for good, something that should continue this year and beyond, including how we can face up to the climate challenge.

Work related to Covid-19 of course, continues. In recent weeks LCCI and chief executive Richard Burge have featured across London, national, and international media with comments on the need for government support that plans for beyond the Spring, the continuing need to press for Test and Trace improvements, airport testing, ongoing emergency funding for Transport for London, and rectifying issues at our ports.

The new arrangements for trading in goods with the EU have had a significant impact on cross-border trade. Currently it appears that some businesses are suspending exports to Europe until the teething problems have been eradicated. Imports are slow too as companies built up stockpiles. There is no agreement yet in place regarding trade in services. LCCI has commented on all of these issues and will continue to participate in the debate and give reactions as the situation becomes clearer over the coming months.

Steve Reilly-Hii is senior media relations manager at LCCI

If you're an LCCI member and are interested in speaking with the media about Covid-19 support or trading with the EU contact press@londonchamber.co.uk

Take Note! In 2021 Virtual Collaboration Tools Are The Next Big Thing

Were employers more tolerant in 2020? Probably. In 2021, as the pandemic (hopefully) recedes, the demand for the return of previous productivity levels will increase, and many companies are looking to provide the tools required to deliver this. Video conferencing platforms, file sharing/collaboration tools and communications technologies are now for much more than idle chit-chat. Both employers and employees are taking these seriously as a way of working, so to maximise productivity firms need to offer the right mix of these collaboration tools.

But having identified the "what", delivering the "how" will require serious reconsideration of networking and cloud strategies. Businesses will increasingly realise that the internet doesn't necessarily deliver the performance, reliability and security needed for complex cloud applications and distributed, remote working practices. The average home router has minimal security built in, with

ineffective firewalls present in name only. With households of children, teenagers and adults downloading all sorts on the same network a firm's confidential documents are shared on, this creates a serious risk. More organisations will adopt direct, more secure, private connections for employees to utilise their cloud services from home, delivering a more agile network model. If your employees are going to continue working from home, consider including security guidance for them into the standard training, policy and procedures documentation. Make sure it includes advice on increasing the robustness of their network and make sure that secure firmware updates are a required part of their routine. And talk to an IT service and support provider that can deliver the security you need.

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Message from the Department of International Trade: are you prepared to trade under the new rules?

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If you export goods out of the UK, visit the Check How to Export Goods www.gov.uk/check-duties-customs-exporting online tool to find information on UK borders, and duties and customs procedures for over 160 markets around the world.

To export dual-use controlled items from the UK you must have a licence issued by the UK, except if you are exporting from Northern Ireland to the EU or Channel Islands. Find out if your items need a licence.



www.gov.uk/guidance/exporting-controlled-goods-after-eu-exit

Check which tariffs apply to imports into the UK

Use the tariff look-up tool www.gov.uk/trade-tariff to find the tariff information you need, including commodity codes, duty and VAT rates.

Where to find more information

If you have any questions about the new trading rules and can't find answers online, fill out an enquiry form via this website www.great.gov.uk and an expert will point you in the right direction.

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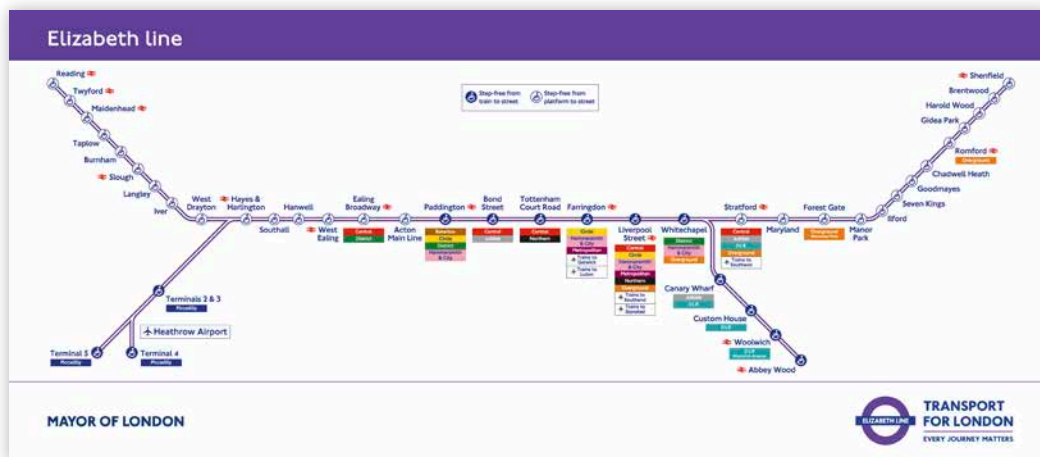
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London needs the Elizabeth line now more than ever



Crossrail's Nick Raynsford sets out why London's new railway is key to the capital's post-Covid recovery, highlighting the significant progress made in recent months whilst outlining the key tasks that lie ahead on the project



“2020 was a challenging year for the Crossrail project, however substantial progress was made across the programme. Like much of the UK, we saw the impact of the Covid-19 pandemic very early in the year. Due to the national lockdown, implemented in March 2020, works on our sites were temporarily paused. This decision was taken in accordance with guidance at the time from the government and Public Health England in order to keep our workforce safe. With the introduction of new ways of working, which included strict social distancing measures, temperature checks and staggered working patterns, on-site activities resumed in April. Despite this, however, valuable time had been lost which contributed to the delayed opening schedule which was announced in August.

Milestones

The second half of the year was a different story. There is now an increased level of confidence in our programme with a number of key milestones being achieved on the project in the run up to Christmas. Following a series of construction blockades across the central operating section, between Paddington and Liverpool Street, which have helped us to recover some of the lost time, the routeway and the infrastructure in our new tunnels is now broadly complete. The first of these blockades, which allowed for 24/7 construction works in the tunnels, took place in August, with the most recent blockade coming to a close in early January.

We have now handed over all 10 of our shafts and portals, which are integral parts of the railway's central section infrastructure, to Transport for London (TfL) who will maintain and operate the Elizabeth line when

it opens. Alongside this, we are now starting to hand over our newly built stations, with Farringdon becoming the first central London station to substantially complete construction works and commence the handover process late last year. Throughout the coming year we will be handing over the majority of these new stations to TfL.

On 3 December, we commenced Systems Integration Dynamic Testing, which involves an increased number of trains running in the central section in order to simulate operational-like conditions. This activity is helping to build the reliability of the railway as we work towards entering into Trial Running at the earliest opportunity this year.

Transition

Trial Running, a period of intensive operational testing, is a key focus of the project in 2021. Entering into this period will mark the project's transition to an operational railway and will see multiple trains running in close order in the tunnels to fully test the railway and build reliability while the final works to the stations are completed.

Upon successful completion of this period, including a phase known as Trial Operations to test real-time service scenarios, we expect to open the central section through central London in the first half of 2022. The full line from Reading and Heathrow in the west to Shenfield in the east will then open at times to fit with Network Rail Track Access requirements.

As a piece of vital national in-

frastructure, the Elizabeth line is expected to add an estimated £42 billion to the UK-wide economy. Furthermore, Crossrail's supply chain stretches right across the country, with firms of all sizes working on the project. Whether it is the new state of the art Class 345 trains built by Bombardier in Derby or other elements of the supply chain coming from specialist firms elsewhere, the programme has ensured that all parts of the UK have benefitted from the project.



How LBM covered the naming of the line in 2016

Delivery

We have also made a conscious effort to share best practice and expertise developed throughout the project's lifespan with other major infrastructure schemes through our Learning Legacy programme. Most notably, our team continues to work closely with HS2, which has now succeeded Crossrail as Europe's largest infrastructure project. By sharing our lessons, we hope to

Opening the Elizabeth line will be a vital symbol of London's emergence from the Covid-19 pandemic

aid the delivery of other infrastructure projects for the benefit of regions across the UK.

Londoners are relying on the capacity and connectivity that the Elizabeth line will provide. As the capital reopens for business, the railway will help to encourage economic growth as well as support social distancing. Opening the Elizabeth line will be a vital symbol of London's emergence from the Covid-19 pandemic. We are therefore doing everything we can to deliver the railway as safely and as quickly as possible, working with TfL to ensure the Elizabeth line opens at the earliest opportunity.”

Rt Hon Nick Raynsford served as the MP for Greenwich and Woolwich from 1992 – 2015. Between 1997 and 2005, he held a number of ministerial positions including Minister for London and construction minister. In 2018, Nick was appointed Deputy Chairman of Crossrail and following the resignation of the Board in 2020, he was made Strategic Advisor to the project.

www.crossrail.co.uk



How London rates for expats



London has been ranked 51st out of 66 cities in the Expat City Ranking 2020, with particularly low scores in housing and finance

Housing is hard to find (38 per cent unhappy vs. 27 per cent globally), and only eight per cent of expats consider it affordable (vs. 41 per cent worldwide). Just 51 per cent are satisfied with their financial situation in general (vs. 61 per cent globally). "I hate the extortionate cost of living, which results in very small living spaces," an Australian expat complains. In fact, London comes 62nd in the Local Cost of Living Index.

Safety

The quality of life fares little better (49th). Expats are especially worried about their safety, as only 16 per cent feel completely safe (vs. 45 per cent globally). Moreover, they rate the availability (51st) and the quality (57th) of healthcare poorly. On the plus side, 83 per cent of expats are happy with the leisure op-

tions (vs. 71 per cent globally).

London also provides excellent career opportunities for expats (4th), but they seem to come at a price. Nearly three in ten expats are not happy with their work-life balance (vs. 18 per cent globally). And despite their career options, respondents are sceptical about the local economy (45th out of 66). Overall, London's ranking in the Urban Work Life Index is slightly below average (37th). It does best in the Getting Settled Index (29th): 69 per cent consider it easy to get used to the local culture (vs. 61 per cent globally), and 67 per cent feel at home in London (vs. 64 per cent worldwide).

Where, according to the study, do expats like best? Valencia headed the list while Alicante, Lisbon, Panama City, Singapore, Málaga, Buenos Aires, Kuala Lumpur, Madrid, and Abu Dhabi made up the top ten.

The Expat City Rankings is based on the annual Expat Insider survey by InterNations.

www.internations.org/expat-insider



Valencia



Panama City



Singapore



Kuala Lumpur

SPONSORED COLUMN

5 things you should do before the tax year end

By Gökem Gökyiğit, Chartered Financial Planner at Lubbock Fine Wealth Management



1. Use your £20,000 ISA allowance

ISAs are great saving vehicles that grow free of income tax, Capital Gains Tax (CGT) and dividend tax. Everyone has an ISA allowance of £20,000 in the 2020/21 tax year and if you do not use this allowance before the tax year end (05 April 2021), you will not be able to use it in future tax years.

2. Maximise your pension contributions

Pensions are highly tax efficient where any assets held in a pension are not subject to capital gains tax, dividend tax or inheritance tax. A UK taxpayer will receive a tax relief when contributing towards a pension. The more income tax you pay, the greater the tax relief on pension contributions.

However, a limit applies to how much can be contributed into a pension while receiving tax relief. This has reduced over the years for those whose income is above a certain level. It might be possible to carry back unused allowances from the last three tax years.

3. Use your Capital Gains Tax (CGT) allowance of £12,300

CGT is the tax that you pay when you sell certain assets and make a profit. This tax year the CGT allowance is £12,300, which means you can sell investments, property, or other assets without

having to pay any tax on the first £12,300 of profits. If your gains are higher than that, you will be subject to CGT which could be as high as 28%.

You can utilise your CGT allowance by selling assets in two tranches – the first tranche this tax year and the second tranche the next tax year.

4. Gift money away using your £3,000 annual gift exemption

Inheritance tax (IHT) is a tax applied to your assets when you pass away. One way to reduce your potential IHT liability is by using your annual exemption by gifting £3,000 before the tax year end. If you did not use this exemption last year, you can gift a total of £6,000 in this tax year. The £3,000 limit applies per individual so couples can gift a total of £6,000 or £12,000 if they have not used their exemption last tax year.

5. Seek advice

A financial planner can help you make the most of your allowances, reliefs and exceptions to ensure you do not pay any unnecessary tax.

Get in touch

If you're looking to find out more before tax year-end, feel free to contact Gökem Gökyiğit (gorkemgokyigit@lfwm.co.uk).

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Wealth Management LLP



Trade post-Brexit: how to maintain business as usual

Now that the UK's exit from the EU is complete, companies should be working to make sure that their logistics, customs, VAT compliance, and supply chains are in a position that does not cause penalties or increased costs

In the run-up to the end of transition, the EU and HMRC advised UK and European businesses to ensure that necessary registration requirements were made before the end of the year. Companies should continue to heed that advice.



Selwyn Stein

Compliant

Selwyn Stein, director of international compliance company, re:TRADE (a subsidiary of the leading regtech group, VAT IT) explains why UK businesses should get their VAT structures in order. "It's about ensuring frictionless and compliant trade, not just following legislative protocol. For companies that trade goods, the situation post-Brexit can mean incurring extra hidden costs from imports and exports, and penalties for being non-compliant."

Holistic

re:TRADE was born out of the demand shown by UK and EU businesses who were struggling to understand the implications of Brexit on border controls, customs clearance, and VAT reclaim and compliance. The company offers a holistic solution that addresses the confusion and pain points around importing and exporting into the EU27 from 2021.

re:TRADE endeavours to reduce shipping costs by up to 60 per cent while facilitating trade compliance for businesses. The company sources competitive shipping rates and manages EU customs clearance, In-



coterms, and delivery terms for the client when the goods land in the EU. For UK export customs clearance re:TRADE works closely with British chambers of commerce – including the LCCI – to ensure documents are complete for shipping.

In destination countries in the EU, re:TRADE aggregates accurate customs paperwork which is needed for subsequent Import VAT reclaim. Companies are helped to VAT register where necessary, and carry out the refund claims for Import VAT incurred. Without this service countless businesses would lose out on refunds because Import VAT would have been considered a sunk cost.

On the ground

Stein says that despite the availability of detailed legislative information, small and medium business owners shouldn't be expected to decipher how it impacts their operations on the ground.

"It's unrealistic to expect a business owner to become a customs clearance or VAT expert overnight. That's what re:TRADE is here to do, and we've had 20 years of experience. We're the one-stop shop that business owners can turn to and say, 'handle all my shipping, VAT, and compliance so I can get on with growing my business,'" says Stein.

Businesses are faced with the chal-

Businesses are faced with the challenge of compliance or money-loss pitfalls in the new post-Brexit environment

lenge of compliance or money-loss pitfalls in the new post-Brexit environment. But this is not a journey that they must navigate alone. With the right partner, any company can tackle a complex situation and turn it into a profitable outcome.

re:TRADE is powered by VAT IT, the largest regtech group in the world and a supporter of the LCCI's EU Trade Hub
www.vatit.com

www.londonchamber.co.uk/eu-trade-hub

re:TRADE
Powered by VAT IT

registration. freight. reclaim.

Need to know

- If UK companies sell goods to an EU country and meet the sales threshold, they may need to register for VAT and file monthly or quarterly returns
- Import VAT will be incurred on goods entering the EU. This VAT is reclaimable either through a non-resident VAT registration or via a cross-border VAT reclaim
- UK businesses will need to acquire an EU EORI number in order to clear goods into the EU.



Overseas business opportunities

Do you want to access a selection of business co-operation offers made by European companies wishing to work with UK firms? Every month Enterprise Europe Network publishes a Business Opportunities in Europe Bulletin, which contains the latest co-operation offers from companies across the EU and beyond. To find out more about this issue's listed overseas business opportunities or to subscribe to the bulletin contact Enterprise Europe Network London at enterprise.europe@londonchamber.co.uk or 020 7203 1929.



Finland

A research institute, specialist in food systems and alternative protein sources, is looking for partners in the food industry for licensing agreements who would be interested in novel plant-based food products in France, Germany, Italy, Poland, and the UK. The aim is to commercialise the developed snack product or product family using a licensing model.
REF: BOFI20201218001



Austria

A leading research, consulting and engineering SME, focused on climate change, water risk management and sustainability is looking for partners in Europe and beyond. The SME is interested in collaborating on project proposals with like-minded entities from the private and public sectors under research co-operations or service agreements to facilitate the transition to a climate resilient and low-carbon future.
REF: BOAT20191029001



Sweden

A web shop is looking for suppliers in the EU that produce home products and other accessories made from recycled material/waste. These include skin and hair care, cleaning items, some clothes, home decoration, ornaments and/or small interior design products. It is the first company in Sweden to offer their customers a bonus when they return the plastic packaging. The business model of the company has multiple positive effects.
REF: BRSE20201110001



Germany

Specialist in disruptive and decentralised applicable recycling technologies has developed a scalable compact pyrolysis plant capable of processing from one ton of nonrecyclable plastic waste into energetically usable or tradable oil and gas. The company seeks distribution partners with the capability of reselling the machines, as well as providing after-sales service, to conclude an exclusive distribution agreement for their market area.
REF: BODE20201110001.



