

# LONDON

Business Matters



## Inside

The evolution of free trade agreements

Helping business reach net zero

Business council ushers in partnership era

## The World's Coffee House

Lord Mayor Elect Michael Mainelli's plans for office

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Front cover image: Lord Mayor Elect Michael Mainelli flanked by Alderman Prem Goyal, chair of the City of London Chamber, and Corporation of London Policy chair Chris Hayward



## Letter from the editor

**R**enewal and change is in the air as the year ends. Our front cover features Michael Mainelli, the incoming Lord Mayor – we must call him LM Elect until it is confirmed – and he writes about what he plans for ‘the world’s coffee house’ on page 12. Meanwhile Karim Fatehi MBE takes over as interim chief executive at LCCI (p 7). He is a hugely respected and experienced businessman – as well as an enthusiastic member for many years – LCCI is fortunate to be able to enlist his services.

### Arts

London is a centre of cultural excellence and variety with iconic institutions such as the British Museum (p 16) and the London Symphony Orchestra (p 20) – while the LSO’s managing director, Dame Kathryn McDowell, is interviewed on page 58. The arts are also represented by the latest exhibition at the Queen’s Gallery in Buckingham Palace (p 15) and London’s newest theatre, Southwark Playhouse Elephant (p 19) where I caught a revival of *Operation Epsilon*, on the scary but engrossing subject of the birth of atomic warfare.

### Inspirational

Good as that was, the highlight of my recent outings was attendance at the Black Excellence Awards, now in its second year, at Boisdale in Canary Wharf (p 8). Ranald McDonald, the restaurant’s founder, certainly knows how to put on a show and this was no exception. Superbly hosted by Charlene White and Eddie Nestor, the celebration of achievements in business, fashion, music, sport and the community was inspirational.

### International trade

In advance of November’s international trade week, in which LCCI is working closely with the Department of Business and Trade, *LBM’s Big Read* (p 78) examines the background to free trade agreements – including the Silk Route and the Hanseatic League – and how they have been developed in recent years. The chamber has been championing the need to promote gender sensitive trade policy and address inequalities resulting from existing agreements. Indeed its report on including women in trade deal negotiations, for those reasons, has been given an encouraging reception.

Staying with the international trade theme, the valuable work of TheCityUK is highlighted on page 26. The spotlight is on trade and investment opportunities in Mongolia on page 30, and the announcement of the UK Ghana Chamber of Commerce being selected as the BCC International Chamber of the Year is on page 33.

### Green economy

Sustainability and the route to net-zero features heavily in this issue including a piece on greening your business by SSE Energy on page 46 and one on moving to zero waste (p 45). The green economy is only going to get more important as we move towards 2024 and LBM will continue to cover it for readers – to whom I wish a happy and healthy festive season.

**Peter Bishop**

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# London SMEs hit by crime

**An LCCI survey reveals that business crime continues to cost micro, small and medium sized firms (SMEs) their hard-earned money. A fifth of SMEs hit by crime have lost up to £10,000 as victims of such crime. At the same time, 19 per cent of large companies affected by crime had to bear a financial loss of up to £50,000**

**Nearly half of all types of firms in the capital called for greater resources for police investigation to reduce the likelihood of crimes.**

## Strategic approach

During the National Business Crime Week of Action, LCCI called for a strategic approach to policing, and better funding allocation to the Metropolitan Police and the City of London Police to employ the best and the most skilled officers London needs to prevent further crime.

LCCI data shows that 63 per cent of all London businesses who have suffered from crime have been a victim of theft



followed by cybercrime and fraud. Data suggests that SMEs seem to suffer the most, with 73 per cent of such firms raising theft as their biggest concern.

James Watkins, LCCI head of policy, said that the survey showed that businesses in London needed more than just insurance and regular procedural norms to safeguard themselves from a year-to-year increase in business crime.

## Step too far

“Since 2020, business members have constantly mentioned a manifold increase in business crime which is costing many firms their hard-earned money. The rise in business crime which

comes on top of high energy prices amidst a cost-of-living crisis is preventing London from achieving its full economic potential. For some businesses, the impact of business crime can be a step too far when examining day to day issues such as insurance premiums and monitoring P&L accounts.”

LCCI was therefore calling for the adoption of a strategic approach to policing. Watkins said: “We need to see action for the coming financial year so that London businesses do not fall victim to an emerging new cost pressure – business crime.”

**LCCI has formed a business crime committee to help address the challenges that crime poses, with a dedicated hub of articles and resources to help prevent, mitigate, respond to and report crime. See article on page 39**

[www.londonchamber.co.uk/business-groups/membership-themes/business-crime](http://www.londonchamber.co.uk/business-groups/membership-themes/business-crime)

# Sustainable aviation

**LCCI has called on the government to accelerate and prioritise the transition to clean jet fuels to remain globally competitive**

**The chamber's *Green Skies* report highlights the urgency to expedite the plans for developing sustainable aviation fuel (SAF) plants in the UK. This includes working with aviation industry experts and public bodies to rapidly upscale domestic production of SAF to avoid becoming a net importer of SAF fuels.**

## Viable

SAF will be the primary way to reducing aircraft carbon emissions, as they currently present the only viable solution for long-haul flights and for short-haul flights for the foreseeable future. LCCI believes that *Contracts for Difference* could help to unlock the next wave of investment into SAF. Through the report, the chamber urges the Department for Transport and HM Treasury to work together on implementing a scheme that protects passengers from higher costs.

## Economic prosperity

London's global status relies on a significant flow of visitors who add immense value to the capital's cultural and economic prosperity. The number of



inbound tourists to the UK totalled 21.6 million in the first three quarters of 2022.

The profitability and indispensability of the London aviation sector cannot be ignored from a sustainability point of view. The report highlighted that four in five London business leaders surveyed agree that air connectivity is important to London's global competitiveness international trade, the London economy overall, and building and maintaining international business connections.

## Global trends

James Watkins, LCCI head of policy,

commented: “Sustainable aviation fuel is the fuel of the future and London must catch up quickly with global trends to become a key player. If London is to lead on green aviation, then government and the Mayor of London must work together to support the capital's pivotal role in reducing the industry's carbon emissions.

## Significant

“This means inculcating the advice of industry experts and public bodies and introducing a *Contracts for Difference* scheme for SAF to provide price stability to the market and support inward investment into a domestic SAF industry. The risks of the UK missing out on developing a domestic SAF industry are significant and would lead to a far greater reliance on SAF imports in the future.”

**LCCI's programme partners on *Green Skies: supporting the aviation sector to decarbonise* are Heathrow Airport, IAG, London City Airport, London Gatwick Airport and London Stansted Airport**

[www.londonchamber.co.uk/LCCI/media/media/Sustainable-aviation-report.pdf](http://www.londonchamber.co.uk/LCCI/media/media/Sustainable-aviation-report.pdf)



# Fatehi at the helm at LCCI

**Karim Fatehi MBE has been appointed interim chief executive of LCCI to succeed Richard Burge who resigned from the position in the early autumn**

Fatehi is a hugely experienced and successful businessman whose company, United Corporation, has won the Queen's Award for International Trade on two separate occasions.

He has been an enthusiastic member of the Chamber community for many years, served on the LCCI council for seven of them, and has had a seat on the board since September 2022.

## Globally recognised

A qualified engineer, he has grown the business into a globally recognised energy services provider, operating as a specialist procurement services organisation to leading energy and petrochemical

companies, in particular in the Middle East.

## Champion

Fatehi has long been recognised as export champion and international trade expert. His MBE was awarded for services to international trade, he is a Department of Business and Trade 'export champion', a member of the Export Trade Advisory Group, and judge for the King's Award for Enterprise.

He has been an enthusiastic member of the Chamber community for many years, served on the LCCI council for seven of them, and has had a seat on the board since September 2022.

On his appointment Fatehi said that the LCCI was an organisation that he believed in and cared deeply about. "As such, it's an honour and a pleasure to be serving as Interim chief executive while LCCI's board begin the search for a permanent successor."

## SPONSORED COLUMN

# 10 tax considerations when becoming a partner



By Matthew Spencer, Tax Director at Lubbock Fine

Becoming a partner is an exciting milestone for any professional. However, there are several tax matters to consider, mostly stemming from the fundamental move from being employed to self-employed for the first time. Below we focus on promotion to an equity partner rather than a salaried partner.