Greece

A start-up company, active in the field of medical instruments, has developed a novel device. The company is now interested in finding partners from Europe to produce it using 3D printing. The partners sought should be active in the 3D printing sector and have the capacity to assemble electronics. The Greek company is looking for 3D printing companies for a manufacturing agreement.
REF: BRGR20201211001



Spain

A company is specialised in medium and long batches of high-precision machine parts and component assembly for automotive, industrial vehicle, agriculture and construction machinery, railway, elevator industry, etc. They are offering their expertise under a sub-contracting agreement.
REF: BOES20201111001.



Israel

A leading producer of flexible plastics packaging and special IMD (In-mould decoration) multilayer manufacturer is looking for a distribution partner or agent in the USA/ North America. Its products are for the industrial market specialised in the houseware and plastic injection industry. The products are available in all container sizes; they are tailored to customer requirements and are characterised by excellent operation properties. The company is internationally active.
REF: BOIL20191104002



Slovenia

Researchers have developed innovative passive linear robot tracks for use in industrial manufacturing processes. The solution enables the robot to move without the need for sensors and actuators. This primarily lowers the costs of assembling and manufacturing the robot and later makes the robot more viable for companies with smaller production runs of diversified products. Researchers are looking for robot manufacturers under a licence agreement.
REF: TOSI20201126001

Improving business resilience with managed cyber security



Kieran Fowler

Senior Information Security Consultant

Facing adversity is part and parcel of running a business. We see a threat, learn and understand what it is, respond appropriately and develop our processes; ready not to be caught out a second time. Just like our everyday lives, when threatened we evolve what we do – it's why we wear seatbelts when driving and now wear facemasks in indoor public spaces.

However, the cyber threat landscape is developing exponentially in sophistication. The pandemic has opened up numerous opportunities for criminals to exploit so we must be quick to learn and adapt to protect ourselves and our businesses.

Years ago, you might have had an email from a 'Nigerian Prince'. Most of us have; you (hopefully) didn't send him money, deleted the email and moved on. It was such a preposterous scenario it almost became a bit of a joke – we felt safe and it wasn't anything to worry over.

Today those bogus emails look much more realistic, perhaps pretending to be from HMRC – asking you to input your details for information about furlough, or to claim a tax refund. They're personalised emails to your CEO based on who he follows on Twitter, or spoofed attachments from 'trusted friends'. They're Excel spreadsheets with an enticing name that contain a malicious macro, and that when opened deploy ransomware onto your network. They're definitely no joke, and we're not laughing about them. The impacts on our business are real, and the stakes are higher than ever they once were.

Just as with this pandemic, we've deployed tactics that have worked before and that we know will provide some protection, but we're also still learning and adapting. Just as it is for healthcare, so it is for phishing emails – a memo going out to staff to keep an eye out for the emails and checking that our anti-malware software is running helps delay or stop the progress of many cyber-attacks; but we now know much more and have additional options available to us that help us fight against those with malicious intent.

Having access to the right skills, knowledge and technology to navigate the cyber-crime pandemic can make all the difference between being front page news or just a footnote. Waterstons' managed cyber security will help you make security part of your everyday business activities, enabling you not only to survive but to develop into a stronger organisation – with all the tools you need to win the cyber fight.

To learn more about how Waterstons help protect customers from attacks like these, visit:

www.waterstons.com/core-services/cyber-resilience

✉ cyber@waterstons.com

☎ 0345 094 094 5

🌐 waterstons.com

w@terstons
Business & IT Consultancy



Trade with the EU – export documents update



Michael Gove said there would be “bumps in the road” and so far he hasn’t been wrong. Few would describe cross-border trade activity as business as usual and headlines in newspapers have told a consistent story. ‘One in ten lorries turned back at border in post-Brexit chaos’ gives a flavour.

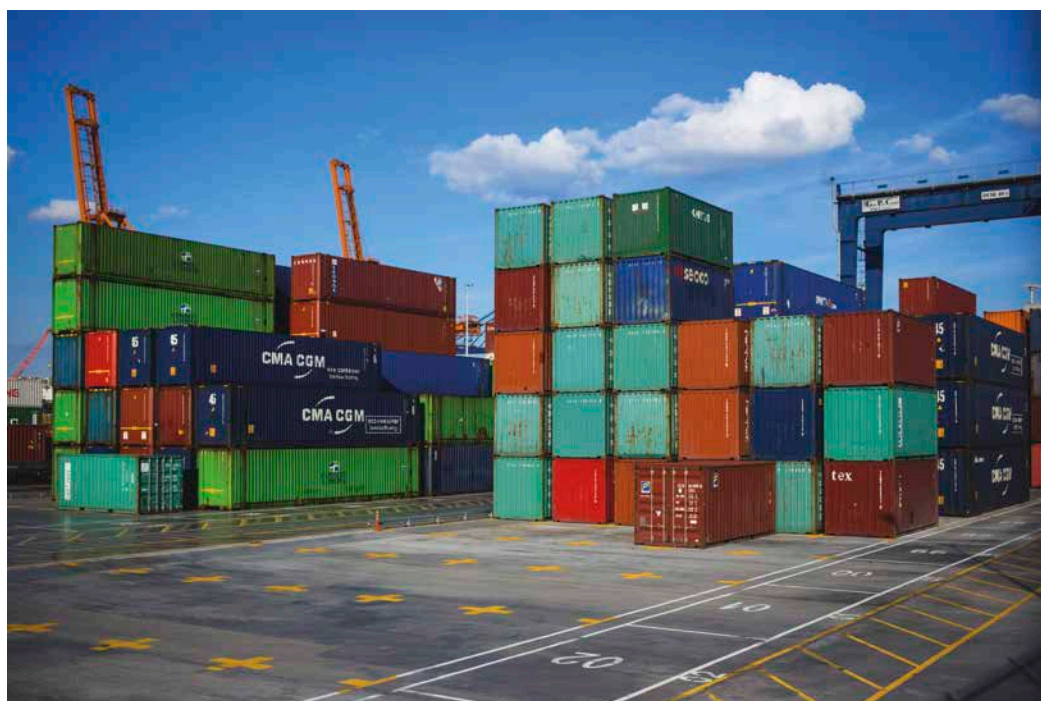


It could have been worse though as there have been lower levels of traffic as a result of stockpiling while many exporters and hauliers have been taking a ‘wait and see’ approach. The latest Covid-19 lockdown has also played a part in the confusion. The situation will improve and in the meantime **LBM** has put together key information on exporting goods to the EU, Certificates of Origin, ATA Carnets, and Customs Declarations.

Exporting to EU countries

Duty free entry for goods shipped from the UK into the EU is now limited to ‘originating goods’ i.e. their origin must be in accordance with the rules of origin in the UK-EU Trade and Cooperation Agreement (TCA).

Origin rules are based on the principles of either being ‘wholly obtained’ or ‘substantially transformed’ with three basic rules which can be applied: value added, change of tariff classification and manufacture from certain products or through specific processes. Cumulation of origin is



allowed in the TCA which means that materials originating from the EU, as well as production carried out within the EU on non-originating materials, may be considered as originating in the UK. See here for more on origin rules: www.gov.uk/government/publications/rules-of-origin-for-goods-moving-between-the-uk-and-eu-from-1-january-2021

Origin must be demonstrated by self-certification via a declaration on the invoice which must include a UK EORI number. The statement of origin should appear on an invoice or similar commercial document describing the original product in sufficient detail to enable its identification. For imports into the EU it will be valid for 12 months from the date the statement was made. The text appears in Annex ORIG-4 of the TCA – page 482 of the document which exporters are advised to consult. www.gov.uk/government/publications/agreements-reached-between-the-united-kingdom-of-great-britain-and-northern-ireland-and-the-european-union

If the goods are not originating and do not comply with the rules of origin in the TCA, no special document is required so in some cases the buyer/importer may call for a non-preferential

certificate of origin which the LCCI can issue. The duties paid in the EU can be accessed here.

ec.europa.eu/taxation_customs/business/calculation-customs-duties/what-is-common-customs-tariff/taric_en

In all cases traders should know the Harmonised System Commodity Code (‘HS Code’ or ‘tariff number’) of their products.

www.gov.uk/guidance/finding-commodity-codes-for-imports-or-exports

Changes to exporting to markets beyond the EU as a result of Brexit

Certificates of Origin

EC Certificates of Origin (CO) for non-preferential trade have been replaced with UK Certificates of Origin. Traders should ensure they have sufficient stocks of these. Contact edocuments@londonchamber.co.uk to either purchase new UK CO blank forms or to request replacement of the existing stocks that you may have (existing EC CO stocks will be replaced free of charge).

In terms of processing UK Certificates of Origin, there will be minor changes compared to the procedures used when the UK was in the EU:

Box 1: Changes to multinational company rule – UK companies applying for CO on behalf of their EU subsidiaries are currently able to list their EU subsidiary as a consignor in this box. Now, applications for any foreign company will need to be structured as UK company name and address ‘on behalf of’ the EU company name and address. LCCI will be able to issue UK COs for shipments from the EU provided that the UK establishment is the head office or main logistics/supply chain hub for the group and that LCCI holds a Formal Undertaking for the UK company.

Box 3: must reference individual EU countries (as opposed to stating European Union only). The correct format for this box will be to list United Kingdom first (if applicable) and then any other countries.

Origin requirements will remain the same.

There is no change to Arab-British Certificates of Origin. The format of the certificate and the way the document is issued remains the same.

Preferential Movement Certificates

A UK version of the EUR1 Movement Certificate now applies for countries that have established or rolled over a trade deal with the UK. Countries listed are currently eligi-



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Managing Your Employees' Return to the Workplace



Lianne Lambert, Managing Director,
Lighter HR

It goes without saying that 2020 was quite the year, and 2021 hasn't really got off to a great start either. The introduction of the Covid vaccination has given hope of things returning to normal at some point this year. However, this return to normal may present a new raft of challenges for businesses.

Over the coming months, we'll be offering guidance on some of the HR issues you may face and what you can do about them. The first area of focus is getting people back to their normal place of work (when restrictions are lifted).

For some employers, there is a real need for people to get back to the office. Whilst homeworking has been manageable, there are many reasons for employees to return to the workplace including the need to collaborate more as a team, to support development of staff, and to support employee wellbeing.

Whilst you may think that getting everyone back to the office will be easy – after all, everyone was working in the office before so there should be no issues with getting them back – it may not be quite as simple as you think!

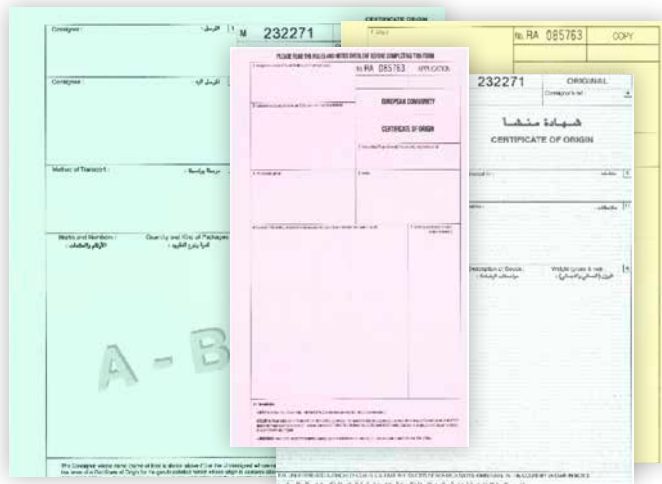
By the time you're able to bring people back to the office, they may have been working from home for a year. Going from full-time home working to a full-time return to the office may be a shock for some employees. To help reduce this shock, you

We'd encourage you to be patient and mindful of the different experiences people will have had during the pandemic

may want to consider a phased return, with people returning to the office initially for two to three days a week.

Also, whilst some people will be desperate to get back, others won't be so keen. They may now be accustomed to working from home and enjoy the benefits it offers such as improved work/life balance and reduced travel costs. Consequently, you may receive flexible working requests from employees who want to make permanent changes to their working arrangements. They may want to become a permanent home worker or at least spend more of their time at home. Everyone with more than 26 weeks of service has the right to request flexible working and you must adequately consider each case on its merits.

We'd encourage you to be patient and mindful of the different experiences people will have had during the pandemic. A considered approach to getting people back to the workplace should help reduce these issues so you'll spend less time dealing with HR matters and more time focusing on your business.



ble for preferential trade with UK: Antigua and Barbuda, Barbados, Bahamas, Belize, Botswana, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Faroe islands, Eswatini (formerly Swaziland), Fiji, Georgia, Grenada, Guatemala, Guyana, Honduras, Iceland, Israel, Ivory Coast, Jamaica, Jordan, Kenya, Kosovo, Lebanon, Lesotho, Liechtenstein, Mauritius, Mexico, Morocco, Mozambique, Namibia, Nicaragua, North Macedonia, Norway, Palestine, Panama, Papua New Guinea, Peru, Seychelles, St Christopher and Nevis, St Lucia, St Vincent and the Grenadines, South Africa, Switzerland, Trinidad and Tobago, Tunisia, Ukraine and Zimbabwe.

A.TR or EUR Certificates are no longer be applicable for shipments to Turkey. Exporters should now self-certify the origin for originating goods being shipped to Turkey using an invoice declaration method, provided they have an EORI number.

ATA Carnets

ATA Carnets (temporary admission documents used to export professional equipment (tools of trade, specialized engineering kits, broadcasting equipment, sports equipment for competitions, musicians' instruments etc), commercial samples to be shown to potential buyers (jewellery, pottery, clothing etc) and goods to be displayed at fairs and

exhibitions) are now an option to use for the temporary movement of goods to EU.

www.londonchamber.co.uk/export-documents/ata-carnet

Customs Declarations

Any UK businesses importing or exporting goods will have to declare their shipments to HMRC. This is done in the form of a customs declaration, an official document, which lists exactly what is being imported or exported and provides information required to evaluate the safety and security aspects of the goods as well as to calculate and collect any applicable duty and VAT.

It is businesses' responsibility to declare all movements of goods to HMRC promptly and accurately. This includes obtaining any applicable licences, permits and complying with quotas. Incorrect declarations could lead to delays with clearing the goods through ports and potential punitive action by HMRC.

LCCI has an experienced unit of Customs Declaration operatives and is part of Chamber Customs, a brokerage service designed to help businesses to comply with import and export rules and lodge their customs declarations. Companies can register for the service at: www.londonchamber.co.uk/export-documents/customs-declarations



EU Trade Hub

Information and advice on staff employment, business travel, exporting, importing, international trade paperwork, costs, logistics, data protection, e-commerce, accounting and auditing, public procurement, intellectual property and taxation. Plus webinars to join to help companies navigate EU exit.

www.londonchamber.co.uk/eu-trade-hub

The EU Trade Hub is supported by re:TRADE

For guidance on this or other HR matters, contact Lianne at LSL@LighterHR.co.uk or call 0203 319 1649

LighterHR
www.LighterHR.co.uk

Exit complete and trade agreement in place

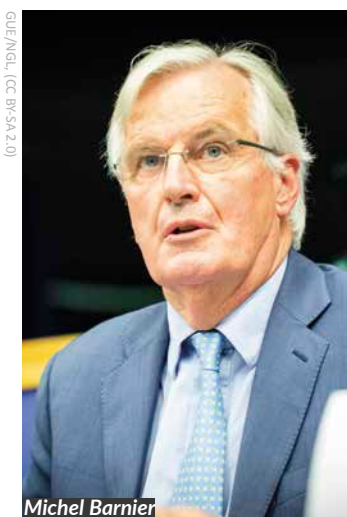
When was the deal finally completed?

A deal on the UK's future trading relationship with the European Union (EU) – the Trade and Cooperation Agreement – was struck on Christmas Eve 2020 following days of intense negotiations between the two teams – led respectively by Lord Frost, a former LCCI chief executive, and Michel Barnier – and just one week before the UK's transition period was due to end. Ambassadors from the 27 EU member states unanimously approved the EU-UK post-Brexit trade deal so that it could come into effect.

Parliament overwhelmingly backed the deal by 521 votes to 73 the following Wednesday 30 December, with all Conservative MPs and most Labour MPs voting in favour. No Conservative MP voted against the deal although two abstained. The Liberal Democrats, the Scottish and Welsh Nationalists and the Northern Irish parties voted against. The bill then continued to the House of Lords and was granted Royal Assent shortly before midnight. When the UK left the EU's single market and customs union the following day, the new arrangements came into force on 1 January 2021.

Agreements reached between the United Kingdom of Great Britain and Northern Ireland and the European Union

■ <https://www.gov.uk/government/publications/agreements-reached-between-the-united-kingdom-of-great-britain-and-northern-ireland-and-the-european-union>



Michel Barnier

between-the-united-kingdom-of-great-britain-and-northern-ireland-and-the-european-union

UK and EU agree Brexit trade deal

■ <https://www.theguardian.com/politics/2020/dec/24/uk-eu-agree-brexit-trade-deal-agreement>

Brexit: New EU trade arrangements to begin after Parliament vote

■ <https://www.bbc.com/news/uk-politics-55493437>

What are the key points of the deal?

The new arrangement will govern over £650 billion of trade between the UK and EU. The full document runs to over 1,200 pages but the



Lord Frost

main points are summarised below.