### 1. Tax status

An employee is classed as "employed" for tax purposes, however, a partner as "self-employed" for tax purposes.

### 2. Pay

An employee's pay is of a fixed salary (with taxes deducted automatically under PAYE), where as a partner's pay is referred to as drawings, matched with a profit entitlement. Partners are liable to provide for their own tax through the Self-Assessment system.

### 3. Bonus

Employee's bonuses are mostly paid and accounted for in the month/year they're paid, but partner bonuses can be backdated to the financial year in which they relate.

### 4. Benefits

For employees, these are taxable as additional employment income and reported through payroll or via a form P11D. Partner benefits are either accounted for through drawings or are disallowed within the firm's tax computation, so no tax relief is obtained.

### 5. Expenses

There's little scope to claim expenses as an employee, although most business expenses can be reimbursed by their employer, whereas a partner can claim tax relief on most business expenses not reimbursed by firm.

### 6. Pension

Employees would usually be part of the workplace pension where the employer complements contributions. However, partners are responsible for their own pensions with no employer contributions. Tax relief for any contributions need to be claimed on a tax return.

### 7. Payments on account

For employees, payments on account are not usually required unless they have additional untaxed income. For partners, payments on account are likely to be required, leading to a significant first tax payment.

### 8. National Insurance (NI)

For employees, Class 1 NI Contributions are deducted automatically. However, for partners, Class 2 and Class 4 NI Contributions are paid through self-assessment.

### 9. Capital

Typically, there's no requirement for an employee to contribute capital to the business. Partners are often required to contribute capital to the business, not only as a gesture of commitment to the firm but to comply with certain anti-avoidance tax rules.

### 10. Tax return

There's no requirement to complete annual self-assessment tax returns as an employee, as long as they're earning under £100,000 and have no other untaxed income or gains. Partners are obliged to file a tax return each year declaring profits and additional gains made during the year.

### How can we help?

At Lubbock Fine, our team can help you navigate this change. To have a confidential chat, get in touch today with Tax Director Matthew Spencer ([matthewspencer@lubbockfine.co.uk](mailto:matthewspencer@lubbockfine.co.uk)).

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# Black Excellence Awards – the stars come out

As a highlight of Black History Month, high achievers were celebrated in October at Boisdale of Canary Wharf for their outstanding contributions to the cultural and economic development of the UK

## Confidence

Founded in partnership with the LCCI's Black Business Association, the Black Excellence Awards returned for its second year, hosted with contagious confidence by broadcasters Charlene White and Eddie Nestor.

## Legends

Winners on the night included David Harewood (outstanding contribution to stage and screen), Jazzie B of Soul II Soul (lifetime achievement award), Bernadine Evaristo (literature) and sports legends Christine Ohuruogu and Dame Denise Lewis (who shared an award) and Linford Christie, yet another Olympic gold medallist. Nathaniel Peat picked the prize for outstanding contribution to youth and community while



Linford Christie

a posthumous special recognition award went to the late Jah Shaka, accepted by his son, Young Warrior.

## Recognition

To add to the stellar nature of the event, Oscar winner Whoopi Goldberg joined by video from New York with a message: "We're one world, but we've all started out somewhere and it's sometimes very important to hold a light up to say hey, here's why I'm here, here's where I came from and here's who I am." Meanwhile, the quality of the award presenters matched the beneficiaries. Terry Jervis (featured on the cover of the last issue of *LBM*) presented the lifetime achievement award. Musician and celebrity chef Levi Roots

did the honours for the outstanding contribution to business recognition given to Vanessa Kingori.



Bernadine Evaristo

## Pride

Boisdale's founder Randal Macdonald called the event the highlight of the year while Menelik Shillingford of the LCCI's Black Business Association expressed pride in the collaboration "to celebrate the inspirational contribution of the Black British community to the UK."

The event was co-produced by Janelle Raeburn of Jay Rae Productions and Paula Powell of Sphere Hospitality. The initiative is the result of a collaborative venture between Boisdale and LCCI's Black Business Association



Photos by Jules Annan

Dame Denise Lewis & Christine Ohuruogu



Eddie Nestor & Charlene White

Janelle Raeburn & David Harewood

# To AI or not to AI?

Barely a day goes by without seeing, hearing or reading about AI. Alex and Andrew from the Waterstons Innovation team give an insight into how generative AI can help – and hinder – your organisation.



An oil pastel style image of the Statue of Liberty holding a banana created using DALL-E 2

**Generative AI is a tool that can create huge amounts of text and images based on a prompt you give it. If you ask it a question, it will try to give a sensible answer; if you ask it to draw a picture, it will try its best to create something. Ultimately, the goal is to be able to make new things based on the data it has already seen in 'training'.**

For example, if you ask: 'please give me an oil painting of the Statue of Liberty holding a banana' it would attempt to create something from everything it has already 'seen' during training. And it doesn't do too bad a job...

How can this help your business? A machine that randomly creates data isn't that useful unless you make it specific to you – assuming you don't need images of famous

landmarks holding fruit.

Data has been used to automate things associated with numbers - replacing Excel spreadsheets, building reports, and crunching numbers - but now we can think about automating tasks involving words and pictures.

- **Drafting documentation**

- **Summarising** long Word files, taking parts from multiple files and merging them together, and understanding where files differ among many, many other activities.

- **Easily accessing data**

- **Using image-generating tools** to make new versions of the products you already make – e.g. architects generating new ideas for buildings

- **AI models** have seen every viral tweet and ad

campaign whether it went viral or not - combined with your catalogue of product images, can you use it to write viral content for you?

If this tool you make becomes publicly facing, it will represent your company; if for internal processes it will interfere with decision-making - an AI model will never be 100% accurate. Are you happy to accept the errors and other issues you might encounter?

- **Data security and privacy:**

When you query the public version of ChatGPT in the future, your data may already be inside it, effectively making your data and IP publicly available.

- **Bias and discrimination:**

A lot of these models have been trained on the internet, even the gruesome bits.

- **Creativity and originality:**

AI models are parrots – only able to show you something it has seen before.

- **What is the truth?**

Trained to predict the next word to type or create an image that might look like the prompt you've given it, AI has no understanding of the truth.

- **What does it know?** A generic version of ChatGPT will not know anything about the internal workings of your organisation so how useful even is it?

Even though there are lots of worrying things to consider when using generative AI, we are still very excited about it. We are realistic and pragmatic, but also believe that these tools can be used to build something that can change your business.

In the last year, AI tools have become cheaper and easier to use. Models which used to only be accessible in research labs are now available to the public. The technology is being democratised, with powerful generative AI models available open source. This means you can host them yourself and train them with your own data, all without worrying that you will leak your data to the public.



**Are you ready to use AI safely and securely? We'd love to chat to you!**

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**www.waterstons.com**

# Full circle – 2023 in LBM front covers

Igor Bartkiv, in traditional Ukrainian dress, cut a dashing figure on the cover of the first *London Business Matters* of the year. An LCCI project support manager, he recounted how he came to be in London and the work in which he was engaged, looking forward to Ukraine's eventual recovery and reconstruction.



## Valuable

The March-April issue led with the creation of the City of London Chamber – later to become active in the Ukraine project – and featured Alderman Prem Goyal, its founder. Despite the LCCI having been founded (in 1881) in the City, and always having had its HQ sited there, it has never had a chamber specifically for the area – one of, if not the most, valuable square miles in the world. That is now remedied.

Paul Scully MP, Minister for London, made the front cover in May. *Making the capital fire on all cylinders* was the headline for his Q&A with *LBM*. He later threw his hat into the ring

for a run to be the Conservative candidate for London mayor but, to the surprise of many, did not get the nomination.



## Stalwart

LCCI had a strong presence at the World Chambers Conference in Geneva in the summer and the city's landmark *jet d'eau* was featured on the front cover of the July issue. The conference's theme was *Achieving peace and prosperity through multilateralism* and included some heavy weight speakers such as Dr Ngozi Okonjo Iweala, director general of the World Trade Organisation, and European Commission stalwart Michel Barnier, he of Brexit negotiation fame



when he came up against former LCCI chief executive David (now Lord) Frost.

## Legend

Terry Jervis, described as a legend in the world of media and business and pictured against a lunar background, made an arresting cover for the September issue of *LBM*. The former BBC executive was profiled by Reginald Maynor and readers learned of his valued work in entertainment, space, and philanthropy.

Rounding off the year, Lord Mayor Elect of London Michael Mainelli, flanked by Chris Hayward, policy chair of the City of London Corporation, and the aforementioned Prem Goyal, are pictured at the Mansion House. LCCI will be celebrating with them at the Lord Mayor's show in November and – to bring this summary of *LBM* front covers in 2023 full circle – will be hosting a London-Ukraine float.



# Opportunities... and obstacles

LCCI has commented on a wide range of international trade and policy issues in the capital issues in recent months *writes Kriti Gupta*

**These include the opportunities for greater business collaboration between the UK and India on a trade visit to Bangalore, a response to the government's changes on net-zero, the unresolved dispute on rail strikes, skills shortages, and the importance of empowering women and ethnic minority business owners.**



## Trade with India

In an exclusive to *The Hindu*, India's largest English national daily, LCCI expressed its optimism on the prospects of start-up collaboration between India and London, post-Brexit. Starting from ease of doing business to a potential free trade agreement, the article covered the expertise, dynamism and innovative spirit of both countries which offer opportunities for their entrepreneurs.



## Net-zero

LCCI's position on the government's net-zero policy changes was featured in *TIME* magazine and the *Evening Standard*. The chamber said that backtracking on the petrol and diesel car ban makes the UK look "flaky, unreliable and incapable of leading the green energy revolution". James Watkins, (pictured above) LCCI head of policy, interviewed by *BBC* heavy weight political editor Tim Donovan, commented that changing the rules of the game so late in the day was very damaging.

## Empowerment

LCCI featured in *The Voice* and *Eastern Eye*, highlighting the challenges and issues female and black entrepreneurs face while raising capital. Esenam Agubretu, policy and parliamentary affairs manager at LCCI urged the government

to work with financial institutions to overcome barriers around access to finance to achieve diversity in business.

Agubretu said "Since 2020, there's been a significant shift in the Black community's response to issues around racial inequality. A big part of this response is that many are now choosing to buy from Black-owned enterprises as a way of directly addressing inequality."

## Skills crisis

LCCI spoke to *LBC* and *On London* regarding the ONS Labour figures and skills crisis in the capital. According to the chamber's research, 67 per cent of all London firms faced difficulties in recruiting skilled staff. Working with other business organisations, the chamber has presented a skills roadmap to Education Secretary Gillian Keegan MP and London Mayor Sadiq Khan. Figures reveal that until London's skills crisis is effectively tackled, the pressures on businesses' bottom lines will continue during the cost-of-living crisis.

## Hard pill to swallow

LCCI has continued to express its concerns about the rise of rail fares and its impact on small businesses. "At a time where many organisations are trying to encourage people to work in the office, this could deter employees from taking the train altogether. This could create a lose-lose situation for businesses, which could increase costs," commented James Watkins.

In the *Daily Mail*, LCCI calls out the unfair parking surcharge by Labour councils. Watkins said: "To charge hard-pressed London businesses – who are doing the right thing by applying for funding to change their vehicles – with additional car parking charges is a hard pill to take during this cost-of-living crisis."

**Kriti Gupta is media officer at LCCI**

SPONSORED COLUMN

## Wynne-Jones offers expert advice for the metaverse



by Liam Peters, Trade Mark Attorney at Wynne-Jones IP

**Developments in technology often create risks for brand owners, and the metaverse will be no exception. In a similar way to the development of online marketplaces, the metaverse will provide a new means though which rights can be infringed. The unscrupulous could set up shop selling counterfeit virtual goods for their own gain. Avatars could be walking the streets in worlds such as Second Life, wearing goods that have been sold to them without permission from the IP owner.**

This type of thing can be a difficult battle in the real-world and the virtual world of the metaverse creates more questions, some of which are yet to be tested and it may take some time before we see the full extent. It's now even more important, to make sure your IP provides protection in both worlds. Trade marks provide the ability to stop unauthorised use, but a mark protected across Europe may not prevent it being used by a business in China for virtual goods and sold to an avatar operating in the metaverse from the United States. Under the current law, the European marks could only be used to stop unauthorised use targeted at consumers in Europe.

Existing trade mark protection may be robust enough for goods and services in the real world, but it's possible that it won't prove as tough in

the metaverse which is why brand owners are looking to future proof their IP. When super brand Nike teamed up with gaming platform Roblox, they were savvy enough to obtain new trade marks for the Nike name, the swoosh logo and the name Nikeland that specifically covered virtual goods and services.

Thought should also be given to the terms of any license agreement: does the licensee have rights to operate in the metaverse or only the real world? Nike's trade mark protection ensured that Roblox required a license to use the brand within the platform and the agreement resulted in a significant win for both companies.

As the metaverse continues to grow and develop it's important that brand owners be proactive in ensuring their portfolio is adequately protected and that they monitor the metaverse for unauthorised use. This approach will allow for early identification of infringement and help to minimise long term damage.

The metaverse is exciting, but it's also risky... so expert advice for this brave new world is essential!

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own thinking



HERE STOOD  
THE FIRST LONDON  
COFFEE HOUSE  
AT THE SIGN OF  
PASQUA ROSEE'S HEAD  
1652

# The World's Coffee House

**I Lord Mayor Elect Michael Mainelli writes for *London Business Matters***

“It was an incredible honour to be elected as the 695th Lord Mayor of London by my fellow Liverymen recently at Guildhall. I'm excited to have the opportunity to represent the world's oldest continuous workers' and residents' cooperative for the next year. I arrived in London in 1979, my wife Elisabeth in 1983. We've been here ever since. London is a welcoming, cosmopolitan city that treats all comers fairly. What better exemplifies that openness than the election of a British-Irish-Italian-American Lord Mayor, with a German Lady Mayoress to boot!

## Delivery

As I prepare to take office, I can't help but reflect on all the 694th Lord Mayor, Alderman Nicholas Lyons,

has achieved. From the delivery of the Mansion House Compact to his important work to promote financial literacy and inclusion, to representing the City at His Majesty the King's Coronation, Nick has had a profound impact during his mayoral year. The City has much to thank him for.

In the seventeenth and eighteenth centuries, great minds met in London's coffee houses, the 'penny universities', to discuss solutions to the day's big issues.

## Pre-eminence

As I prepare to take up my post, I will take on the responsibility of representing a City with a well-deserved status as the global professional and financial services hub – a place that is globally connected, with a talented and international workforce, an enabling legal and regulatory environment, expertise in fintech and green finance, and so much more. I should know about London's pre-eminence as my firm publishes the Global Financial Centres, Global Green Finance, and Smart Centres indices always rating London one of the top two global cities, typically twinned with New York.

## World leaders

I look forward to working with the City of London Corporation's Policy Chairman, Chris Hayward, to ensure we keep driving economic growth and remain internationally competitive in the years to come. 'The City' is a byword for the UK's financial might, but it's not a one trick pony. We're world leaders in finance - but we lead the world in other areas, too.

In the seventeenth and eighteenth centuries, great minds met in London's coffee houses, the 'penny universities', to discuss solutions to the day's big issues. For centuries London has served as the world's coffee house. A place where thought leaders from around the globe come to create solutions to the world's most pressing issues – from poverty to climate change to inequality to AI. Today's City is surrounded by 40 learned societies, 70 institutions of higher learning, and 130 research institutes, a workforce consisting of as many scientists, engineers, and technicians as bankers and insurers. 8,000 of our 24,000 businesses are science, engineering, and technology businesses.

My mayoral theme, Connect To Prosper, “celebrates the Knowledge Miles of our square mile, the Worlds' Coffee House”. The mayoral programme includes online lectures, networking events themed on the UN's sustainable development goals, a global mental health research programme, an ethical AI project, and



Lord Mayor Elect Michael Mainelli flanked by Alderman Prem Goyal, chair of the City of London Chamber, and Corporation of London Policy chair Chris Hayward



more initiatives that seek to unlock the power of positive connections.