Trade

- No tariffs or limits on the amount of goods that can be traded (quotas) between the UK and the EU from 1 January 2021 subject to compliance with origin rules. There had been concerns that the imposition of trade tariffs would lead to higher prices.
- Some new checks at borders, including safety checks and customs declarations
- Some new restrictions on certain animal food products entering the EU from the UK.

Service industries

- Industries such as banking, architecture and accounting will lose their automatic right of access

to EU markets and there will be some restrictions

- The EU will no longer automatically recognise qualifications for professional or skilled manual jobs such as doctors or chefs.

Travel

- Any UK national wishing to stay in the UK for more than 90 days in a 180 period will need a visa
- EU pet passports will no longer be valid
- Existing European Health Insurance Cards (EHICs) can be used until they expire.

Fishing

- The value of the fish caught by the EU in UK waters will be cut by 25%, much less than the UK initially asked for. The cut will be phased in over a transition period lasting five-and-a-half years i.e. the UK will eventually gain a bigger share of the fish caught from its own waters.
- The UK can ban EU fishing boats from 2026 but the EU would then be allowed to tax British fish.

European Court of Justice

There will be no say for the European Court of Justice in UK law.

Disputes between the UK and EU will be referred to an independent tribunal if they cannot be mutually resolved

From Enterprise Europe Network to Innovate UK EDGE

As the result of a transition to a UK-focused network Innovate UK EDGE now becomes the international partner to the Enterprise Europe Network (EEN). It builds on existing EEN services and resources and is designed to help companies forge international business partnerships.

Under the new banner, growth and scaling support are placed at the centre of an emerging strategy for business innovation in the UK. Innovate UK EDGE will focus on the provision of specialist-led growth support that is tailored for innovative businesses.

Specialists will explore each business in the round, committed to identifying the most productive ways to accelerate its growth and to helping:

- **Exploit innovation:** protecting and harnessing IP, improving innovation management and accessing the innovation ecosystem globally through expertise and networks
- **Source funding and finance:** finding the best option and getting investment ready to propel growth

- **Enter new markets:** connections and guidance to expand into vertical and international markets and achieve scale.

For more information on how you can benefit from Innovate UK EDGE services, contact amarkousi@londonchamber.co.uk www.innovateukedge.ukri.org



Innovate
UK
EDGE



Prior to the deal being struck, the main areas of contention were UK fishing rights

Security and data

The UK will no longer have automatic access to key security databases but should be able to gain entry on request

The UK no longer has to comply with EU data protection standards. However, data will continue to be exchanged in the same way for at least four months providing that the UK's data protection rules remain the same.

Education

The UK will no longer take part in the Erasmus programme that enables students to study in EU member states

It is anticipated that the UK will set up its own scheme as from September 2021 and will include EU and non-EU countries

Brexit: What are the key points of the deal?

■ <https://www.bbc.com/news/explainers-55180293>

Brexit deal: What is in it?

■ <https://www.bbc.com/news/55252388>

Five key points from the EU-UK Brexit trade deal

■ <https://www.complianceweek.com/risk-management/five-key-points-from-the-eu-uk-brexit-trade-deal/29899.article>

How were the 'key sticking points' resolved?

Prior to the deal being struck, the main areas of contention were UK

fishing rights and the 'level playing field' in standards and State aid.

Fishing rights

As mentioned above, EU fishing fleets will have a five-and-a-half years transition period to access UK waters. After this, access will depend on annual negotiations, similar to those the EU already has with Norway. However, if the UK stops the EU from entering its fishing waters, the EU will be able to impose tariffs on UK fish and even ban the UK from its energy market.

Standards

Under the terms of the new arrangement, the UK is free to set its own standards in areas such as the environment and employee rights. However, the UK's access to the European market could be restricted if it is believed to diverge too far. The so-called "rebalancing mechanism" will allow either side to impose tariffs if it is deemed that their businesses were at an unfair disadvantage. This will not involve EU law or the European Court of Justice.

State aid

EU companies will be able to challenge State aid awarded to UK competitors if they feel it breaches the principles set out in the trade deal. UK companies will enjoy equivalent rights in the EU.

Brexit trade deal explained: the key parts of the landmark agreement

■ <https://www.ft.com/content/bd71fda3-0a34-4b52-ae98-4769848cb628>

How Brexit Talks Overcame Suspicion, Resentment and Fish

■ <https://www.bloomberg.com/news/articles/2020-12-24/the-inside-story-of-how-a-brexit-deal-was-done>

SPONSORED COLUMN

Members Only – Changes to the selective IP right of Geographical Indications

HGF Trade Mark Director Adjoa Anim highlights the changes to the UK Geographical Indication system.



The UK leaving the EU has produced great changes and Intellectual Property has seen its fair share, including, in relation to Geographical Indications (GIs).

What is a GI?

A GI is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin. They are used to protect food, drink agricultural products. Examples include London Cure Smoked Salmon, East Kent Goldings and Cornish Pasty. Use of GIs give products prestige as they act as guarantors of authenticity, process and origin.

What has changed?

Until 31 December 2020, EU law provided protection for GIs in the UK under four forms; Protected Designation of Origin (PDO), Protected Geographical Indication (PGI), specific GIs for spirit drinks and aromatised wines and Traditional Speciality Guaranteed (TSG), using the following logos:



The UK Government has set up its own scheme, effective from 1 January 2021. The Department for Environment, Food and Rural Affairs (Defra) manages the scheme, maintains the registers

of product names and processes new applications for the three types of GIs; PDOs, PGIs and Traditional Speciality Guaranteed (TSG), using the following logos:



More on the new system

The UK system will protect new GIs in Great Britain and will be open to producers inside and outside the country. Great Britain producers should secure protection under the UK scheme before applying to the EU scheme, and EU producers will have to do vice versa. Northern Irish producers have special rules that allow them to use both schemes.

Products protected under EU system, before 1 January 2021, will be protected under the UK system. Producers that used [EU] GIs in the UK before 31 December 2020 have three years to update packaging and marketing materials with the new UK logos. Producers that register GIs under the new UK system from 1 January 2021 must use the new logos.

Defra will provide further updates on the practicalities of the new system, now that the transition period is over.

Should you have any questions concerning GIs or other areas of IP, please contact Adjoa at aanim@hgf.com.



How businesses can respond to climate change issues



by Esenam Agubretu

Just one month in and already 2021 has been filled with climate change-related news.

The Prince of Wales recently launched his *Terra Carta*, building on his Sustainable Markets Initiative launched last year. Another reminder about the impact of our actions on the planet and the legacy this leaves for generations to come, the *Terra Carta* is a proposition providing a route towards sustainability for businesses leaders across the globe.

The government has made some announcements of its own such as the £213 million government investment for the upgrade of UK science facilities to enable researchers to respond to global challenges such as Covid-19 and climate change. As part of this, London will receive funding for airborne sensors to monitor greenhouse gas emissions. This is in addition to measures unveiled last year including an Energy White Paper, the Prime Minister's Ten Point Plan for a Green Industrial Revolution and the creation of the UK's first green bond. The sufficiency of these initiatives in tackling the climate change and the possible effects have been debated.

Serious commitment

In the latest move which might signal a serious commitment by the UK government to tackling climate change, Alok Sharma has been replaced as Business Secretary by Kw-



Alok Sharma

esi Kwarteng. Sharma, who is now full-time president of COP26, the UN climate change summit taking place this year, had previously handled responsibility for COP26 alongside his role as Business Secretary. Although this move had been urged



The increasing prominence of the climate change agenda means that UK businesses ought to be alert to relevant issues and the impact that incoming changes will have on them.

in recent weeks, it is believed that the Prime Minister had initially wanted former Prime Minister David Cameron to take over the leading talks, suggesting the weight attached to the summit. The UK which is hosting the Summit this year aims to convince countries globally to set a date for reaching net zero emissions and new climate targets for 2030, presenting an opportunity for post-Brexit UK to define its global role.

The increasing prominence of the climate change agenda means that UK businesses ought to be alert to relevant issues and the impact that incoming changes will have on them. Beyond the question of how businesses can support climate change aims and help with the transition towards sustainability, is the issue of the challenges and opportunities that are presented by changes

already taking place. Training and re-training staff to effectively transition to zero carbon will be necessary across various industries. Businesses reliant on the energy sector will also need to heed and prepare for expected changes as the government seeks to boost competition in the energy retail market in the shift away from fossil fuels. The transport, aviation and construction sectors will also be affected by the push towards cutting carbon emissions. Directing their minds towards the potential effects climate change measures being introduced will have across a wide range of issues will enable businesses to adequately prepare for challenges and maximise opportunities.

Shape outcomes

Furthermore, businesses may find it beneficial to engage with relevant

policymakers and stakeholders on proposed policies and changes. By making their views known on how proposed policies will affect them, they stand the chance of being able to shape outcomes of government proposals, highlight the industry view and articulate how their businesses would be particularly affected. Announcements on initiatives and policy changes are usually accompanied by a consultation. Government departments also periodically seek views on various issues, Select Committees in Parliament hold inquiries, and stakeholder groups also request feedback from businesses. For instance, the government is currently seeking views on the growth of UK clean energy exports and the industry's approach to how renewable technologies.

Esenam Agubretu is legislative and regulatory manager at LCCI and produces a bi-weekly briefing on legislative and regulatory issues. Feedback on business issues is welcome.
policy@londonchamber.co.uk



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Webinars and events

What's been on ...

DECEMBER

London our Global City: a conversation with Richard Burge, Chief Executive, LCCI

Alexander Renggli, Counsellor, Head of the Economic, Finance, Science & Innovation Department, Chairman of AERL, Embassy of Switzerland in the United Kingdom

Go Connect! At Breakfast Online Networking

LCCI export documents and customs declarations – key issues for 2021: latest updates

Peter Bishop, Deputy CEO, Davor McKinley, Head of Export Documentation, LCCI

Digital Marketing Tips for SMEs

John McMahon, CEO, MCM Net

Asian Business Association Winter Online Networking

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

How to use Spotify, YouTube, Instagram and Facebook to market your business

John McMahon, CEO, MCM Net

Property & Construction Online Briefing

Shobi Khan, Chief Executive, Canary Wharf Group

Navigating Trade & VAT Compliance Post-Brexit

Marc Sevitz, Commercial Operations Manager and Michal Segal, Product Development Manager, VAT IT

Question time: the border with the EU – customs, trade procedures and documentation

- Charles Hogg, Commercial Director and Antons Gordejevs, Commercial Manager, Unsworth
- Davor McKinley, Head of Export Documentation and Suvjeet Sibia, Senior Customs Declarations Officer, LCCI

Black Business Association – Celebrating Success in Business

Lord Hastings and Shereen Daniels, Managing Director, HR

Go Connect! At Lunchtime Online Networking

JANUARY

Break The Rule: Sell More!

Justin Stephenson, Sandler Training

Black Business Association: Access to Finance and Capital

Rodney Appiah, Chair of Cornerstone Partners; Kike Oniwinde, Founder of BYP Network and Demi Ariyo, Founder of Lendoe

Sponsored by Imperial College Business School

Capital 500

Vicky Pryce, Chief Economic Advisor and Board Member, Cebr and James Rentoul, Director at Savanta ComRes

Go Connect! At Lunchtime Online Networking

Effective Marketing: Build Purpose in Brand

Narcis Saulea

Business Owners Club: Strengthening and Growing your Business for the Future - Workshop Part 1

Martin Brown, CEO, Elephants Child Advisory Ltd, Robert Palmer - Palmer Wealth Management, St. James's Place Wealth Management, Neil Rowland - Rowland Wealth Management Ltd, St. James's Place Wealth Management

LCCI export documents and customs declarations – key issues for 2021: latest updates

Peter Bishop, Deputy CEO, Davor McKinley, Head of Export Documentation, LCCI

How to be Human on a Video Conference Call

Robin Kermode, Founder and Communication Coach

Property & Construction Member Get Together Online Networking

Sponsored by Advanced UK and Menzies

Capital Conversation

Helen Dickinson OBE, CEO, British Retail Consortium

Business Owners Club: Strengthening and Growing your Business for the Future - Workshop Part 2

Martin Brown, CEO, Elephants Child Advisory Ltd, Robert Palmer - Palmer Wealth Management, St. James's Place Wealth Management, Neil Rowland - Rowland Wealth Management Ltd, St. James's Place Wealth Management

Go Connect! At Breakfast Online Networking

London Business 1000 Report Launch

Paul Scully MP, Small Business, Consumers and Labour Markets Minister and Minister for London, Ian Neale, Research Director and Jane Rowe, Research Manager, YouGov, Cllr Danny Thorpe, Leader RB Greenwich and Executive Lead Member for Business, Good Growth and Europe, London Councils and Sarah Wilson, Chief Executive Officer, ACE Travel Management

... Coming up

FEBRUARY

Tuesday 2 February at 10.00am – 11.30am

Business Owners Club: Strengthening and Growing your Business for the Future - Workshop Part 3 with Martin Brown, CEO, Elephants Child Advisory Ltd, Robert Palmer - Palmer Wealth Management, St. James's Place Wealth Management, Neil Rowland - Rowland Wealth Management Ltd, St. James's Place Wealth Management

Tuesday 2 February at 3.15pm – 4.15pm

Property & Construction online briefing with Christopher Hayward, Sheriff-Elect of the City of London
Sponsored by Advanced UK and Menzies

Wednesday 3 February - All day

Hong Kong: One-to-One Business Clinics with Richard Thurbin, Head of Hong Kong Trade Council (HKTDC) UK Business Matching Department

Wednesday 3 February at 10.45am – 11.30am

How to Improve Sales Effectiveness with Justin Stephenson, Sandler Training

Thursday 4 February at 10.45am – 11.30am

Thinking Differently: creative problem solving and the digital mindset with Helen Fawcett, Head of Business Consulting and Alex Waterston, Head of Data and Analytics, Waterstons

Monday 8 February at 2.15pm – 3.00pm

Capital Conversation with Rob Elder, Agent, Bank of England, Agency for Greater London

Tuesday 9 February at 10.00am – 11.30am

Business Owners Club: Strengthening and Growing your Business for the Future - Workshop Part 4 with Martin Brown, CEO, Elephants Child Advisory Ltd, Robert Palmer - Palmer Wealth Management, St. James's Place Wealth Management, Neil Rowland - Rowland Wealth Management Ltd, St. James's Place Wealth Management

Wednesday 10 February at 12.30pm – 2.00pm

Go Connect! At Lunchtime Online Networking

Thursday 11 February at 4.00pm – 5.00pm

London Chamber Community Network (LCCN) Winter Connections online networking

Tuesday 16 February at 10.45am – 11.30am

LCCI export documents and customs declarations – key issues for 2021 with latest updates from the Chamber

Wednesday 17 February at 10.30am – 11.15am

Future leadership: tips for leadership in a flexible working world with Nick Mayhew, MD, Alembic Strategy

Tuesday 23 February at 10.00am – 11.00am

Defence & Security Cyber Security workshop - The 4 types of employee and how their behaviour affects the security of your company with Asad Naveed – Security Consultant / Technical pre-sales Consultant, Charles Hunter - ISC re-sales Consultant and Mike Buckley – Technical pre-sales Consultant, Nettitude

Tuesday 23 February at 1.45pm – 2.45pm

Business Owners Club: Early Funding for London Based SMEs with Paul Shadbolt, The FSE Group, Dele Akinyemi, MMC Ventures and David Woods, British Business Bank

Wednesday 24 February at 9.00am – 10.00am

Go Connect! At Breakfast Online Networking

Wednesday 24 February at 10.45am – 11.45am

Homeworking Best Practice with Simon Garcia, Director, Freedom Wellbeing Inc.

Thursday 25 February at 10.15am – 11.00am

Black Business Association: What does it take to become an Entrepreneur? with by Lord Hastings, Chair, BBA; Kojo Marfo, Founder and Director of My Runway Group and Isaac Kikabi, Property Entrepreneur and Senior Trade Analyst at Lloyds

Thursday 25 February at 3.00pm – 3.45pm

Capital Conversation with Professor Tony Travers, Director of LSE London

MARCH

Tuesday 2 March at 10.45am – 11.45am

Property & Construction Online Briefing with Pat Hayes, MD, Be First
Sponsored by Advanced UK and Menzies

Wednesday 3 March at 2.00pm – 2.45pm

Thriving after redundancy: top tips and advice to help manage the transition with Alistair Stirling, Founder, Stirling Careers Consultancy

Thursday 4 March at 11.15am – 12.15pm

Brexit done – now time for Germany? with Dagmar Wülknitz from NRW. INVEST

Tuesday 9 March at 10.45am – 11.30am

Business Owners Club: Practical Tips and Tricks with Duncan Hopwood, Hopwood PR, Vandana Dass, Davenport Solicitors and Stephen Holmes, Endeavour

Wednesday 10 March at 12.30pm – 2.00pm

Go Connect! At Lunchtime Online Networking with Fife Chamber of Commerce

Tuesday 16 March at 12.30pm – 2.00pm

Asian Business Association Spring Online Networking
Sponsored by Trinity College

Wednesday 17 March at 2.00pm – 2.45pm

Power up your PowerPoint. How to pitch and present with impact online with Robin Kermode, Founder and Communication Coach

Thursday 18 March at 10.45am – 11.30am

London Chamber of Arbitration and Mediation

Wednesday 24 March at 9.00am – 10.00am

Go Connect! At Breakfast Online Networking

Thursday 25 March at 10.45am – 11.30am

LCCI export documents and customs declarations – key issues for 2021 with latest updates from the Chamber

Wednesday 31 March at 11.00am – 11.45am

How Phishing Attacks Work (And How to Protect Your Business) with Jorge Geddes, IT & Cyber Security Sales Manager

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Tier 3, Lockdown 3.0 ... and vaccinations progress

What happened in December?