### Inventiveness

It won't be a year of "all work and no play". Rest assured we've allotted time for fun, too. For classical music lovers, we hope to have Paganini's violin in the City, kindly loaned from the city of Genoa for a concert during the mayoral year. A 'Bavarian Ball' will take place at Mansion House. An array of experiments will be conducted around the square mile that display the City's inventiveness.

### Global

The ever-popular Lord Mayor's Show on 11 November will be a global affair, with six floats from cities around the globe taking part. And I'll be 'going global' too, embarking on an extensive international visits programme that will include trips to India, China, Japan, and COP28 in the United Arab Emirates. We will also push the boat out to

Ireland, Italy, Germany, and the USA.

I couldn't be happier to be representing this great City, and I cannot wait to get started." 99

**LCI will be exhibiting a float in support of Ukraine at this year's Lord Mayor's Show on Saturday 11 November, the biggest day in the City's calendar which celebrates the spirit, vigour, diversity of London and the inauguration of the new Lord Mayor. See page 74 for details**

Jamaica Wine House, originally a coffee house, in the City @Elisa.rolle, CC BY-SA 4.0



## SPONSORED COLUMN



# Government consultation response: non-compete clauses to be limited to 3 months

by Alex Kiernan and Kendal Youngblood

The Government has announced plans to limit the length of non-compete clauses in employment contracts, in its response to a 2020 consultation on their reform.

### The 2020 consultation

Non-compete clauses are one of several types of post-termination restrictions ("PTRs") that businesses may include in an employment contract, which restrict an employee's ability to work for a competitor following the termination of their employment. To be enforceable, PTRs must be carefully drafted to ensure they are no wider than reasonably necessary, and they protect the business's "legitimate business interests" – such as confidential information or relationships with clients. If a PTR falls outside of these requirements, a Court may invalidate it.

The concern with non-compete clauses is that they arguably disincentivise employees from changing jobs, which could restrict the talent pool and innovation in the wider economy. In 2020, the Government published a consultation paper exploring options for reform, highlighting two options in particular:

1. Mandating that non-compete clauses be unenforceable unless the employer provides compensation for the period of restraint; or
2. Making all non-compete clauses unenforceable.

### The response

Although most respondents to the consultation favoured the first option, the Government's response expressed the concern that requiring businesses to pay for a non-compete period would impose substantial costs and

stymie growth. The Government has instead rejected both options, and has proposed an option 3 to limit the period of non-competes to 3 months.

### Comment

In September, the Recruitment and Employment Confederation reported there were 3 million unfilled vacancies in the UK. The Government surely hopes its reforms to non-compete clauses will give some much-needed elasticity to an incredibly tight labour market, but businesses may still find workarounds. There will be no changes, for example, to garden leave clauses, which prevent employees from working for any other business, not just competitors.

### What steps should employers take?

At the moment, the proposed changes are just that – proposals. The Government's response suggests only it will bring forward legislation "when parliamentary time allows". Given a surfeit of ongoing distractions (not least of which are sure to be next year's looming parliamentary elections), we are unlikely to see any sudden developments. In the meantime, non-compete clauses lasting longer than 3 months will continue to remain effective.

It is nonetheless worth reviewing existing employment contracts now to consider alternatives for protecting your business. For instance, other restrictions (such as non-solicitation or non-dealing provisions) will continue to provide lengthier protection.

For advice on non-compete clauses or any other employment law issue, contact Alex Kiernan at Thomas Mansfield Solicitors on **020 7377 2829** or email **alex.kiernan@thomasmansfield.com**.



**thomas  
mansfield.**  
Employment Law

# New business council ushers in partnership era

“The clock is ticking to a general election, with the economy likely to be front and centre of the campaign to come. Now more than ever, it’s crucial that the voice of business is heard. The British Chambers of Commerce is working every day to make sure politicians understand what firms across the UK need. Our unique chamber network allows the BCC to advocate on behalf of the businesses of all shapes and sizes in all parts of the country.



Martha Lane Fox

council will make recommendations that feed directly into a policy document published early next year aimed at influencing the party manifestos ahead of the election.

After the UK has gone to the polls, whenever that might be, the council will work to help the next government, from whichever party, to set a business-backed agenda from day one - and establish a long-term strategy for growth. We’ll making sure the voice of commerce is heard.

## Profile

So how will the Business Council help chamber members across the UK? It strengthens the BCC’s voice and profile with national politicians at this crucial time for the economy. The big firms understand the power of the chamber network – many of them have been local members for many years.

A strong BCC means a strong chamber network and businesses up and down the country. Alongside the business council work – we’ll also campaign hard for policy changes on a range of issues we know really matter to the tens of thousands of SMEs in our chamber membership.

## Local communities

We now have an extra tool in our armoury – the Business Council. It held its inaugural meeting in September at the House of Lords. It brings together some of the most prominent British firms to work in partnership with politicians to drive the future of the economy. Aviva, Heathrow, Intuit are among the companies already signed up to this important new venture.

These businesses want to be part of a framework that’s rooted in local communities, but with the ability to shape the national and international debate. We’re only at the start of the long-term Business Council project – we’re well on track to hit our target of 25 firms by the end of the year.

## Global Britain

Meeting regularly, the Business Council is focusing on five key challenges. They are the issues we know all businesses, whether large or small, are facing right now. They are – the digital revolution, people and work, green innovation, global Britain and local economy of the future. The

## Powerful debate

There’s no time to waste. All the BCC’s data shows the economy is stuck in first gear with almost no growth. We’re predicting less than one per cent of economic growth for each of the next three years. Faced with unprecedented headwinds of high inflation, rising interest rates, challenging trading conditions and a tight labour market - businesses are not investing. They need clarity, certainty, and confidence about the future.

The expertise and experience that our business council members bring to the table allows for a powerful debate about the problems. But it also helps identify the practical solutions.

## Impact

The Business Council is already having an impact – politicians are engaged. At the first meeting members were joined by the Levelling Up Secretary Michael Gove for the government – and Labour’s Shadow Chancellor Rachel Reeves. Two senior politicians getting round the table listening to the voice of business - thanks to the BCC. In recent weeks, smaller groups have started discussing the five challenges.

## Improvements

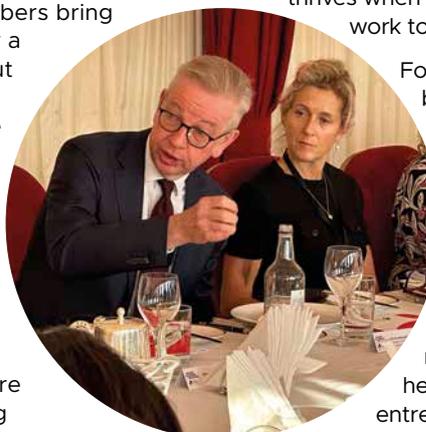
Whether that’s calls for reform of the apprenticeship levy, improvements to the energy grid, strengthened UK-EU relations to help trade and investment, or major improvements to the planning system – we’re focused on the crucial issues that matter to you.

Everything we do as an organisation is about making the UK the best place to start and grow a business. The Business Council is all about partnership. We know that the economy thrives when business and politicians work together.

For over 160 years, we’ve been serving British business – that’s all because of our local roots, national influence and global reach. Despite the ongoing economic challenges we’re all facing at the moment, I’m always heartened by the can-do entrepreneurial attitude of British business. As an organisation we’re committed to creating and sustaining local communities and economies.”

**Baroness Martha Lane Fox is president of the British Chambers of Commerce**

[www.britishchambers.org.uk](http://www.britishchambers.org.uk)





Queens Gallery Noli me tangere Hans Holbein the Younger 1526-8

# High Holbein

Over 100 works from Henry VIII's court, including drawings, paintings and miniatures by Hans Holbein the Younger, are on display at The Queen's Gallery, Buckingham Palace until next April.

## Vibrant

*Holbein at the Tudor Court* highlights works from Holbein's time at court in the first half of the 16th century, when he rose to become the most important artist in Tudor England. This exhibition tells the story of Holbein's career in England, from itinerant artist to king's painter, showing how the vibrant international court culture he found on his arrival in London formed a fertile ground for his future success.

Holbein's artistic techniques are examined, as is his career in England and the lives of the men and women who commissioned his portraits, from members of the Tudor royal family to writers, churchmen and senior figures at court.