On 16 December 2020, London and parts of Kent, Essex and Hertfordshire were moved to Tier 3 restrictions. This meant that all hospitality venues (other than takeaway and home delivery) were forced to close although all shops, hairdressers and personal care services continued to trade and gyms remained open. It was considered that Covid-19 cases had been rising significantly for over two weeks and the government feared that the NHS could be overwhelmed with patients.

Moving to Tier 3 - Escalating our fight against COVID-19

■ publichealthmatters.blog.gov.uk/2020/12/16/moving-to-tier-3-escalating-our-fight-against-covid-19/

Covid: London to move into tier 3 as infections rise

■ www.bbc.com/news/uk-55306928

This move was short-lived. Just three days later, the government announced that London and much of the South and East of England were to move into Tier 4 in response to the new 'Kent' variant of the Covid-19 virus which was believed to be spreading rapidly and to be 70 per cent more infectious, although it was not more deadly. Tier 4 status stipulated the immediate closure of all non-essential retail, hairdressers and personal care services, gyms and indoor fitness facilities. People were told to stay at home – effectively a lockdown. The rest of England was placed into Tier 3, with no areas remaining in Tier 2. The only place remaining in Tier 1 were the Scilly Isles where pubs and restaurants continued to trade and up to six people from different households could meet indoors.

Prime Minister announces Tier 4: 'Stay At Home' Alert Level in response to new COVID variant

■ www.gov.uk/government/news/prime-minister-announces-tier-4-stay-at-home-alert-level-in-response-to-new-covid-variant

When did Lockdown 3.0 begin?

On 4 January 2021, the Prime Minister announced that the whole of England would be placed into a new, third lockdown beginning on Wednesday 6 January. This move was confirmed by a vote in Parliament in which only 16 MPs, including 12 Conservatives, voted against the third lockdown. The Prime Minister, Boris Johnson, told Parliament that the lockdown rules would be reviewed in mid-February, with a view to easing some of the restrictions by early March subject to a fall in cases and Covid-19 vaccine rollout.

Everybody was told to stay at home and only leave their homes for the following reasons.

- To go to work only if the work could not be done from home, such as manufacturing, construction, essential retail or essential public services
- To shop for food, medicine and other essential items, either for yourself or a vulnerable person
- To provide care or assistance for a vulnerable person
- To exercise, either alone, with household members or a 'support bubble' or with one person from another household. This should be limited to once a day and people should remain in their local area. However, a time limit was not imposed and nor was a definition of 'local area'. A short journey to a place of exercise was permitted.
- To seek medical care
- To flee domestic violence or abuse
- To meet your 'support bubble' or 'childcare bubble' (if permitted to form one)
- To attend education or childcare where these facilities remain open.

Many offices closed completely or remained open only if it was essential for staff to attend in person. All hospitality (hotels, restaurants, bars, pubs, clubs) were forced to shut if they were not already closed. However, they could stay open for takeaway and delivery services. Unlike the first lockdown, all factories and construction sites could remain

open, subject to the necessary social distancing measures being put in place. Garages could open for vehicle servicing and repairs but car showrooms were shut.

Other businesses that could trade included garden centres and estate agents – these had been closed in the first lockdown. Non-essential stores could open for 'click and collect' services. Opticians and dental surgeries were allowed to function (subject to social distancing rules). Potential buyers could view properties; people could buy and sell properties and move house, i.e. the housing market was kept open. Nursery schools remained open and childcare 'bubbles' remained in place, enabling parents of young children to work. Tradespeople, including cleaners, could work in other people's homes.

Sporting venues including pools, gyms, tennis courts and golf courses were ordered to close, but playgrounds remained open. All amateur sports ceased but professional sports such as Premier League football continued.

Schools, colleges and universities were told to close with immediate effect, remaining open only for the children of key workers and vulnerable children such as those in Council care. It is estimated that around five times as many children are attending school during lockdown 3:0 as during the first lockdown. In some schools, over 50 per cent of pupils are attending each day. Only one parent needs to be a key worker to allow the child to go to school. 'A' Level and GCSE examinations will not go ahead in England this summer. BTEC examinations were cancelled at the very last minute.

Covid lockdown 3: what are the new coronavirus restrictions in England?

■ www.theguardian.com/world/2021/jan/04/lockdown-no-3-what-are-the-new-restrictions

Covid: England's third national lockdown legally comes into force

■ www.bbc.com/news/uk-55554550

What other measures has the government taken?

There was speculation that the government would tighten lockdown measures further but there was no appetite for this among Ministers.

In the week beginning Monday 18 January 2021, the government closed all travel corridors in response to concerns about new Covid-19 variants, such as the South African variant, being imported from abroad. It was revealed that the full closure of the UK's borders was also being considered.

At time of writing, the Government is preparing to force travellers to the UK from countries deemed to be at high risk from Covid-19 quarantine for ten days. Travellers from Brazil, South Africa and similarly-afflicted countries will be met on arrival and transported to hotels at the individuals' expense.

UK announces closure of all travel corridors starting Monday

■ edition.cnn.com/travel/article/uk-suspends-travel-corridors/index.html

COVID-19: Full UK border closure 'considered' by government, says Environment Secretary George Eustice

■ news.sky.com/story/covid-19-full-uk-border-closure-considered-by-government-says-environment-secretary-george-eustice-12195144

Government considering closing borders to all foreign travellers to prevent spread of new Covid variants, minister said

■ www.independent.co.uk/news/uk/politics/coronavirus-close-borders-uk-boris-johnson-b1791085.html

Is furlough being extended?

At time of writing, the Chancellor, Rishi Sunak, is considering plans to extend the £42 billion furlough scheme into the summer. This would be the fifth extension of the scheme. The scheme had already been extended in December until the end

of April 2021, with the Government paying up to 80 per cent of employees' wages in eligible companies. However, three-quarters of self-employed people have not received any money through the scheme.

Chancellor extends furlough and loan schemes

■ www.gov.uk/government/news/chancellor-extends-furlough-and-loan-schemes

Rishi Sunak set to extend furlough scheme past April

■ www.cityam.com/rishi-sunak-set-to-extend-furlough-scheme-past-april/

How are Covid-19 vaccinations progressing?

On 8 December, Margaret Keenan, a 91-year-old grandmother, became the first person in the world to receive the Pfizer vaccination once it had been licensed for use in the UK. Since then, the Oxford AstraZeneca and Moderna vaccines have also been licensed. It is the Government's aim to inoculate 14 million of the most vulnerable groups by mid-February. The four priority groups are:

1. People living in care homes
2. Those aged over 80 and frontline health and social care workers
3. People aged over 75
4. People aged over 70 and those classed as extremely clinically vulnerable

The vaccine will then be given to younger age groups in turn and it is hoped that the whole population will have been offered the vaccine by the autumn. At time of writing, around five million people had received their first inoculation. However, there are marked regional variations in the speed of the roll-out. According to the latest NHS data, in Yorkshire and the North East 67 per cent of over-80s have received their first vaccine dose, compared with around 50 per cent in London and 36 per cent in Suffolk and north-east Essex.

COVID-19: PM's vaccine target - Offer jabs to everyone in top four priority groups by mid-February

■ news.sky.com/story/covid-19-pms-vaccine-target-offer-jabs-to-everyone-in-top-four-priority-groups-by-mid-february-12179452

Covid vaccine: 'Confusing' information on regional supplies

■ www.bbc.com/news/uk-england-55764840

When will lockdown 3.0 end?

When lockdown 3.0 began on 4 January, the government declared that it would be reviewed in mid-February with a view to starting to ease restrictions, such as the re-opening of schools after the February half-term break. This remains the government's official policy. However, on Friday 22 January, the Prime Minister said that the government could not consider easing lockdown measures until Covid-19 infection rates have declined and the national vaccination programme is proven to be working.

Meanwhile the government has extended Covid-19 lockdown legislation to give Local Authorities in England the power to close pubs, restaurants, shops and public spaces until Saturday 17 July.

This legislation was due to expire in the week beginning Monday 18 January but was extended

to mid-July in a change made to the Health Protection (Coronavirus, Restrictions) (England) (No.3) Regulations 2020. The law was introduced last July and applies to England only. It allows Local Authorities to limit access to public spaces to prevent the spread of Covid-19, i.e. enforce a lockdown. In law, pubs, restaurants and other venues could stay closed until then.

UK extends councils' lockdown powers until July 17, Telegraph says

■ www.reuters.com/article/uk-health-coronavirus-britain-lockdown/uk-extends-councils-lockdown-powers-until-july-17-telegraph-says-idUSKBN2950PW

UK extends Covid lockdown till July 17, will quarantine visitors for 10 days

■ www.livemint.com/news/world/uk-extends-covid-lockdown-till-july-17-will-quarantine-visitors-for-10-days-11611447637744.html

Covid-19 Q&A is written and researched by Alexa Michael, member research executive at LCCI

Cleankill adds to green accolades with second Gatwick Diamond award

Cleankill Pest Control is celebrating after winning another business award for being 'green' and being shortlisted in three other categories.

The company, which has its headquarters in Kenley near Croydon, Surrey, added the prestigious 2020 Gatwick Diamond Green Business of the Year title to a growing collection of trophies.

Cleankill was also a finalist in the Professional Services and the Brighter Thinking categories, while Managing Director Paul Bates was shortlisted in the Businessperson of the Year category.

Cleankill Managing Director Paul Bates said: "We won the GDBA Green award in 2017 as well. To win it again shows that we are moving forward in what we do and not resting on past glories.

"This latest award is a real credit to every member of the team, from our office staff to our surveyors and technicians, who are constantly looking for ways that we can reduce our carbon footprint and help our customers



reduce theirs by using green solutions on their premises." Cleankill has grown over the last several years and now covers Bristol and Buckinghamshire as well as London, Sussex, Surrey, Kent and Hampshire. Cleankill strives to differentiate its work from other pest control providers by focusing on being green and using natural pest control. This has reaped rewards and Cleankill now employs 47 staff.

A 'green' service that is proving particularly popular involves using predator birds to rid business and residential properties from pigeons and gulls.

Cleankill is the only pest control provider in England to achieve a Gold Investor in People accreditation. www.cleankill.co.uk

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Two minute interview

Nick Mayhew, founder of Alembic Strategy



Who are you?

I am the founder and managing director of Alembic Strategy. We provide expert facilitation to enable leaders and energise teams as they work through change to transform their organisations.

What is your connection with the London Chamber of Commerce?

I know LCCI chief executive Richard Burge and discussed my business joining with him.

What was your first job in London?

I was a medical secretary, working in radiography at the Kobler Aid's clinic in the late 80s.

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

Alembic helps family businesses amongst other clients and this year we have re-united a fractured family leadership team.

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

...literally nothing! I love my job. Ok, maybe signing off expenses for the team (but actually I even quite enjoy that).

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

Phil Knight, founder of Nike. He took risks, and had an incredible passion for the product and what it represented. He learned through mistakes.

How is the current pandemic affecting your business?

We transformed seamlessly to on-line. It has affected our clients in all the ways people have seen, from incredibly busy and profitable to incredibly busy and not profitable, and we have been there as best we can, helping them survive it and being a listening ear. It has made us a non-location specific business, which is a problem and an opportunity.

"We have used the furlough where we needed to, and reshaped the model too. It has been a revolution."

What measures have you taken?

We have worked from home, transformed the office to get back in, and gone home again, met outside for walks together, created a series of crisis management resources for clients, created online leadership development programmes. We have used the furlough where we needed to, and reshaped the model too. It has been a revolution.

How has your business reacted to Brexit?

It has mainly affected us through clients with European supply chains. They are exposed to the changes and there has been some specific planning needed for them to respond and cope with the uncertainty.



"Brexit has mainly affected us through clients with European supply chains."

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

By upgrading the central line trains.

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

Nothing specific. It's easy to do business in London. Most regulations are manageable.

What is your favourite and least favourite thing about London?

Favourite: so many things, but for the sake of choosing: walking through the amazing architecture, especially the wonderful windows and mirrors and reflected skies.

Least favourite: spill out from pubs and bars on Thursdays and Fridays, it's not my thing! I like to be able to get the bar and drink a pint while still being able to hear.

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

Create a new Great Exhibition 120 years on.

What do you love about your business?

We help people resolve disagreements about the strategic direction and purpose of their business, and to build energy and alignment, enabling them to move ahead quickly. I love doing this work and seeing people flourish as a result: we are always happy to talk this kind of issue over and give people pointers.

www.alembicstrategy.com



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Who we are

We are a specialist IT recruitment company, sourcing top candidates to businesses across UK, Europe, United States and APAC countries.

Our mission is to build world-class teams that enable businesses and IT professional to achieve success. Our values are reflected in all aspects of our business, from the relationships we build with our clients and candidates, to the way we operate day-to-day.

Bringing technical knowledge in the sourcing and recruitment process.

Technology plays an important part in all aspects of our lives. The speed with which technology is advancing has called for businesses from all industries to reformulate their strategies. The fast pace of the industry has resulted in a high hiring demand. As technologies are evolving, more complex roles, requiring expert skills are emerging.

At Talent Analytix, we have found that the industry needs more technical knowledge in the sourcing and recruitment area to meet the needs of the businesses turning digital. Our team is formed of HR specialists and IT professionals. By blending together the two, we can aid companies working in the most advanced IT sectors. We specialise in recruiting for middle to senior and most complex roles.

We believe passionately in the value of ethical recruitment.

We continuously grow our international network of IT professionals from all technology areas. We strive to create opportunities for all our candidates according to their level of expertise and career goals. Looking for a new job can be stressful and daunting, but we are here to provide expert support and guidance throughout the whole process.

We bring together high calibre candidates and successful businesses by practising ethic and first-class recruitment. We always deliver on what we promise.

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Leena Mehta, CEO, Talent Analytix

How to sound like a leader in 2021

by Robin Kermode

Did you know that over 60 per cent of UK workers think their boss does not possess good leadership skills – and 40 per cent actually left a previous job because of this? My specially commissioned research led me to ask this question: what does a good leader sound like in 2021?

There has been a seismic change in leadership style over the last 20 years. The old 'command and control' leader is not only out-dated but is also unacceptable to people under the age of 25.

For senior leaders born long before either Generation Z or the post millennials, this requires a total mind shift – understanding that being a strong leader doesn't simply mean telling people what to do: it means listening, coaching and empowering them in a way that inspires them to grow.

How can today's leaders speak so they truly connect with every audience, every time? Here are my five do's and don'ts to speak like a leader in 2021.

Do ...

1. Be yourself

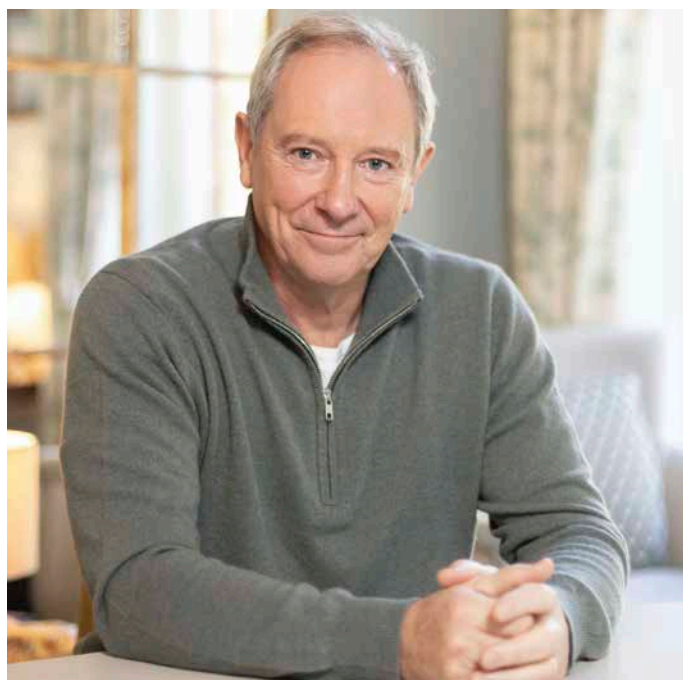
This starts with using your own voice. Try to sound like you usually do when you're talking to your friends and family. Speak with a soft, relaxed tone - avoid over-projecting and sounding like a stern teacher. If you have a microphone, trust it and let it do the work for you.

Use words you would usually use. Don't be tempted to use formal words because they'll make you sound and feel stiff. 'It's great to see you here' is so much better than 'It's my pleasure to welcome you here on this auspicious occasion'.

Try this exercise to relax your voice for before you speak: stand and face a wall. Place both hands on the wall about shoulder height and push really hard, as if you're trying to push the wall a couple of metres in the direction you're pushing. After pushing, stand normally and try speaking out loud. See how much more relaxed and emotionally connected your voice sounds.

2. Be present

Your audience doesn't want to feel you've given the same talk a hundred times before. Keep it spontaneous. Change the order in which you say



things. Keep yourself on your toes. If you stay present, so will your audience.

An actor playing Hamlet saying the famous lines 'To be or not to be?' has to imagine that it's the first time he's ever said those words

3. Start well

To grab your audience right from the start, try to capture your key message in the first sentence. This could be used in one of four classic openers:

- the Question: e.g. 'Have you ever found X to be a problem?'
- the Solution: e.g. 'We all know X is a problem – well, I'd like to offer a solution.'
- the Shock: e.g. 'If we don't find a solution to X, we're in deep trouble.'
- the Story: e.g. 'So there I was, just 21 years old, when the telephone rang...'

4. Practice

People often say they don't have time to prepare and that they feel more relaxed if they 'just wing it' – but this is no excuse. I would never go on stage without rehearsing. Try practising speaking your words out loud – it will flag up any difficult words you might stumble on, iron out any clumsy links and allows you to time yourself. 150 words a minute is a pretty good guide.

5. Speak with energy, clarity and humanity

To speak in an engaging fashion, we need about 10 per cent more energy

than usual – any more and we can come across like a game show host. We need clarity in our argument and in our delivery. And, most importantly, we need to speak with humanity. It's this human tone, in our voice and our choice of words, that makes us engaging and believable.

To make yourself sound relaxed and emotionally connected, try this simple tip. If you're standing when giving a speech or a presentation, try clenching your buttocks or your thighs for the first ten seconds. It will make your voice sound more centred and more relaxed.

Don't...

1. Don't make it all about you

As the old adage says, 'Pride comes before a fall'. Big yourself up and your audience will want you to slip on that banana skin. Always try to speak with equal status – sound pompous at your peril. Make everything relevant for your audience. If, for example, you were speaking to a room full of doctors, you could say, 'Of course, as doctors you'd know ...' to make it feel relevant to them. Remember: it's not about you. It's always about the audience.

2. Don't treat the audience as one mass

It's tempting to 'de-focus' when speaking to a group or to look above the audience's heads, but the secret of eye contact is to hold one thought with one person and one thought with another. And in a larger hall, if

To grab your audience right from the start, try to capture your key message in the first sentence

you can't actually see everyone clearly, direct one thought to one area and one thought to another; so that by the end everyone feels that you've been talking specifically to them.

3. Don't avoid the elephant in the room

If you suspect the audience are not on your side and are holding hold certain prejudices or fears, it's usually better to address this head on rather than trying to hide it away under the carpet. Better to start with, 'You've probably all read the rumours in the press, well I'm here today to tell you ...' If you don't do this, they won't be listening to you and will be simply waiting for you to get on to the topic they're worried about.

4. Don't take yourself too seriously

When we watch someone on a platform taking themselves too seriously, we can't wait for them to spill their coffee or trip up on a loose cable. As Billy Connolly said, 'Never trust a man who, when left alone in a room with a tea cosy, doesn't try it on.' A little self-deprecating humour goes a long way.

5. Don't rush

Wait two seconds before you speak. If you start speaking too quickly, it will look like you just want to get it over with. So stand and wait two seconds before you speak – it will look like you are comfortable standing there and will give you an impressive natural authority.

A great way to slow down is to do this simple breathing exercise before your talk. Breathe in through your nose slowly for a count of three; then breathe out for a count of three. Repeat this three times. This should take a total of 18 seconds. In that time you can lower your heart rate and you will feel calmer.

Robin Kermode is a communications coach, actor and voice over artist.

<https://uk.linkedin.com/in/robinkermode>

Elite Business Live goes virtual

Elite Business Live, the annual national business advice and networking event, will be online on 11-12 March

During the two-day event entrepreneurs can interact with some of the leading names in British SMEs via a live stream service that is available free of charge.

Insight

CE Marketing Group Ltd (CEMG), the team behind the event, has committed to delivering the same standard of insight and business start-up advice, whilst bearing in mind the safety and wellbeing of all speakers and guests.

"To make sure attendees feel as safe as possible, it was crucial that we shifted our plans to deliver the entire event digitally," said Scott English, brand director for CEMG. "Whilst it's a real shame that we won't get to meet with our guests in person, we've established a whole host of ways to ensure the event is as seamless and successful as it has



L-R: Alana Spencer, Founder, Ridiculously Rich; Jo Fairley, Founder, Green & Blacks; Oli Barrett MBE

been for the last seven years. We're excited to announce some incredible speakers and panellists, who will be offering insightful advice via digital livestream before making themselves available for Q&A sessions."

Talking through their personal journeys and experiences, the 50 entrepreneurs will be joined by Oli Barrett, event host. Voted as one of GQ's Most Connected Men, Barrett is often referred to as the hardest-working man in networking who

has even earned an MBE for his business activities. A serial co-founder, he has helped to started numerous ventures, facing every challenge that can emerge in business.

Accomplishments

Piers Linney is the headline keynote speaker for the Commercial Business Growth panel on the first day and will be providing attendees with detailed insights into entrepreneurship as well as leading advice to

support SMEs with their ambitions to either start or grow their business. As an entrepreneur, investor, advisor as well as a former investor on BBC's *Dragon's Den*, there isn't much of the business world that Linney hasn't seen and his accomplishments and experiences lend themselves perfectly to any pain points UK business owners may currently be facing.

Michelle Ovens MBE will be providing the keynote for Day 1's Digital Transformation session. As the founder of Small Business Britain, the UK's leading champion of small business, she is one of a select group of people that is able to take any strategic problem and provide insights that can change a business. A dynamic individual, her unparalleled innovation and resourcefulness are sure to provide SMEs with the tools they need greet 2021 head-on and see their business prosper.

LCCI is an official partner of Elite Business Live. For To register for free tickets go to:

www.elitebusinesssevent.co.uk



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How four booming businesses succeeded in 2020

Businesses across all industries have financially suffered as a result of the pandemic. Just as we thought life was returning to something close to normal in the UK, tighter lockdown restrictions forced many of us back into our homes once again

Despite current events drastically damaging the wealth of the UK's hospitality and entertainment sectors in particular, we've seen them adapt their business operations to reflect current circumstances and get back on track to success once again.

With this said, there have been some businesses in particular that have experienced a financial boom since lockdown regulations began back in March last year. For these businesses, they were placed at an advantage when it comes to selling products that can be best used in the comfort of people's homes. They have adapted their operations to place domestic living at the heart of their business plans.

Here, with Snowshock, provider of commercial slush machines, we discuss the top four

businesses that not only survived but prospered in 2020. We will also explore how exactly this has been achieved.

Amazon's record breaker

Amazon specialises in e-commerce, selling everything from clothes to cars, to computers. It seems the pandemic played advocate to owner Jeff Bezos' financial success, as recent reports find his net worth has exceeded the £200 billion mark. This set a record in financial history as the world's richest man.

Ever since the world implemented lockdown restrictions that forced the majority of us to spend several months indoors, his e-commerce business became a hotspot for online sales from individuals across the globe. This saw him gain power over 38 per cent of the e-commerce market.

So, how exactly did Bezos almost double his profits? First of all, since Amazon allow businesses from the majority of industries to sell their

products via their site, those businesses' in-store based competitors were inevitably placed on hold for the unforeseeable future. Already, Amazon's dominating presence in the market was heightened by a lack of competition.

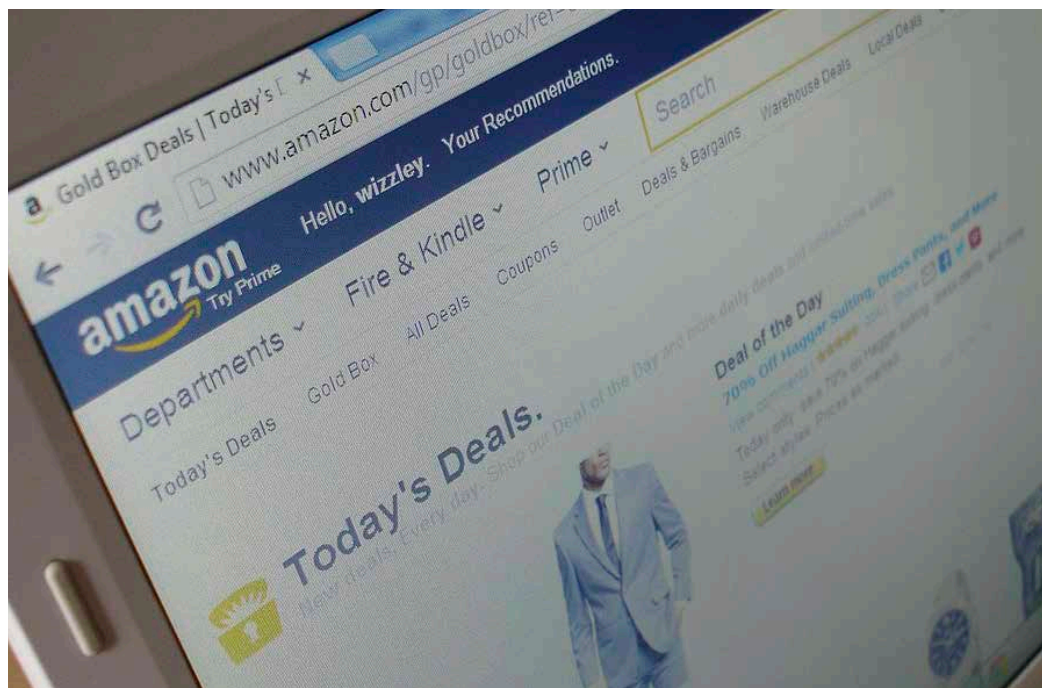
The next is the increased profit margins achieved by paid advertisement. It was reported by the first quarter of 2020 that Amazon experienced a 44% increase in revenues produced by selling advertisement. This generated \$3.9 billion in just a few months. As businesses fight to keep their presence in the market throughout these difficult times, the demanding need for advertisement has inevitably benefited Amazon's profits.

Other than Amazon's successful e-commerce market, its additional products and services have boosted its financial success even more. The likes of Amazon Prime, a paid subscription service that allows members to access a wider range of movies, TV series, music etc., has also seen an increase in popularity over recent months as more and more people spend time cooped up in front of the TV.

It seems the pandemic played advocate to owner Jeff Bezos' financial success

Just Eat filling the nation's stomachs

Helping bring our sorely missed restaurant cuisines direct to our door is online delivery provider Just Eat. Established in 2001, Just Eat has





B&Q sales margins have greatly appreciated the nation's new-found hobby

become a go-to delivery service for millions of households worldwide.

It's no secret that the UK has a unified love for takeaway nights in front of the TV every once in a while. This adoration has only accelerated over the first six months of 2020 for Just Eat, as they reported over 77 million orders in the UK alone.

Just Eat has also acquired many new businesses partners in order to encourage their customers to purchase their food at home. Food suppliers such as Greggs and McDonald's are amongst the many that have partnered with Just Eat this year and have excelled their financial success.

B&Q: the role that lockdown DIY had to play

Many of us chose to invest our time during lockdown into some DIY projects to do around the house. B&Q sales margins have greatly appreciated the nation's new-found hobby. So much so, it's recorded that the DIY and home improve-

ment retailer witnessed profit margins soar by an incredible 25 per cent by June this year.

From painting the garden fence to renovating spare rooms that have been left untouched for years, B&Q is the ultimate provider for all things DIY. However, B&Q's financial suc-

As the world fought over toilet paper and milk cartons, supermarkets sat back, relaxed, and watched sales margins soar

cess is not the only home improvement provider that has seen their profits soar. The likes of Kingfisher has also jumped on board the nations DIY habits trend.

B&Q has placed an emphasis on their website's advice and ideas section to help inspire users' kitchen, garden, cabinets, and even sink-DIY aspirations.

Supermarkets soaring profits

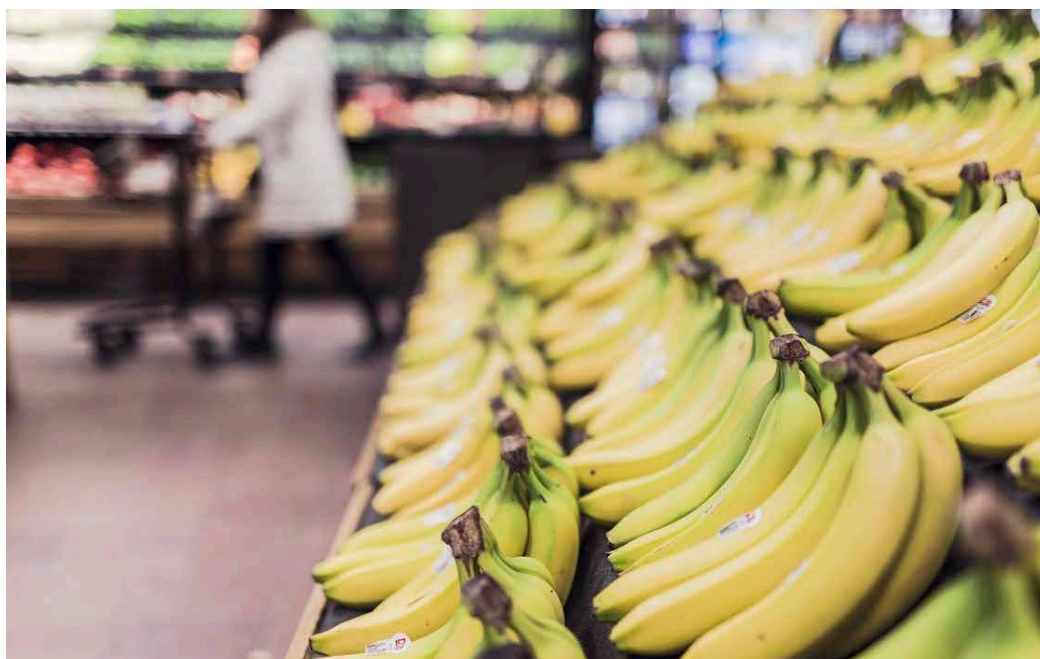
As the world fought over toilet paper and milk cartons, supermarkets including Tesco and Sainsbury's sat back, relaxed, and watched sales margins soar. Unlike their rivals Morrisons, Aldi, and Lidl, Tesco placed an emphasis on home deliveries during lockdown, resulting in an 8 per cent increase in sales to £13.4 billion in just 13 weeks to May 30th.

Contributing another large sum to Tesco's profits, their online delivery service has experienced a 49 per cent increase in online sales and peaked at 90 per cent in May this year. To help continue their online ordering success, Tesco were quick to notice that home deliveries weren't going anywhere anytime soon and invested in the process of doubling their capacity. Their investment has paid off too, with their previous 600,000 delivery slots jumping to 1.3 million over a five-week course during the pandemic.

As for Sainsbury's, they too have seen profit margins boom over the recent months. The first quarter of the year drew in 8.5 per cent higher sales margins. Similar to Tesco, they too have highlighted the nation's demand for online deliveries, increasing their online orders from an average of 370,000 per week to 650,000 per week this year.

Throughout this time, Sainsbury's has also used the pandemic to improve their businesses image. They have reported employing more than 25,000 staff to help support the surge of furloughed workers and redundancies during lockdown, and have also provided paid bonuses to 157,000 staff members to show their appreciation to their staff that have worked continuously throughout these tough times.

From online deliveries to Amazon's gold mine, these businesses have been rewarded by significant increases in sales and profits. However, when the world begins to return to normal, how will they cope when their competitors return to the market once again?



Two sets of expert advice on the new immigration rules from the beginning of this year

UK immigration: changes to the work visa requirements



by Vandana Dass

As a result of the UK's EU Exit, the Tier 2 (General) visa was replaced with the Skilled Worker visa, consequently the requirements to obtain a worker visa changed. There are several similarities between the two systems, most notably that an applicant must hold a valid job offer from an UK employer who holds a valid sponsorship licence. I will examine the changes in the requirements under the new system.

Sponsorship

Employers will need to issue the applicant with a Certificate of Sponsorship (CoS) confirming their personal details and information regarding the role on offer. They must also now ensure that they include their PAYE on the CoS.

The skill requirement

To obtain a Tier 2 (General) visa, an applicant required a job offer that was at degree level, or equivalent (RQF level 6 or higher). This requirement has been lowered under the Skilled worker visa to occupations that require A-level or equivalent (RQF level 3) skill level. However, as under the previous system, it is not necessary for the applicant to hold the formal qualification associated with the skill level, just the job skill requirement is A-level or higher.

The salary requirement

A Skilled worker visa applicant must be paid a salary which is at least equal to the general salary threshold or the 'going rate' for the position (as stated in the positions SOC code), whichever is higher.