Queens Gallery Henry VIII Nicholas Hilliard c1600

## Essential features

Holbein's skill as an artist was instrumental in cementing friendships, marking occasions such as marriage and as a tool in dynastic negotiations. At the heart of the exhibition are over 40 portrait drawings which were probably acquired by Henry VIII at the artist's death. These sketches, made in preparation for finished paintings, were taken during personal sittings, when Holbein sought to capture the essential features of his subject. Their survival allows us to come face to face with some of the key figures of the Tudor court, from Anne Boleyn to Sir Thomas More.

[www.rct.uk](http://www.rct.uk)



Queens Gallery Sir Thomas More Hans Holbein the Younger 1527

## SPONSORED COLUMN

### The 4 Rs of Thought Leadership: Ideation and Its Impact on Revenue, Relationships, Reputation, and Real-World Impact

By Yogesh Shah, CEO, iResearch Services



**In the ever-evolving landscape of business and innovation, thought leadership has emerged as a critical strategy for companies looking to differentiate themselves, drive revenue, nurture relationships, enhance their reputation, and make a real-world impact. At the heart of this influential approach lies the ideation process, where the seeds of compelling thought leadership campaigns are sown.**

**Ideation in Thought Leadership: Cultivating Ideas for Success**  
Ideation is the cornerstone of thought leadership, comparable to meticulously planning a product launch. It involves brainstorming fresh ideas tailored to resonate with specific audiences, determining content topics, crafting content calendars, infusing purpose into campaigns, and establishing measurement criteria. This crucial first step paves the way for thought leadership success.

**The Quest for Great Ideas: Addressing Needs and Gaps**  
Excellent thought leadership ideas are born from a deep understanding of consumer desires and market gaps. Companies can create content that appeals to their target demographics by analyzing audience preferences. Identifying uncharted territories within your market can provide a competitive edge, as addressing niche topics with meaningful content bolsters credibility and authority.

**Enhancing Ideation Techniques**  
To refine ideation, companies can employ various techniques. Market research, competitor analysis, industry events, and analytical tools aid in uncovering fresh ideas. Reverse brainstorming, SWOT analysis, and role-playing can also stimulate innovative thinking.

**The 4 Rs of Thought Leadership Revenue:** While thought leadership may not always appear as a direct revenue generator, studies

show it can significantly impact a company's income. By offering valuable insights and solutions, thought leadership can attract new customers and retain existing ones, ultimately contributing to revenue growth.

**Relationships:** Thought leadership extends beyond business; it's about connecting with audiences personally. Building meaningful relationships with customers, partners, and even competitors can foster collaboration and trust, furthering business objectives.

**Reputation:** A well-crafted thought leadership strategy enhances an organization's reputation. Companies can establish themselves as credible, trustworthy industry leaders by consistently publishing unique, relevant insights and countering misinformation.

**Real-World Impact:** Thought leadership can catalyze innovation and societal change. It empowers organizations to address pressing global issues, involving employees at all levels to activate purpose and contribute to a better world.

**Making a Strong Case for Thought Leadership**  
In a world marked by economic uncertainties and short-term pressures, thought leadership might face resistance from decision-makers. To convince stakeholders of its value, companies must prove its impact on revenue, quantify indirect income, and highlight its role during economic downturns.

Ideation is the heartbeat of thought leadership, shaping its course and influence. Embracing the 4 Rs - revenue, relationships, reputation, and real-world impact - empowers companies to tap into the full potential of thought leadership, enabling them to thrive. It's not just about leading; it's about charting the course, making a substantial difference, and securing a prosperous future.

**iResearch**<sup>TM</sup>  
research to relationships

For thought leadership content ideas, visit [www.iresearchservices.com](http://www.iresearchservices.com)

For enquiries, email [thoughtleadership@iresearchservices.com](mailto:thoughtleadership@iresearchservices.com)

# A night at the museum

A reception in the Egyptian Sculpture Gallery, an address by Baroness Martha Lane-Fox, an opportunity to visit *China's hidden century* exhibition, dinner in the Enlightenment Gallery, and a talk from fund Dr Kary Kelly, the museum's director of advancement ...

## Unparalleled

Quite a night at the British Museum in the early autumn when Karim Fatehi, interim chief executive at the LCCI, welcomed guests to one of the most visited museums in the world with "an unparalleled collection of artefacts

from around the world – a place full of history, but also of innovation and collaboration."

## Renew and innovate

Dr. Kelly spoke of the location of the museum "in the heart of Bloomsbury; itself the heart of London – the greatest of world cities." Maintaining this status, she said, was an area where the mission of the LCCI and the British Museum overlapped –

bringing the world to London and London to the world. "The effort of sustaining this never slackens of course, and current times are not without their challenges – but

at such moments the bonds between cultural institutions and business are more important than ever. As in business, the work of the museum never stops. The need to renew and innovate is always there".

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



## Dramatic fluctuations

LCCI members can book free tickets to the exhibition *Burma to Myanmar* at the British Museum which runs until early next year.

[www.britishmuseum.org/exhibitions/burma-myanmar](http://www.britishmuseum.org/exhibitions/burma-myanmar)

From influential superpower to repressive regime, Myanmar – also known as Burma – has seen dramatic fluctuations in its fortunes over the past 1,500 years.

Textile hanging (detail) with scenes from the Ramayana, Myanmar, early 1900s.  
© 2023 The Trustees of the British Museum.



# Record breakers

The Minories in Tower Gateway was the location in September for a successful attempt to break the Guinness World Record for the longest continuous game of padel. Four players – Tony Matharu, founding chair of the Central London Alliance (CLA), Mary Doogan, Niklas Johansson and Diego Martin Acuña – played the game, the fastest-growing in the world, non-stop over two days for over 31 hours to beat the record set in Belgium in 2022.

“It was a gruelling task, witnessed at the beginning and end by Lord Mayor Nicholas Lyons, allowing no substitutions, time-wasting, or even changing ends.”

It was a gruelling task, witnessed at the beginning and end by Lord Mayor Nicholas Lyons, allowing no substitutions, time-wasting, or even changing ends.

## Collective effort

An exhausted but delighted Matharu said: “This achievement shines a global spotlight on the City of London, showcasing it as the epitome of a

city to live, work, invest in, visit, and study. The power of collective effort - not only propels London forward but also gives back to the community. It's a testament to London's diverse opportunities and the spirit of giving.”

“This achievement shines a global spotlight on the City of London, showcasing it as the epitome of a city to live, work, invest in, visit, and study.”

## Philanthropy

In addition to a record-breaking feat, the event also served as a platform for philanthropy. It coincided with City Giving Day and the CLA contributed to causes such as National Numeracy, MQ Mental Health Research and The Duke of Edinburgh's Award.

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



## SPONSORED COLUMN

# We're building a bridge between business and technology for a stronger cyber defense



xahive delivers holistic cyber solutions globally. We provide patented secure and compliant end-to-end protection of all your data & IoT devices for both enterprises and supply chain members. We also offer non tech cyber education and cyber governance audit management tools. Our services are compliant with GDPR and North American cyber & privacy regulations. You can white label our services as well.

xahive's products & services:

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- **xTAM** – Framework agnostic, cyber security governance assessment

- **xahive online education** – Accredited on-demand online courses for non-IT staff and supply-chain

## Why xahive?

- Embedded global partner with IBM Cloud Pak
- Co-selling with Red Hat & BlackBerry globally
- Save on your cybersecurity insurance.

*“There's a collective blind spot in the cybersecurity industry. We won't find the answer to cyber threats by strengthening our digital defences alone. What is required is an ability to connect all our employees to this threat. We have to harness our organisation culture too.”* --Sem Ponnambalam, Co-founder/CEO xahive

<https://vimeo.com/818620646>

For more info: contact [sem@xahive.com](mailto:sem@xahive.com)

xahive

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

# The 1923 General Election

**The General Election took place on 6 December 1923 and resulted in a hung Parliament. Although the Conservatives (also known as Unionists), led by incumbent Prime Minister Stanley Baldwin, won 258 seats and were the largest party in Parliament, this was well short of the 308 seats needed for an overall majority. At that time, there were 615 seats in the House of Commons**

**Both the Labour and Liberal Parties made gains at the expense of the Conservatives who lost 86 seats. Labour won 191 seats, an increase of 49 on the previous year, while the Liberals gained an additional 43 seats, bringing their total to 158.**

Labour leader Ramsay MacDonald formed the first Labour Government – a minority administration with implicit support from the Liberals.