A Tier 2 (General) visa required an applicant to hold a job offer with an annual salary of £30,000. However, this amount has been reduced to £25,600 under the Skilled Worker route. An applicant's salary is based only on their basic salary only and does not include any bonus or allowance an applicant may receive.



The English language requirement

An applicant will still be required to prove their knowledge of the English when applying for a Skilled Worker visa, as they would have previously for a Tier 2 (General) Visa. However, under the new system, applicants who obtained their GCSE/A-Levels or Scottish Higher in English or have a degree taught in English will not need to take an English language test.

The Resident Labour Market Test

Under the previous system, there was a requirement that in some circumstances, an employer would have to advertise the role before the applicant was offered the position. Under the new scheme, this is no longer required which is likely to make the process quicker.

Maintenance requirement

An A rated sponsor can still certify maintenance, or the migrant can satisfy this requirement by showing that they have access to at least £1270 and have held these funds for at least 28 days.

Criminal record certificate

Applicants who work in certain occupations such as a health, social care and education, will need to provide a criminal record certificate for any country in which they have lived for 12 months or more in the last 10 years.

'Cooling off period' and maximum length of visa

Previously, the Tier 2 cooling off period did not allow an individual who held a Tier 2 visa from returning to the UK for a period of 12 months after their visa expired, on another Tier 2 visa. Under the new post-Brexit system, the cooling off period has been removed.

Under Tier 2 (General), the maximum period of stay was six years (with most applying for indefinite leave to remain after five years), this has now been removed.

In-country switching

Provided that the applicant holds a visa that allows them to work or study in the UK, it is now possible that holders of Tier 2 Intra-Company Transfer, Tier 5 Youth Mobil-

ity and Tier 2 family members will be able to apply for a Skilled worker visa from within the UK, rather than needing to return to their home country to apply.

Intra country transfers (ICT) visa

Applicants will be allowed to switch into the Skilled worker route, if eligible.

An overseas intra company transferee cannot hold an ICT visa for more than 5 years in any six year period, except where they qualify to be granted up to nine years on the basis of their high salary.

The high earner threshold has been reduced from £120,000 to £73,900. They will also be exempt from the requirement to work for the overseas business for twelve months prior to entering.

The ICT route will not lead to settlement, but it would be possible to switch to the skilled worker category.

Applying for Indefinite leave to remain

The rules for settlement are pretty much the same. The only change is that the salary threshold has been lowered and "Appendix Continuous Residence" confirmed that absences due to pandemic-related travel disruptions will not count toward the 180-day absence limit.

When calculating the 180 days, any period spent outside the UK will not count towards the 180-day limit if the absence was for any of the following reasons: ... *travel disruption due to natural disaster, military conflict or pandemic.*

At this stage, applicants should not assume that remote working outside the UK, would be considered as "travel disruption".

Dependents

Dependents will continue to be able to apply for a dependent visa to accompany the main applicant during their stay in the UK.

Vandana Dass is managing director and senior solicitor at Davenport Solicitors Limited
www.davenportsolitors.com

Impact of changes to immigration rules for UK employers

On 31 December 2020, the transition period for EU exit ended and a new points-based immigration system introduced. D Kadikar answers some key questions

What is the impact on UK employers who sponsor and employ migrant workers?

If you are currently employing non-EEA migrants, your Sponsor License under Tier 2 and 5 will be automatically changed to allow you to sponsor Skilled Workers under the New Rules.

Under new immigration rules, you will not need to undertake Resident Labour Market Test, which will save up to eight weeks.

The other advantage is the removal of annual cap, which means you will not need to apply for Restricted CoS quota and wait for approval. The Skilled Worker Visa scheme will make it possible to hire someone at RQF level 3 / 4 and lower salary thresholds apply for new entrants to the UK labour market and for the occupations on Shortage Occupation List.

Are you employing migrant workers under Tier 2 Intra Company Transfers (ICT)?

Under the new immigration rules, the employees under Tier 2 Intra Company Transfer will be eligible to switch to Skilled Worker Visa within the UK without any cooling off period. While this is very good news for the employees under Tier 2 ICT, as an employer, you may need to work out a strategy to retain those workers, else they may switch to another employer.

Are you employing EU, EEA or Swiss Nationals?

The employers relying on EU migrant workers may feel major impact due to changes to the immigration rules. From 01 January 2021 the EEA nationals cannot come to the UK to work unless they have a Certificate of Sponsorship (CoS) assigned to them in the same way as a non-EEA skilled worker.

EEA skilled workers will need to score 70 points in the same way as a non-EEA citizen. To score the 70 qualifying points they will require a job offer from a registered sponsor



"If you are currently employing non-EEA migrants, your Sponsor License under Tier 2 and 5 will be automatically changed to allow you to sponsor Skilled Workers under the New Rules."

(20 points), must meet the required skills level (20 points), must be able to prove knowledge of English (10 points) and will need to meet the minimum salary threshold of £25,600 or above (20 points), in most cases. These 70 points are made up of 50 Mandatory Points and 20 Tradeable Points. If possible, you should think of getting the EEA candidates in the UK before the deadline of 31 December so that they can apply under EU Settlement Scheme.

If you are a charity employing EU, EEA and Swiss nationals as volunteers, all new volunteers coming to the UK to work must meet the above conditions as Charity workers.

UK employers should plan the CoS requirements

Employers must make the sponsor license applications and submit requests for CoS allocations in a timely manner so that visa applications are not unnecessarily delayed. Timely creating and assigning CoS will ensure that there is no break in the continuous stay of the employ-

ees forcing them to stop the work.

UK employers must consider the in-country switching opportunities

Some visa categories allow the migrants to switch into Skilled Worker Route within the UK and if you wish to sponsor and employ such candidates, you should have sponsor license and CoS quota ready so that you can assign the CoS at short notice.

Certifying the maintenance requirement by the employer

You should consider certifying the financial and maintenance requirements if you are an 'A' rated sponsor. If you do not certify maintenance, employees who do not have funds maintained as required, will have to delay visa applications.

Timeline for UK employers

If you have to apply for a fresh sponsor licence application, it can take six to eight weeks to get the ap-

proval, which can be longer in some cases.

Current Coronavirus disruptions may delay the visa processing for the Skilled Worker who is applying from abroad under the skilled worker visa.

Keeping all these factors in mind the employer needs to finalise the job start date and job end date when requesting the CoS as these dates cannot be changed.

Cost of employing a migrant skilled worker

Employing a migrant worker, including an EU or EEA national will involve expenses of the sponsor license application, fee for creating and assigning CoS and fee for immigration skills surcharge.

Immigration compliance for UK companies employing migrant workers

If you are a sponsor of migrant workers, you will have responsibilities to monitor the expat workers. If you have not been registered as a Sponsor under Tier 2 and Tier 5 earlier and are registering as a new sponsor, you should factor in the time and expenses you will need to allocate for the compliance duties.

D. Kadikar is director of HSMP Services Ltd
www.hsmp-services.co.uk



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HEALTH

In Ghana, The Bekwai District Hospital (120 beds) was completed, fully equipped, commissioned and delivered to the client in November 2020. Currently, in Ghana we are in the design stage for 285 bed regional training hospital in Koforidua, along with staff housing.

Ellipse Projects is currently delivering four fully equipped turnkey hospitals in Senegal with a total capacity of 750 beds (Kaffrine, Sédhiou, Kédougou and Touba).

In addition, and awarded in 2020, we have started in Ivory Coast the construction, rehabilitation and equipping of 297 First Contact Health Establishments.



London named as most pet-friendly city

London is Europe's most pet-friendly city according to a new report by mortgage experts at money.co.uk. The UK capital was commended for its green spaces, pet shops and public transport network. Specifically it has 164 dog-friendly parks, 240 pet grooming facilities, and 172 pet day care options in a new report by the mortgage experts at money.co.uk

The Pet-Friendly Cities Report ranks 20 of Europe's most densely-populated cities, scoring them on their individual pet-friendly credentials such as travelling on public transport, pet-friendly rentals, and options for veterinary treatment within the city centre to determine which European cities are the best for owners and their pet companions.

Using a weighted ranking system, the study then assigned a score to each city in the index, revealing the most pet-friendly cities in Europe.

The report also reveals that cats are the most popular pet with 69,830,100 of them owned across the UK, France, Germany, Italy, Russia, Belgium, Austria, Spain, Po-



land, Romania, and Hungary.

In the UK, dogs (9 million) are 12.5 per cent more popular than cats 8 million whereas fish (37 million) are 87 per cent more popular in France than in the UK (20 million).

Lifetime cost

Salman Haqqi, personal finance expert at money.co.uk, said: "Our pets

are part of the family. They provide us with endless amounts of companionship and help reduce our stress levels and increase our social activities.

"But before making the commitment to care for a pet, you must factor in the costs of owning one. Factoring in the lifetime cost of a cat or dog will set you back on average

between £16,000 and £33,000.

"These figures include the cost of food, toys, bedding, pet insurance, vet bills, grooming, and flea and worming. For cats and dogs, the average cost of food per year is between £200 and £400. Large dog breeds will cost more to feed and the price of food differs based on the quality. Whereas, hamsters, mice, and other small pets cost significantly less to feed.

"When it comes to pet insurance, it is more cost-effective to take out a yearly policy while your pet is young. This will however start to get more expensive as your pet reaches the more senior years of their life. Be careful with this as many insurance providers will not cover your pets when they get older, therefore in the long run a lifetime policy may be more beneficial if you are adopting an older rescue animal.

"These are all factors to consider when choosing whether to buy or adopt a pet. Make sure you calculate whether your finances can cover the cost of the type of animal you are looking to bring home."

www.money.co.uk/guides/pet-friendly-cities

21st Century Icon Awards

The winners of the 21st Century Icon Awards were unveiled in London last December. Now in their fourth year, the awards continue to celebrate the success of the next generation and have seen finalists and winners from 35 countries and received media coverage in 73 countries. A judges' panel which included Baroness Sandip Verma, Denise Lewis and Patti Boulaye honoured a wide range of outstanding individuals including professional polo player Adolfo Cambiaso, singer and composer Shankar Mahadevan, cricketer Chris Gayle, and Umaru Ndagi who has worked tirelessly to find solutions to chronic diseases in Africa.



Tarun Ghulati (right) with Chris Gayle



Tarun Ghulati and Preeti Rana

Inspiring

Founders of the awards Tarun Ghulati and Preeti Rana of Squared Watermelon, the company behind the venture, commented: "We are delighted and tremendously satisfied that the 21st Century Icon Awards have become the pre-eminent champions of the next generation of global leaders. The next generation of leaders and businesses are truly inspiring and we are thrilled to be a part of their journey and continued success".

www.squaredwatermelon.co.uk



Adolfo Cambiaso

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2020 – a year like no other

Last year was one that required all businesses to not only change the way they do business, but also how they interacted with each other and their clients – often affecting the whole supply chain. This is Metro Bank's story

When the pandemic hit in March, offices shut, coffee shops closed their doors and the tube was simply unrecognisable – the City of London became a very different place overnight. However, Metro Bank stayed open and focused on supporting its customers and serving the City. Bank staff in the central London stores were quick to react to the morale of the City and effects of the virus. The Cheapside store team handed out treats to key workers at local pharmacies and London Underground stations as a token of thanks for all their hard work during the pandemic. The bank's Fulham team hosted a series of in-store events to raise money for food and supplies for NHS staff at the Chelsea and Westminster Hospital and local foodbanks.

Every year Metro Bank gives each of its staff – known as 'colleagues' – a *Day to AMAZE*; a day when they would ordinarily be working but which they can use for volunteering within their local community. During 2020, Metro Bank extended this initiative to five days so colleagues could support local areas during the pandemic.

Extra mile

It is part of the Metro Bank culture for its colleagues to go the extra mile and this was certainly the case for two customer service representatives, Jack and Jenna, who spotted that the Princess Alice Gardens at Bart's Hospital was in need of some urgent TLC. The colleagues spent their *Day to AMAZE* cleaning up the garden to make it a much more inviting and relaxing space for hospital workers and patients to enjoy at an undoubtedly stressful time.

In a year where other high street banks closed branches and significantly reduced their opening hours, Metro Bank continued to keep its stores open through the first, second and now third lockdown – keeping its store network thriving despite its own colleagues having to take time



Photo by A P Monblat, (CC BY-SA 4.0)

off due to Covid.

The efforts of its colleagues who continued to travel to work did not go unnoticed, with the bank putting £2 million aside to create a 'Thank You Fund' for its own key workers.

Steadfast

Neil MacDonald (below), regional director of Central London at Metro Bank said: "Despite the circumstances, I'm so proud of the way our colleagues in central London have supported our customers and communities this past year. A lot did change in 2020, but what remains steadfast is our commitment



The bank spotted early on in the pandemic that it would be difficult time financially for its customers

to our customers and we will continue to go the extra mile, delivering more than just banking."

The bank spotted early on in the pandemic that it would be difficult time financially for its customers. Consequently it worked with customers on individual basis to find a solution that best meet specific financial needs and introduced various actions to support both personal and business customers.

Support

This support included:

- Helping shielding customers to access cash safely including setting up dedicated times for vulnerable customers to call the bank's contact centre
- Temporarily waiving overdraft fees and offering payment holi-

days for customers impacted financially by the pandemic

- Offering capital repayment deferrals, interest roll-ups and covenant waivers for business customers even before government support measures were introduced
- Arrangement fees and limit amendment fees on business overdrafts were also temporarily waived
- Delivering business finance via the Coronavirus Business Interruption Loan Scheme, the Coronavirus Large Business Interruption Loan Scheme and the Bounce Back Loan Scheme, with over £1.3 billion of government-backed loans delivered via the schemes to more than 33,000 customers as of the bank's Q3 trading update in October
- Working with businesses to understand their needs going forward. Metro Bank's network of local business managers and commercial relationship managers provide guidance on essential topics such as business cashflow management and hosting online business networking events.

www.metrobankonline.co.uk



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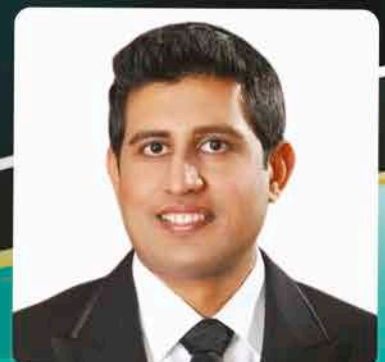


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Cybersecurity threats that could empty your wallet

The rise of online shopping and working from home has created new vectors for attackers, so security professionals need to guard against new threats carefully as they emerge. NordVPN Teams highlights threats retailers should watch out for.

Magecart and E-skimming

Web-skimming, or magecart, is an attack where malware infects online checkout pages to steal payment and personal information of shoppers. Magecart is a very common type of attack in e-commerce and is attributed to seven to 12 attack groups, who are behind the theft of millions of online shoppers' credit card information.

Overall, there have been an average of 425 Magecart incidents per month in 2020. In many cases, attackers deploy social engineering tactics, such as sending shoppers a bogus promotion for a site. When shoppers respond to the fake offer, they enter their personal data on a page that is actually a skimming scam.

The Google's malicious campaign, which hit hundreds of shopping websites, demonstrates how hackers used Google's legitimate tool for impersonation in order to compromise the code and steal valuable information.

In November 2019, Macy's confirmed there was a credit card-skimming Magecart malware on its checkout and wallet pages just as Black Friday and the holiday shopping season approached. Macy's indicated that the malware allowed a third party to capture customers' data on the pages if they input their credit card information and clicked 'Place order.'

Third-party vendors

The fact that there are multiple third-party vendors that support online sales further exposes retailers to possible threats. Cybercriminals often target third parties because they're the weak links in the supply chain. On average, e-commerce sites use 40 to 60 third-party tools and intend to add three to five new third-party technologies each year, amplifying the risks.

Outdated or fake plugins also add to the risk package. When used on



The minute retailers see unusual traffic patterns, they should assume an attack designed to slow the site down, take it offline, or steal data is underway.

companies' websites, these compromised plugins can lead to the spread of malware.

The increased danger of open-source software vulnerabilities

Open-source software uses code that anyone can view, modify, or enhance. And while it has been hugely valuable to e-commerce businesses, it also carries a number of cybersecurity challenges.

"Open-source software is popular because it is often free to use or can be modified to suit the individual needs of a business. But this popularity means that any vulnerabilities found in the code can be a massive problem across a huge number of websites. Add the changes Covid-19 has brought, and the problem has intensified even more. Companies should really start making technical improvements to their websites fast if they want to avoid a potentially

catastrophic breach. If they continue using unpatched, open-source software with vulnerabilities, they'll leave themselves open to attacks," comments Jutta Gurinaviciute, chief technology officer at NordVPN Teams.

Other security threats to e-commerce sites include phishing, ransomware, SQL injection, DDoS attacks, and cross-site scripting (XSS). The minute retailers see unusual traffic patterns, they should assume an attack designed to slow the site down, take it offline, or steal data is underway.

How to protect your e-commerce site

E-commerce security is never a done deal. Threats and hacking methodologies evolve at an alarming rate, so maintaining awareness and a security-focused mindset is the key to staying secure. Layering multiple solutions for business

security is one of the best ways to keep an online business safe against cyber attacks.

1. Implement Zero Trust. It's essential to enforce zero-trust solutions that restrict third parties to information the website has authorized them to access while blocking access to consumers' private and payment information, also known as 'least privilege'.
2. View your site as a customer. Too many businesses only see their website as it appears on the server side, instead of viewing it from the customer's browser perspective. The browser page is what customers 'see' when they shop, and these pages are subject to compromise. Therefore, you need to assess what you're doing to protect your pages once they leave the web server.
3. Implement firewalls (including web application firewalls), making sure the connection is secure and passwords are strong, implementing multi-factor authentication, using intrusion detection systems, and constantly monitoring and updating web platforms.

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Homeworking pitfalls must be addressed

With the UK instructed once more to work from home, new research from Harrison Clark Rickerbys suggests homeworking may be bad for our health and flexible working policies inadequate.

The proportion of people who said that they felt homeworking had a negative effect on their wellbeing increased significantly from just three per cent pre-Covid, to almost one in five during the first lockdown.

One of the benefits of homeworking has been the absence of daily commuting, with nearly a fifth saying that it's what they liked most about working from home during the first lockdown.

However, almost a third of people surveyed said they worked longer hours from home than they did pre-Covid. At the same time, the percentage of people who felt they were less effective working from home than in the office doubled, to almost one in five.

Insights

Based on the research they conducted, lawyers at Harrison Clark Rickerbys (HCR), the Top 100 law firm with an office in London, suggest these insights give employers cause to review and refresh their remote working policies.



"Our working landscape has changed forever," says Sam Payne (above), partner and head of HCR's London office. "We conducted this research in order to understand what the future looks like for ourselves as an employer and for our clients, before and after Covid-19. The insights have been fascinating."

"The rapid roll out of homeworking in response to Covid-19 has had many positive impacts, but it is not without risk."

Clare Day, a partner at HCR who has been closely involved in the research, adds: "The rapid roll out of homeworking in response to Covid-19 has had many positive impacts, but it is not without risk. We found that there had been tensions around remote working that existed pre-Covid, which may have a bearing. The research revealed a perception gap between employers and employees when it came to homeworking. Before it became a lockdown necessity, almost a third of workers said their bosses didn't allow homeworking, while in the same survey it was a tiny propor-

tion, just five per cent, of employers who said they didn't endorse homeworking. This suggests there may be some cultural barriers to homeworking in many businesses, as well as some practical policy issues. Now, as we face lockdown again, we would urge employers to take steps to improve their support for homeworkers."

Actions

HCR proposes three actions from employers:

- Review and refresh remote working policies to ensure they are explicit and take account of Covid-related changes in work patterns
- Provide help for managers to support workers remotely, including effective communication and assessing worker wellbeing
- Find new ways of measuring productivity, defining clear goals for employees whether working from the office or home.

www.hcrlaw.com

Tips for healthy and productive homeworking



by Simon Garcia

Until March 2020, most of us probably only worked from home sporadically. Maybe a day or two a week, plus the odd evening here and there. A majority of organisations and their staff were not prepared to be thrust into a full-time homeworking environment and have had to turn to my industry to help them navigate the potential pitfalls.

Throughout my career in Workplace Wellbeing and Ergonomics, I have carried out in the region of

4,000 face-to-face workplace assessments, covering office workspaces, homeworking, driver/vehicle and advanced assessments of sensory impairment and learning difficulties. From March-December, I completed over 600 homeworker assessments and there are core pieces of guidance that I will impart during every one. Following these tips will help you prevent developing musculoskeletal disorders and stay productive and mentally focused.

Mimic your commute

So far, I've not assessed anyone that misses paying for their annual train ticket or fighting for that last

seat. However, the commute is a very important part of the day from a psychological aspect.

The morning commute helps switch the brain from relaxed home mode to critical thinking mode, ready for the working day. Then the return commute helps the brain to decompress from a day of staring at the screen, meeting after meeting, conference calls and everything else that we are now strangely craving.

Now, to mimic the commute, please don't make the hour journey to your office. Simply, before you even touch your computer, go for a 5-10 min walk around the block, then

come home and go straight to your workstation as if you've arrived at the office, log on and start your day.

At the end of your working day, log everything off, pack it away, hide what you can (so there is less temptation to do a bit more work), then go for that walk again. When you get back home, make a brew, watch the tv and forget about work...as hard as that may be...until tomorrow!

Also, from the psychological side, this helps stop your home and work lives blurring into one.

Reclaim your time

You may be saving a fortune if you normally drive or get public trans-

Looking after everyone's wellbeing



by Emily Falconer

There has never been a more important time to focus on wellbeing for clients and employees and employers. Sharing what my company has been doing in this area will I hope help LBM readers in their working environments.

Wellbeing initiatives

We have introduced initiatives to support clients and employees alike. These have included a Weekly Wellbeing Edit email, a curated edit of tools to support mental and physical health for members and a Wellness Hour for staff to ensure they are looking after themselves. The Wellness hour was a way in which Clockwise could support staff by allocating time for themselves to focus on their wellbeing and mental health.

Every member of the Clockwise team was given an hour a week for the month of October 2020 to book and use as their "wellness hour". They could use this time in whatever way they wanted, to take a walk, to take a nap, to do something they love be that a sport, a class, something artistic or just taking an hour to leave work a bit earlier to spend at home or doing something they felt would add a little wellness to their

lives – one staff member has a large number of animals and so spent her wellness hour looking after them or riding her horse on a beach.



There is now a Wellness Committee, created to look at initiatives that all of the Clockwise staff can use in the future, having conducted an all staff survey to see what wellness meant to each staff member and what areas they thought the Committee should focus on.

Your home for work

Clockwise locations around the UK have remained open throughout the lockdowns and different tier systems/ratings both for those who need the space to operate their business and for those who need the space to maintain their wellbeing. The offices are always fully staffed, have robust cleaning measures and the focus on the safety of members, visitors and our team, remains unchanged. It has been interesting with the different rules and regulations being implemented in England, Scotland, Wales and Northern



Ireland and the constantly changing requirements but Clockwise has ensured that the safety of their members and staff has remained the number one focus regardless of where in the UK the offices are situated.

Working from home has been challenging; difficulties with WiFi, limited space, uncomfortable furniture, instant coffee and the blurring of boundaries between work and life. Clockwise understands that for many the thought of enforced working from home again feels uncomfortable, that a dedicated space for work is important for physical and mental health. When it was for a short period of time people thought home working was beneficial but with the longer-term outlook there are more and more people needing separation between home life and work life and flexibility to manage workload and home pressures.

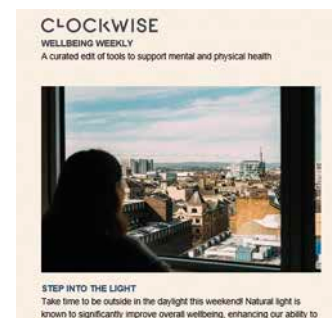
Clockwise offers brilliantly flexible memberships and personalised service for all businesses from local

start-ups and SMEs to larger businesses wanting smaller local hubs in key business locations across the UK.

Everyone is in it together

We all have a responsibility to stop the spread of coronavirus and Clockwise continues to go above and beyond to ensure our spaces are safe for everyone who uses them; enhanced cleaning, plenty of space to social distance and PPE provisions. However, we also must look after people's physical and mental wellbeing and both of these are certainly being tested in the current climate.

Emily Falconer is general manager of Clockwise Wood Green
www.workclockwise.co.uk/serviced-office-spaces-london-woodgreen



port to work, but what are you doing with the time you are saving? Most people use the newly found extra hours to log in early. "I'll just deal with some emails before my real day starts", or to stay logged on later. "Well, I might as well do a bit more work as I would usually be sitting on a train now"

Get into the routine of reclaiming those hours for you. Have a lie-in, start that book you've been staring at for the last six months, finish that DIY project ... ok, maybe not the last one, but take the time for you. It will improve your mental wellbeing and you'll be more productive, relaxed and your moral will have a boost.

Start as you mean to go on

Ensure your workstation is set up as best as possible to support a positive posture. This depends on what equipment you have, but the principles are simple:

When seated, your knees should

be slightly lower than the hips, with your feet in firm contact with the floor or footrest

With your shoulders relaxed, elbows by your side, forearms horizontal, your hands should be inline with your keyboard

Your screen, whether a monitor or laptop, should be at a height so when looking forward, your eyes are level with the top of the screen.

These are the basics for a positive posture, but all depend on your seat/work surface etc. If you cannot achieve this seating position, there are pieces of equipment you can add but remember, "The next posture is the best posture." Change position frequently.

Regular breaks

The human body is not designed to be static for prolonged spells; we are built to be hunter-gatherers and our muscles work best when we move around.

When we sit still for too long, certain muscle groups experience 'stat-

ic loading' where the blood drains from the muscle and it goes dry and stiff. This is why you creak and crack when you try to stand and move after a while.

Aim to get up out of the chair at least once per hour to stretch, move and increase circulation. Set up a pop-up in outlook to go off hourly, or simply stick a reminder post-it note on the side of the screen. Every time this catches your eye, it'll remind you to move and avoid physical and mental fatigue.

The 20/20/20 rule

If you use any sort of display screen equipment (monitor, laptop, tablet, smart phone), it is important to refresh the eyes.

Using the monitor as an example, after around 20-30mins of focusing, your eye muscles adjust to that distance and then when fatigue sets in, you end up getting closer and closer, which not only makes your eyes worse, but doesn't do your posture any favours.

The simple way to combat this, every 20 minutes, look away for 20 seconds, at something at least 20ft away. This adjusts the focus, exercises the eye muscles and refreshes your vision.

Avoid death by video call

Video meeting technology is both a blessing and a curse. It has ensured business has kept going while we are all apart, but it also keeps us glued to the screen, particularly if you are in back-to-back meetings.

If your meetings are usually scheduled for 1 hour, request that they are reduced to 55mins. That way, if you do have continuous meetings booked, at least you get a guaranteed break in between.

If you can't find the solution in 55mins, is that extra five really going to make a difference?

Simon Garcia is the owner of Freedom Wellbeing Inc.
www.free-well.co.uk

Wfh with kids (Round 2) – advice for parents

As the reality of the next few months sinks in, more parents once again face the hardships of home schooling and home working. How can parents cope with the pressures of working from home with kids (again?)

“Our hearts literally sank when the Prime Minister said those words ‘schools have to close’ because we remember what it was like last time – seriously tough times. Entertaining the kids whilst trying our best to keep working and the money coming in. Plus, last time the weather was nice, now it is awful”, comments Jonathan Ratcliffe (pictured right with his son) from office provider Offices.co.uk

Working from home is tough. Home schooling is very tough. So, if you must combine the two for a long period of time, how are you going to cope?

“Home schooling is one of the hardest things we have done as parents. The expectation and the stress, and at the same time we are trying to hold down jobs – it’s a nightmare scenario”, explains Ratcliffe.

“You are going to have to plan well, get organised and work to a strict timetable if you want to get everything done. Equally, you will need to have a proper split between



work, school, fun and rest. You firstly need to take some time to come to terms with the change in lifestyle – and lower your expectations, because the minute you try and do too much, is when the stress will hit you like a brick wall – life has changed for a few months and you need to accept that”.

Ten tips on how to survive lockdown with your kids

- **Start early at the same time each day:** routine is important for good sleep and mental health, for both you and your kids. School starts at a set time, so make sure you are ready and stick to the timetable.

- **Get dressed properly like teacher and student:** getting showered and dressed is important to divide sleep and school.
- Create spaces for different activities: You might set up a teaching room (kitchen), quiet room (spare bedroom) and a play area (living room)
- Structure your day like a school day: teaching time, activity time, play time and lunch time – just like their normal school routine
- Make a plan with your kids: at the start of the day ask them what they want to do (within reason) so they feel involved
- Turn off your phone: how are

your kids meant to feel involved if you are checking emails?

- Set aside breaks for TV, iPad and exercise: use these times to schedule work emails or calls
- Take exercise: depending on where you live, if you have a garden or not – try and get some fresh air, this also allows you some headspace
- Finish at a set time, bedtime should be at a set time too: by getting a routine drilled in early on, you can try and get the kids to sleep at a sensible time, thereby giving yourself some space to work if you need to
- Don’t be tempted to hit the booze too much: if you can, evening time will be the only real time you can realistically work. If you drink your concentration will be poor, sleep poor and you will wake in a grumpy mood. Try and keep drinking to a minimum.

“The only positive is that you’ve done this before, and you can do it again – but life has changed and coming to terms with that is a good start. It is not an easy time for anyone, and especially the kids who will also be finding the change hard to cope with, more so if you are stressed! Good luck to everyone”, concludes Ratcliffe.

www.offices.co.uk

Getting away from it all

As remote working continues to be the norm for many, you could of course get away from it all (travel restrictions permitting of course) but how to decide where to go?

A new report by Small Business Prices reveals the ultimate secluded areas to stay connected while working remotely across Europe, the UK and the US. The study has analysed each location according to metrics such as the monthly cost of rent and the daily Airbnb rate, broadband speed, distance to the nearest airport and the number of cafes with WiFi. Locations in the UK have also been measured according to the number of green spaces and closeness to the sea.

Top 10 highest-scoring secluded areas for WiFi

- Interlaken, Switzerland (pictured)
- Longyearbyen, Svalbard (Norway)
- Tórshavn, Faroe Islands
- Albarracín, Spain
- Fairfield, Iowa,
- St Augustine, Florida



- Sedona, Arizona,
- Dahlonega, Georgia
- Cannon Beach, Oregon
- Moab, Utah.

Small Business Prices’ full study can be seen at www.smallbusinessprices.co.uk/most-secluded-areas-to-work

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News from the EU



Compiled by
Angelina Markousi

EU and China reach agreement on investment



■ The EU and China have concluded in principle the negotiations for a Comprehensive Agreement on Investment. China has committed to a greater level of market access for EU investors than ever before, including some new important market openings. China is also making commitments to ensure fair treatment for EU companies so they can compete on a better level playing field in China, including in terms of disciplines for state owned enterprises, transparency of subsidies and rules against the forced transfer of technologies. For the first time, China has also agreed to ambitious provisions on sustainable development, including commitments on forced labour and the ratification of the relevant ILO conventions.

Ban on biometric mass surveillance practices proposed

■ The European Commission has decided to register a European Citizens' Initiative (ECI) entitled 'Civil society initiative for a ban on biometric mass surveillance practices'. The organisers of the ECI urge the Commission to propose a legal act to permanently end indiscriminate and arbitrarily-targeted uses of biometric data in ways which can lead to mass surveillance or any undue interference with fundamental rights.

The Commission considers that the ECI is legally admissible, as it meets the necessary conditions, and therefore decided to register it.

Equity investments of €178 million in breakthrough innovations

■ The Commission has announced the first round of direct equity investment through the new European Innovation Council (EIC) Fund. 42 highly innovative start-ups and small and medium-sized businesses (SMEs) will together receive equity financing of around €178 million to develop and scale up breakthrough innovations in health, circular economy, advanced manufacturing, and other areas.

The EIC Fund aims to fill a critical financing gap faced by innovative companies when bringing their technologies from high technology readiness levels to the commercialization stage. The Fund will help to fill this financing gap at the start-up stage where the EU venture capital market still underperforms compared to the global venture capital market.

EU support for regions to work together in innovative pilot projects



■ The Commission has announced the winners of a new EU-funded initiative for interregional partnerships in four areas: coronavirus-related innovative solutions, circular economy in health, sustainable and digital tourism, and hydrogen technologies in carbon-intensive regions.

The aim of this new pilot action, which builds on the successful experience of a similar action on 'interregional innovation projects' launched at the end of 2017, is to mobilise regional and national innovation actors to address the impact of coronavirus. This initiative also helps the recovery using the new Commission programmes through scaling up projects in new priority areas, such as health, tourism, or hydrogen.

2021 is the European Year of Rail



■ Friday, 1 January 2021, marks the beginning of the European Year of Rail. The European Commission initiative will highlight the benefits of rail as a sustainable, smart and safe means of transport. A variety of activities will put rail in the spotlight throughout 2021 across the continent, to encourage the use of rail by both citizens and businesses and to contribute to the EU Green Deal goal of becoming climate-neutral by 2050.

The Commission's legislative agenda will reflect the European Year of Rail, with proposals on a new rail industrial partnership, better links for rail with other modes of transport, and making freight transport more sustainable overall, as outlined in the Commission's recently adopted Sustainable and Smart Mobility Strategy.

EU-Australia trade talks progress



■ The ninth round of negotiations for an ambitious and comprehensive EU-Australia trade agreement was held virtually from 30 November to 11 December 2020.

Negotiators discussed and progressed in most areas of the future agreement, such as technical barriers to trade, sustainable development, goods, public procurement, rules of origin, subsidies, intellectual property rights and geographical indications. The chapter on good regulatory practices was provisionally concluded.

The next virtual negotiation round is provisionally scheduled for next month.