## Nascent

Polling in London mirrored the national result – the Conservatives won 28 out of 61 seats, Labour 22 and the Liberals 11. In Brixton and Islington East, the Liberals gained both seats from the Conservatives (or Unionists) while the nascent Labour Party (only founded in 1900) took Finsbury, Hackney South, Hammersmith North and Islington South from the Conservatives.

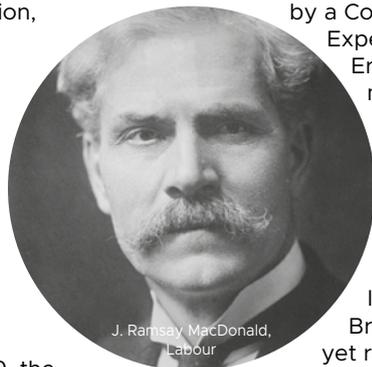
Stanley Baldwin had been Prime Minister for under seven months when he was defeated. On 22 May 1923, the previous Prime Minister, Andrew Bonar Law, resigned due to ill health after only 209 days in power. Former Chancellor of the Exchequer Baldwin became Prime Minister.

In the 1922 General Election, the Conservatives had won 344 seats giving them a comfortable Parliamentary majority. Baldwin did not have to call an election for another four years.

## Industrial strife

However, life had not completely recovered since the Great War of 1914-1918. In 1918 and 1919, the National Union of Police and Prison Officers twice called its members out on strike. The early 1920s were riven by industrial strife. In 1921, nearly 86 million working days were lost to strikes (although this figure nearly doubled during the General Strike of 1926).

There was a recession between 1920 and 1921 when unemployment is said to have reached more



J. Ramsay MacDonald,  
Labour

than 10 per cent. The Communist Party of Great Britain, formed in 1920, was agitating on behalf of the unemployed. The Geddes Axe (savings in public expenditure recommended by a Committee on National Expenditure chaired by Sir Eric Geddes) saw £52 million cut from public spending across defence and social spending (education, health, housing, pensions and unemployment benefit) in 1922-1923.

Internationally, Britain had not yet reached peace terms with Turkey. In January 1923, Baldwin negotiated a settlement of the British debt with the USA but this involved an annual payment of £34 million.

## Radical change

Amid this economic and social turmoil, Baldwin became convinced that the country needed radical change. He felt compelled to seek another mandate from the British electorate and the 1923 Imperial Conference urged him to do so. If successful, he would strengthen his position as Prime Minister

and would introduce tariff reform and imperial preference as protectionist trade policies, facing down the free trade elements in his own party.

The voters had other ideas and elected Britain's first Labour Government.

## Public housing

This minority administration lasted only ten months as it did not have a majority in either House of Parliament. Its main achievement was a Housing Act which saw large-scale building of public housing for low-paid workers.

Another General Election was held on 29 October 1924. Stanley Baldwin and the Conservatives won 412 seats, a Parliamentary majority of 209. Labour lost 40 seats and the Liberals 118, from which they

never recovered. Labour supplanted the Liberals as the main alternative to the Conservatives although they would not win a General Election outright until 1945.

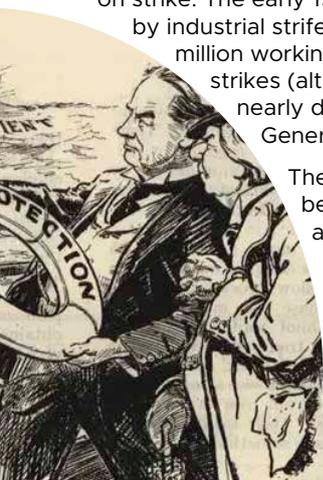
**100 years ago in London is researched and written by Alexa Michael**



In happier times: Stanley Baldwin (r) in August 1923, months before the December election. PA Archive



H.H. Asquith,  
former Prime  
Minister of the UK



# Elephant in the room

Southwark Playhouse's new theatre which opened at the beginning of this year brings the number of drama venues in the capital ever nearer the 300 mark writes Peter Bishop

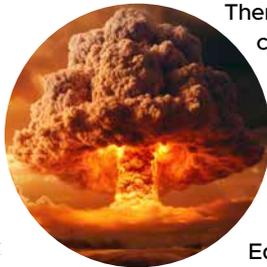
## Inventive

I caught *Operation Epsilon* there, initially assuming that the play about ten German nuclear scientists' friendly incarceration at a Cambridgeshire estate at the end of WW2 was a speedy cashing-in exercise after the success of the film *Oppenheimer*. Not so. Alan Brody's play was first performed in 2013 and received numerous awards. This is the play's UK premiere plus the Southwark Playhouse has done it proud with an inventive, split-level set, clever lighting and sound effects, and a solid cast – Nathaniel Parker as Professor Otto Hahn and Nicholas Armfield as Dr Horst Korsching stood out for me.

## Parody

The seriousness of the subject

did not provide many light moments and the same may be true of *Lizzie the Musical*, currently showing at the playhouse, which explores the life of Lizzie Borden, accused of murdering her father and stepmother in Massachusetts in the 1890s.



There is perhaps more chance of a laugh or two in *Unfortunate – the untold story of Ursula the sea witch*, a musical parody which sold out at the Edinburgh fringe. The publicity promises Disney diva Ursula's take on what really happened under the sea "with an original hot pop soundtrack" in "a tell-all tale of sex, sorcery and suckers". Something for a Christmas outing perhaps.

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

## SPONSORED COLUMN

# Navigating HR Challenges in 2024: Building the Workforce of the Future



In 2024, HR professionals face an ever-evolving landscape, marked by distinct challenges that will shape the future of work. Here, let's delve into key HR challenges for the year.

- 1. Embracing workplace diversity:** As organisations increasingly understand the value of diverse perspectives, HR must continue to push for change and take a strong lead in creating inclusive environments. This includes hiring, training, and retaining employees from different backgrounds, ensuring equal opportunities, and fostering a sense of belonging for all.
- 2. Prioritising mental health and wellbeing:** Continuing to destigmatise mental health challenges, expanding support programs, and promoting work-life balance become vital concerns.
- 3. Upskilling and reskilling:** Rapid technological shifts necessitate a focus on continuous employee learning, bridging skill gaps within organisations. HR will need to focus more on attracting over-50s back into the workplace.
- 4. Employee engagement and retention:** HR must devise tailored engagement strategies, career development plans, and benefit packages to retain top talent in a competitive job market.
- 5. HR technology and automation:** The adoption of HR technology and automation

will continue to rise. HR professionals will need to adapt to new tools, leverage data analytics for informed decision-making, and ensure ethical use of AI in HR processes.

**6. Managing a distributed workforce:** Due to remote and hybrid working, organisations are increasingly adopting distributed work models, which bring logistical and cultural challenges. HR will need to manage issues related to legal compliance, team cohesion, and performance management for employees spread across different locations.

**7. ESG Integration:** ESG integration is becoming increasingly important. HR must incorporate ESG principles into HR practices, spanning recruitment, sustainability initiatives, and diversity efforts.

As we step into 2024, HR professionals will need to be agile, tech-savvy, and equipped to navigate the challenges of the modern workplace. By proactively addressing these challenges, HR can not only adapt to change but also drive organisational success, foster employee satisfaction, and build the workforce of the future. It's a dynamic and exciting time for HR, one that promises to shape the very fabric of work in the years to come.

If you need HR support, reach out to Sarah Jo at [sarahjo@peopleknd.co.uk](mailto:sarahjo@peopleknd.co.uk).