Commission proposes the creation of a Brexit Adjustment Reserve

■ The European Commission has put forward its proposal for a Brexit Adjustment Reserve, as agreed by the European Council in July, to help counter the adverse economic and social consequences – at the end of the transition period on 31 December 2020 – in the Member States and sectors that are worst affected. It will have an overall budget of €5 billion.

The Reserve will support businesses and employment in affected sectors. It will assist regions and local communities, including those dependent on fishing activities in UK waters. It can also assist public administrations for the proper functioning of border, customs, sanitary and phytosanitary controls and to ensure essential services to the citizens and companies affected.

Creative Europe: 30 years of support to European films



■ Throughout 2021, the Commission will run a communication campaign to celebrate the 30-year anniversary of the MEDIA strand of Creative Europe. The campaign's content will focus on 10 different themes and will be rolled out primarily on social media, aiming to reach young people and industry professionals. It will have a dedicated webpage and an Instagram series: 'Behind the scenes of European content – How EU support turns into stories'. This series will consist of 12 short episodes to highlight how the EU supports audio-visual and film projects on the ground.



Registration Deadline: Friday 12 February 2021

Location: Online

Smart Building Levante is the reference show about construction and territorial technological innovation for southern Italian regions. The 2021 edition wants to consolidate existing partnerships and further engage the area and professionals, by encouraging reflection about the relationship between technology and places and looking for targeted answers to specific problems.

Smart Building Levante is the child of numerous activities that take place across Italy with the Smart Building Italia brand. More than others, Smart Building Levante has the trademark of technological innovation and can represent the whole sector of home and building automation and system integration. CONTACT - Business Meetings



Registration Deadline: Monday 15 February 2021

Location: Online

This brokerage event takes place within the international subcontracting fair for parts, components, modules, and technologies "Z" and within the international trade fair for machine tools, manufacturing and automation "intec". The trade fair combination takes place every two years and is the first important industry get-together for manufacturing technology in the metal processing and supply industry in Europe.

Due to the positive response in previous years, the latest edition of CONTACT brokerage event will take place on 3rd March 2021. Participants in the international B2B meetings will include European producers, suppliers and subcontractors in the fields of manufacturing technology, tool and special-purpose machine construction, supply for the automotive and vehicle industry, machine construction, plant engineering and tool making as well as other growth industries.



Registration Deadline: Wednesday 10 March 2021

Location: Online

Enterprise Europe Network together with Advantage Austria presents the Factory of Tomorrow - International Machinery and Plant Engineering Forum 2021, which will take place on 11-12 March 2021.

The conference and B2B matchmaking in Vienna provide ample opportunity for companies from across the globe to meet suppliers, customers and business partners operating in the machinery, engineering, and metal industrial sector.



Registration Deadline: Thursday 11 March 2021

Location: Online

'Win-Win, Gender Equality means Good Business' program is inviting participation in the launch of the EEN B2B platform 'Women steering

the new economies' with the collaboration of the Eurochile Business Foundation.

Thanks to the contribution of the European Union they are calling women entrepreneurs and businesswomen from the energy, green solutions, and technology sectors, public sector entities that promote women-led businesses and their internationalization, international organizations, women entrepreneurs, businesswomen, women-led business associations in the energy, green solutions, and technology sectors to be part of this initiative.



Registration Deadline: Friday 12 March 2021

Location: Online

EENGINEX, the engineering 'Meet the Buyer' 2020 has been rescheduled to take place this year at the CityNorth Hotel in Gormanston, Co Meath on 15th April 2021. Enterprise Europe Network in conjunction with the Local Enterprise Offices in Ireland is hosting EENGINEX, the engineering 'Meet the Buyer' event which offers participants a unique opportunity to engage in face-to-face sales meetings with senior buyers from throughout Ireland and the European Union.

It is expected that more than 25 engineering buyers, and 100 supplier companies, will attend the event and we would be delighted if you could join us for what promises to be an unrivalled opportunity to grow your business.



Registration Deadline: Sunday 21 March 2021

Location: Online

The mission facilitates companies and knowledge institutions from the Netherlands and the Gulf region (United Arab Emirates, Oman and Qatar) in the following sectors in gaining market information and new business contacts:

- Food (focusing on: agriculture & food; horticulture and propagation materials)
- Energy (focusing on: renewable energy (in particular solar energy and hydrogen); clean energy technologies; offshore energy and the energy transition)
- Health (focusing on: eHealth)
- Water (focusing on: water management; drinking water technology; waste water technology)



Registration Deadline: Wednesday 7 April 2021

Location: Craiova, Romania

'INSPIRE - Stock exchange of INnovative Services, Products & Ideas REady for market' will provide the opportunity for the inventors from the Romanian South-West region, but not only, to meet the needs of SMEs related to technological transfer of patents and other innovative products, services and ideas.

INSPIRE event, through B2B meetings, will bring together regional inventors and companies, willing to create exchanges and opportunities to develop business, scientific and technological partnerships. The B2B aims to enable new partnerships across industries and countries with the focus to capitalize on latest technologies and innovation capabilities into new products and services that enable new markets.

Registrations for all events are now open.

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Issue 172 | February 2021

Capital matters

COVER STORY

Invest in Hamburg

Pages 52-53



HAMBURG

OFFERS A SOLID BASE IN EUROPE FOR COMPANIES
AND QUALITY OF LIFE FOR EXPATS



Hamburg is widely considered the nation's most anglophile metropolis. Its links to Britain are many, its love of the British way of life is intense. The Fab Four resided in Hamburg in the early sixties when the city was still rebuilding after the second world war. Since then Hamburg has become a thoroughly modern city integrating architectural works by Rem Koolhaas and Renzo Piano into a city skyline featuring medieval churches. There are around 4,000 British citizens living in Hamburg and the number has been gradually increasing on account

of Brexit uncertainties. Here are few reasons why more and more companies of all sizes are relocating to Hamburg:

- Hamburg promotes a tolerant, open and diverse society and is one of the most liveable cities in Europe rankings by Mercer and The Economist confirm.
- Flight connections to many destinations in the UK are excellent, while operating costs and living expenses are modest in Hamburg.

- Office leases in good locations amount to only €15–26 per square metre per month on average.

- From city centre locations and business parks that are within an easy commute of a working community of around 2.0 million people, to rural sites, industrial units, large-scale manufacturing plants, portside facilities and development land for new build options, Hamburg has a great deal to offer to prospective new employees.

- Thanks to its geographical location and easy accessibility by water, road, rail and air, Hamburg is an outstanding hub of logistics in Europe.

- Hamburg has one of the highest startup rates in Germany, with an average start-up rate of 2.36 percent (share of new entrepreneurs as a proportion of the population aged 18 to 64).

- Hamburg is home to 19 state universities and private universities as well as numerous additional higher education institutions in its metropolitan area. Ap-





prox. 100,000 students are enrolled at Hamburg's universities, of which 10,700 are international students - a trend that continues to rise.

- The city pursues the goal to evolve as a city with social and sustainable economic models including a new network for socially and ecologically oriented companies and social entrepreneurs.
- Life Sciences play an important role in the north. Hardly any other German region boasts such a pronounced economic structure and ideal conditions in medical research and development. Here, large companies like Olympus, Johnson & Johnson and GlaxoSmith-Kline develop and produce successful solutions for the global medical market.
- Plans are underway to develop the biggest Hydrogen Hub in Europe which would present the opportunity to attract international investors to develop solutions to use green hydrogen in the transport sector. The plans foresee the construction of a scalable electrolyser with an initial output of 100 megawatts.

The electrolyser would become one of the largest of its kind in Europe

- Hamburg is currently initiating a network of R&D parks. Based on a research-oriented approach, they offer commercial spaces for innovative companies, new entrepreneurs and cover different research and development areas like life sciences, laser technology, and green technologies.

While the main effects of Brexit remain unclear, businesses expect Brexit to disrupt their sales as well as investment, employment, and productivity. By establishing a presence in the EU, companies may prevent the bulk of Brexit impact on business. They also safeguard the flow of data, goods, services and people between the UK and the EU – making Brexit a seamless transition for customers. Hamburg in particular is an open, diverse and polyglot society from which companies of all sizes can support their EMEA operations. It has developed a strong narrative as an progressive and sustainable city with a clear set of values to promote inclusive growth of a future driven economy.

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TW.WORKS

In Tunbridge Wells, corporates are in good company

Royal Tunbridge Wells has long been home to large corporates, but in recent times more than ever are committing to more space in the town, for the long-term.

The strong and diverse business

community is supported by a vibrant restaurant, retail and hotel offer, quick links to London and a pipeline of talent from the stellar local grammar schools.

With many Global and local

businesses now considering new, flexible space in the area to help their employees who live here commute less, we are seeing a post-Covid change towards greater flexibility and wellbeing.

“

Ross Feeney, CEO of Tunbridge Wells Together said:

“As a group, we believe the time is right to attract more corporates to Tunbridge Wells, whether this is for a large regional office ‘spokes’ or to sponsor and support employees’ flexible working requirements post-Covid by paying for local office space for them. Either way, Tunbridge Wells has all the elements to support businesses growing in the town. We believe

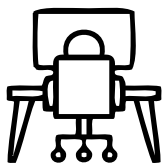
strongly that there is ample opportunity for investors to develop new grade A office space in the area, due to the growing demand for both small office operations and for larger corporates looking to escape London-priced floorplates. Given the year we have all experienced, it has also never been more important to consider better wellbeing and ways to better ‘support local’.”

”



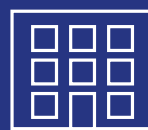
£496,619

Average house price
in TW compared to
£256,000 UK

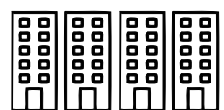


3,000

More commuters now
working from home



London corporates
shedding
1/3 to 50%
of space should
open a TW office



17%

Of retail space is
empty & could be
made into offices



5,000

New companies set
up in the last
5 years in TW



10,000

jobs in

10 years

Predicted pre-Covid
for TW



24

Days annually
saved by not
commuting



**LEGAL &
CREATIVE**

Fastest growing
sectors in TW

DEVELOPERS:

Why now is the time to Make Space in TW

There is a rapidly growing demand for office space in and around Tunbridge Wells as the business heart of Kent.

In the last two years, 200,000 sq ft of commercial space has been altered to residential under Permitted Development Rights.

We are hoping that now corporates, developers and investors alike see that now is the opportunity for commercial space to be retained or created, responding to the current real demand here.

The Local Plan is being drafted at the moment and there will be a bias towards the conversion of empty retail space (currently 15.9% of all retail units in the Borough) to office space or business centres. This is not without its challenges and we would like to see developers and landlords coming together to provide expertise to help us achieve this most effectively. We want the Government to consider business rates relief for retail premises that will be converted to offices to attract

more investment and to make lettings of empty retail space easier.

There are also many new housing developments under construction or planned over the next 5-10 years in and around the Borough. We would like to see some of these giving provision to flexible offices, which will attract buyers who need home office space in this new world.

Get in touch to find out more.

Follow us for more information and announcements via the hashtag #TWWorks on social channels.

GET IN TOUCH WITH US VIA OUR DEDICATED WEBSITE

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Mark Downing (pictured), the company's founder and Managing Director has steered the company through some challenging times but is rightly very proud of the company's achievements. Mark has always enjoyed being a manufacturer however, after the 2008 credit crunch Mark made the decision to manufacture as much as possible in house giving the company much more control over the design and, quality and availability of its products. Today the company boasts a world class electronics manufacturing facility and has won the Prestigious BIBA's awards 4 times being the recipient of the Company of the Year, Manufacturer of the Year (twice) and the International trade award. Scorpion has also been awarded the Northern Automotive Alliance award 3 times.

Mark explains; "There are some big events driving changes in the market and my job is to make sure we take full advantage.

- **Coronavirus;** this has accelerated the shift to online sales and in turn the parcel delivery service providers. These companies require accurate and up to date information about the movement and location of their fleets. Also, there is a big focus on security, vehicle & contents theft. Scorpion's Fleet Management telematics system is a market leader in this field.

- **Crime;** Unfortunately, we are seeing an ever upward trend in vehicle crime and a reduction in available resources for the Police, so Scorpion is seen as a valuable partner to the police with its stolen vehicle prevention and recovery products. If you wake up one morning and find your car has gone off the drive, you will have a 95% better chance of recovering that vehicle and a much better response from the police if you have Scorpion with its 24/7/365 monitoring team in your corner.

So as we enter a new year when hopefully we will see the world retuning to normal with the roll out of the vaccine, the distribution of which is monitored by Scorpion Tracking products, and the dust settles from the Brexit transition we are certainly looking forward to a very exciting next decade of Innovation and Growth.

Best of luck and good business to all of our valued customers.

Mark Downing



Call our Chorley office on **01257 249928** or visit **www.scorpionauto.com** for further information on any of the company's products or services.



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Mont Rose College of Management and Sciences has achieved the TEF Silver Award. This award will be valid for 2 years until June 2021

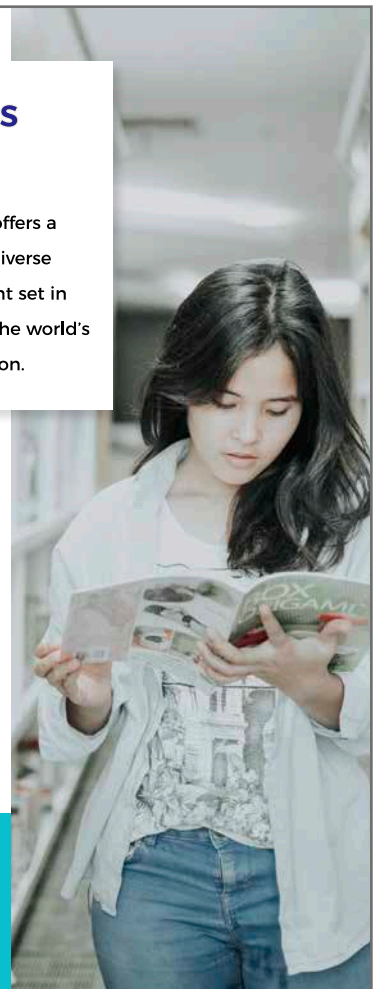
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- to encourage E-learning through continuous improvement of online studying materials
- to promote diversity by extending the learner catchment to school leavers and local residents
- to enhance student employability
- to expand research facilities

Principal's Message

Mont Rose College offers a truly dynamic and diverse learning environment set in the heart of one of the world's greatest cities, London.



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Members' noticeboard



Supporting leaders to shift their organisations to a better place

The AoEC (Academy of Executive Coaching) is best known for training people in coaching skills and to become coaches. However, in collaboration with The Management Shift Consulting Ltd, we are now training coaches to spread ripples so that they can help leaders in organisations to become more productive, work with more purpose and, in turn, create more profit.

People are the essence of any organisation and we are proud to launch this new programme – The Management Shift Accreditation programme for Coaches – in order to inspire others to find purpose and calling in the work they do, to unleash their passion and creativity and to use all internal resources and intrinsic motivation to provide exceptional service.

For further information, please visit: www.aeec.com



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We are helping companies across the globe reduce costs and maximise results through cutting-edge technology.

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Client's testimonials motivate us in such hard times.

Dynamo Global is a business consulting company specialized in Microsoft Dynamics 365 Finance & Operations ERP, focused on Process Optimization, Implementation, Support Services, and Development of specific solutions. Based in Uruguay and in March 2020 opened a subsidiary in London, followed by a second in New York in August. Despite being such a challenging year, Dynamo could strengthen the relationship with its main UK client: End Clothing. Matthew Arnott (ERP Product Lead for END) stated "What Dynamo offers is a service that allows us to implement at our pace. They can front the right person when we need to speak to them. They have taken the time to understand our business and they are cost-effective to work with".

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Nettitude

London boasts one of the largest financial centres worldwide. Indeed, it's the home to more bank head offices than anywhere else in the world and, with more than 250 foreign banks in the city, around twice as many Euros and US Dollars are traded each month in the UK compared to the Eurozone and US*.

For businesses within the financial services sector, meeting the requirements of global financial regulators is crucial. With a presence across EMEA, APAC and North America, Nettitude has amassed significant experience in assessing high-speed critical financial systems and helping organisations meet the requirements of frameworks, such as TIBER, CBEST and iCAST.

For further information regarding Nettitude, please visit www.nettitude.com or get in touch at: Solutions@nettitude.com

*Source: Key Facts, About The UK As An International Financial Centre; report published in October 2018 by TheCityUK.



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If you require legal advice on a refinance or restructuring matter, please email commercial@grantsaw.co.uk or call Grant Saw Securities on 020 8858 6971.



NEDonBoard

NEDonBoard, the UK professional body for non-executive directors and board members and global institute of board members, is delighted to introduce its recently launched Modern Board Member Masterclass. The course, which attracts 20 CPD credits, is designed for recently appointed directors or more experienced board members looking to develop or refresh their knowledge and skills. Its content focuses on contemporary topics that are relevant to today's boardroom such as climate change, digital transformation, or stakeholder engagement. The introductory offer includes a complimentary 1-year NEDonBoard membership and a 25% discount.

Visit our course page at <https://accelerator.nedonboard.com/boardmember/> or e-mail us at team@nedonboard.com.



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