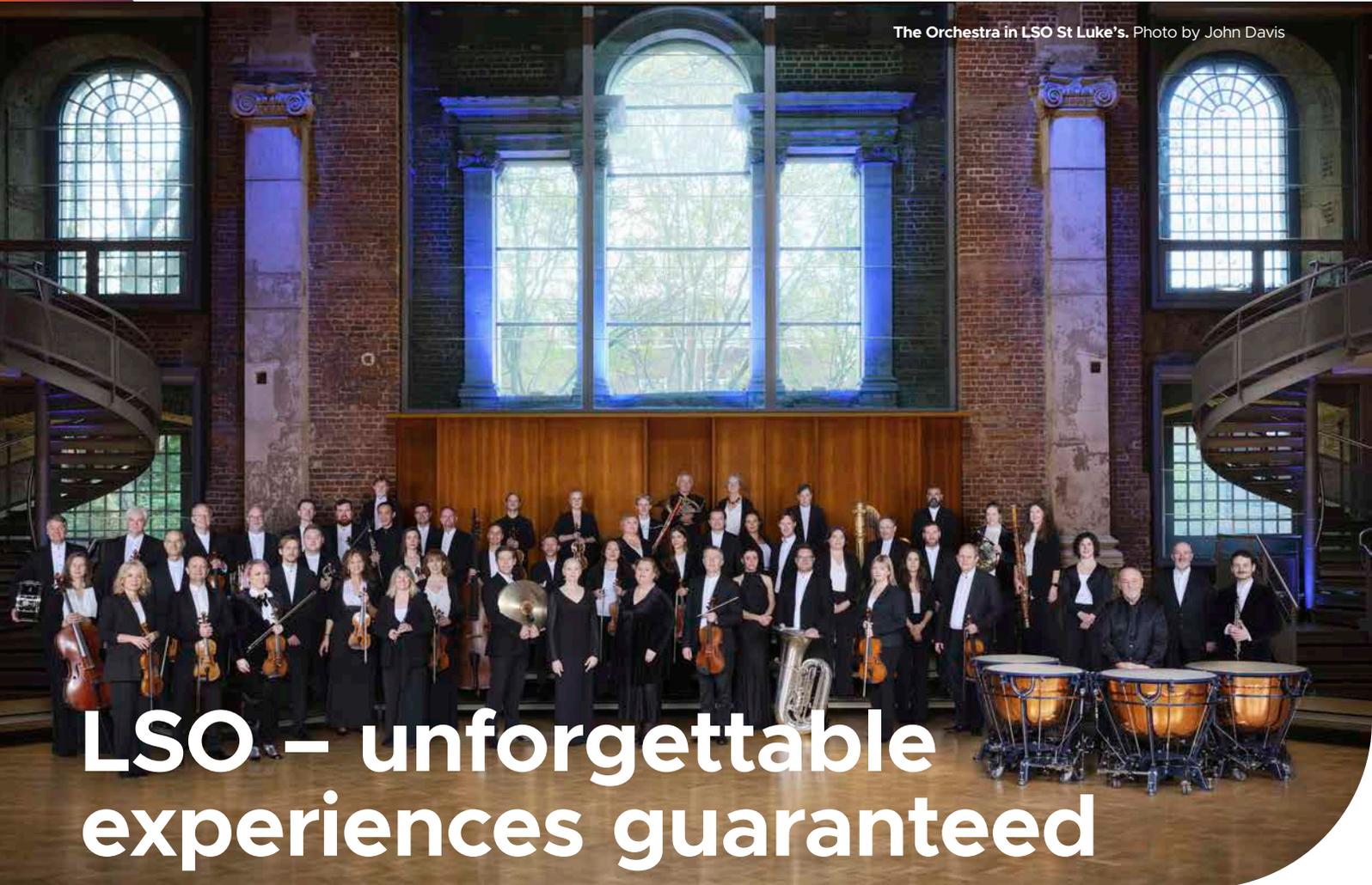


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The Orchestra in LSO St Luke's. Photo by John Davis



# LSO – unforgettable experiences guaranteed

**The London Symphony Orchestra (LSO) plays a leading role in the cultural life of the City. It is ranked as one of the world's top orchestras and has been Resident at the Barbican since the Centre opened in 1982**

**LSO's mission is to inspire hearts and minds through world-leading music-making. As well as performing live, recording and streaming music online, it impacts tens of thousands of people in London each year through its learning and community programme – LSO Discovery.**

## Uncompromising

The LSO was established in 1904 as one of the first orchestras shaped by its musicians. Since then, generations of remarkable talents have built the LSO's reputation for uncompromising quality and inspirational artistry. Today, the LSO's family of celebrated artists is led by Sir Antonio Pappano, Chief Conductor Designate.

In addition to presenting 70 concerts at the Barbican each year, the LSO is a global cultural ambassador for London. It tours extensively and in recent years has held major artistic residencies in Tokyo, Paris, Dortmund and the Aix-en-Provence Festival, as well as having strong transatlantic ties through its partnership with the Music Academy in Santa Barbara. Millions more listen online to the LSO every year, with viewers around the world tuning into

full orchestral concerts streamed on YouTube and via broadcast partners.

LSO Discovery connects people from all walks of life to the power of great music. This programme is based at LSO St Luke's, its venue on Old Street, and its reach extends across East London, the UK and the world.

## Community

The LSO's musicians are at the heart of this unique programme, leading workshops, mentoring bright young talent, working with emerging composers, presenting free concerts for the local community and using music to support neurodiverse adults. There are also visits to children's hospitals and support given to training programmes for teachers.

The ambition behind all this work is simple: to share the transformative power of music with everyone,

including those who would not normally experience it. The impact is unrivalled, and every year LSO Discovery reaches 60,000 people of all ages.

The recording label – LSO Live – has become one of the world's most successful

Sir Antonio Pappano conducting the LSO in the Barbican Hall.  
Photo by Mark Allan



The LSO and LSO Discovery participants performing at BMW Classics in Trafalgar Square. Photo by Doug Peters for pamedia



orchestra-owned labels with a catalogue of over 200 recordings – including dozens of prizewinning releases recognised by the likes of the Grammy, Gramophone and Classical Brit Awards.

### Legacy

The LSO's recording label with an incomparable legacy of recorded music from its infancy in 1913, the LSO has worked with world-renowned artists across all genres including recently Floating Points, Emeli Sandé and Neil Diamond. The Orchestra entertains millions through its contribution to video games from Candy Crush to Starfield, and classic film scores including Star Wars, Harry Potter, The Shape of Water and Netflix's upcoming film, Maestro, which celebrates the life and legacy of former LSO President, Leonard Bernstein. The LSO remains the most recorded orchestra in the world.

### Partnerships

The LSO is open to

new partnerships with organisations who share their appetite for success, innovation and excellence. Businesses play an integral role in its groundbreaking initiatives and projects, from pioneering community and social impact programmes to international touring. All partnerships are bespoke, flexible and focused on results – guaranteeing unforgettable experiences for companies, employees, clients and guests.

The LSO's international profile is made possible thanks to the Corporation of the City of London and Arts Council England, together with many trusts and foundations, corporate partners and individual donors. Their generous support enables the LSO to continue sharing extraordinary music with audiences across London and the world.

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

**See page 58 for an interview with LSO managing director Dame Kathryn McDowell DBE DL**

**LSO**  
London  
Symphony  
Orchestra

## SPONSORED COLUMN

# The need for a common framework to tackle information security threats

**Standardisation is not a new concept. It raised decades ago from the need for a common framework to tackle technical incompatibilities across nations.**

Similarly, nowadays, a harmonised system to tackle information security threats is needed. These are becoming increasingly sophisticated and may arise from seemingly unrelated circumstances.

An elegant way to overcome that challenge and ensure robust resilience would be implementing ISO-compliant management systems.

ISO/IEC 27001 is widely known for providing requirements for implementing efficient information security management systems, which enables organisations to manage the security of assets such as financial information, intellectual property, employee details or information that might have been entrusted by third parties.

Ideally, ISO 27001 would be integrated into a broader system and would also include ISO 22301 to give reassurance regarding Business Continuity to the extent defined. And it could be parts of the organisation, locations, size, nature and complexity, and products and services.

Resolving information security and cybersecurity-related issues is frequently perceived as a technical challenge rather than a management responsibility.

Traditionally, we have been worried about computer-assisted fraud, espionage, sabotage, vandalism, fire, flood, etc. We have recently, merely several years ago, started

worrying about malicious code, computer hacking and denial of service attacks.

Implementing a management system within a common framework is essential to tackle the threats. Industry leaders are already working towards improving their defence mechanisms.

To be successful, organisations should ensure that: information can flow within the market and across sectors; common rules and ethical values are protected and respected, especially regarding personal data protection and consumer protection; fair access to and use of information are guaranteed.

Another frequent issue that organisations worldwide face is the need for information and cybersecurity professionals to fill in the ever-increasing number of openings. The industry continues to suffer across all sectors from an acute shortage of experts.

This raises particular concerns about how quickly organisations will be able to react and adhere to efficient information security management systems and, most importantly, how efficient the information flows designed will be.

The ISO approach helps organisations be more innovative and agile thanks to planning on business transformation initiatives as part of a solid, long-term digital transformation.

As a result, organisations with integrated management systems effectively reduce technological, legal and financial exposure, direct and indirect costs of disruptions as well as address operational vulnerabilities.



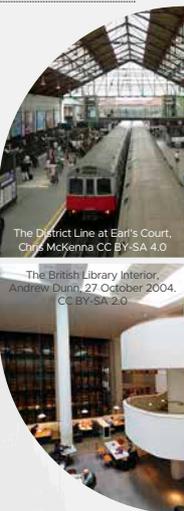
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# The Knowledge

LBM's test of what readers know about London

- 1 What is the Collegiate Church of St Peter better known as?
- 2 Which London airport was closed for a day in October 2023 because of a fire in one of its car parks?
- 3 Which rock legend was behind the album *London Town*, released in 1978?
- 4 How many stations on the District Line on the tube network have the word 'bridge' in their names?
- 5 What structure is thought to be the oldest intact building in London?
- 6 Which composer lived and died at 25 Brook St in Mayfair?
- 7 The manuscript of the oldest epic poem in old English is in the British Library collection. What is the poem?
- 8 When did the 'big bang' take place?
- 9 Which great English novelist wrote the short story *A Little Place off Edgware Road*?
- 10 Which London newspaper was founded in 1827?



## Small exporters treading water

**The British Chambers of Commerce (BCC) trade confidence outlook, a survey of more than 2,000 UK SME exporters, has revealed that exports continue to languish for many of these firms as the global economy remains under pressure.**

### Static

The UK's picture on exports has been broadly static since the pandemic, with the number of SMEs reporting decreased sales now regularly ten percentage points higher than in 2017/18.

The proportion of firms reporting decreased sales began to worsen in the run up to Brexit and has remained stubbornly higher ever since.

The situation is most volatile for SME manufacturers, with 28 per cent reporting a decrease in exports while there was a 23 per cent drop in services.

### Uncertain

William Bain, BCC head of policy, commented: "The picture for global economy was already looking weak for the year ahead, but with the escalation of conflict in the Middle East, it is now even more uncertain.

"The reality is if UK business is to thrive, then we must export more, it's as simple as that. If we want to remain one of the world's largest economies, then we need

more firms selling goods and services internationally.

### Global headwinds

"But the pandemic, supply chain disruption, Brexit, non-tariff trade barriers and global headwinds have all made this more difficult over the past few years.

"To combat this, we need to lean more heavily into the advantages that the UK possesses. We are already a world-leader when it comes to digital trade, and we must make more of the opportunities that provides.

"We also need to build a strategy to protect the UK's supply chains – the US, the EU and China are all investing hundreds of billions of pounds in sustainable and low-carbon technology.

### Cutting edge

"We don't have that kind of money, but we do have great strengths – services, renewable energy, green finance, engineering, professional services, cutting edge manufacturing, food and drink exports, and R&D.

Bain added that it was also necessary to look again at ways of improving trade with the EU. "It is still our biggest trading partner, but firms continue to express huge frustration with the complexity and costs involved which go beyond what they face elsewhere."

[www.britishchambers.org.uk](http://www.britishchambers.org.uk)

Find the answers on page 72

# Unlocking the US market



**A recent seminar at LCCI flagged key facts about the US market and explained why it made sense for businesses to explore trade opportunities there. It is the UK's number one export destination with goods exports of £60 billion and services exports of £117.2 billion. UK market share in the US is only 5.7 per cent so there is clearly room for growth.**

## Complex

The tax system in the US is complex and delegates were encouraged to arrange early discussions with a tax adviser to minimise the risk of complications further down the line

with their plans. Ricky Tang, senior manager, US international tax at KPMG explained the range of potential US tax implications for different business models: direct and online sale; use of a US sales agent; and through a US office or store.

Liz Amber, a regional director at HSBC advised that the key to success in international trade is understanding and managing the risks. She covered the importance of payment terms, factors to take into account when agreeing these with clients, and the payment risk ladder.

## Customer expectations

James Palmer of UPS shared his tips for

exporters to the US. He encouraged businesses to take advantage of 'de minimis' – the minimum monetary value of qualifying goods, below which no formal customs procedures are required, or duties and taxes collected – the current threshold is \$800. He emphasised the importance of not underestimating customer expectations in the US; and how to gain competitive advantage through safe and timely delivery.

**Unlocking the US market: Strategies for Success was delivered by LCCI with programme partners HSBC, KPMG and UPS**

# Overseas business opportunities

**A selection of business co-operation offers made by companies wishing to work with UK firms taken from the Enterprise Europe Network Partnership Opportunities Database. To find out more about these and similar opportunities, contact Innovate UK EDGE London, International Partner to EEN at [innovateukedge@londonchamber.co.uk](mailto:innovateukedge@londonchamber.co.uk) or 020 7203 1929**

 **Ukraine**  
Confectionery factory is located in the western part of Ukraine, 50 km from the Polish border, in the city of Kovel. Company produces a wide range of confectionery products under its own and private labels. The manufacturer is looking for distributors who are ready for long-term cooperation.

REF: BOUA20231018003

 **Germany**  
A university has developed an economic micro-component injection moulding process for all batch sizes. The injection moulding unit concept allows greatly reduced dwell times, low energy consumption and very good ability to reproduce. The company is offering a licence agreement.

REF: TODE20231018009

 **Switzerland**  
SME active in the remediation of contaminated sites offers a solution for soil, groundwater and

wastewater treatment based on chemical oxidation processes. The processes can be applied to treat rapidly a wide range of contaminants (e.g. petroleum waste, hydrocarbons, polyaromatic materials, polychlorinated biphenyls, herbicides) from 1 ppm up to 10% with a conversion rate of up to 99%. Partners for licences, joint ventures, commercial or technological cooperation agreements are sought.

REF: TOCH20231018002

 **Poland**  
Company offers a full range of production of aluminum elements, in particular connecting fittings used in fire protection. Seeks partners ready to cooperate on the basis of a commercial or outsourcing agreement in the field of fire protection products, as well as other aluminum elements used in various industries.

REF: BOPL20231017011

 **Italy**  
Company offers SEO software that allows businesses to internalise website optimisation processes. The software offers a solution to increase search traffic and improve web visibility. Looking to establish commercial agency agreements.

REF: BOIT20231009011

 **Portugal**  
SME with experience in applied hydraulics is looking for engineering design companies that develop hydroelectric dams, photovoltaic and wind power plants, road and railway projects around the world needing hydraulic studies for this type of projects. The SME seeks companies to establish a commercial, supplier or investment agreement.

REF: BOPT20231020006

 **Slovenia**  
A company has developed and manufactures an innovative and technologically advanced

smart electric wheelbarrows that enable easier and more efficient work in agriculture and the construction industry. The zero-emission smart e-wheelbarrow is patent protected. The company is seeking distribution partners for commercial agreements.

REF: BOSI20231020003

**To obtain details of these and similar overseas business opportunities, contact Innovate UK EDGE London at [innovateukedge@londonchamber.co.uk](mailto:innovateukedge@londonchamber.co.uk)**





# Welcome to Singletree Accountants Ltd

Based in Enfield, London, Singletree Accountants helps clients with their tax and bookkeeping queries.

Our team members have years of experience, and can assist clients in the film and TV industry, retailers, wholesalers, small business owners and private individuals. No matter whether it's management accounting or inheritance tax, we're on hand to help you.

We aim to make your business our business, and we're always on hand to help.



## Who we are

Situated in Enfield, London, Singletree Accountants provides accountancy and tax services to clients of various sizes and types throughout the UK.

We have years of experience helping our clients minimise their tax liabilities. From payroll to personal taxes, we can help you.

Looking for accountants who specialise in the food industry, the film and TV industry, wholesale or online? We're the firm for you! Our team members have been acting on behalf of clients in these industries for many years.

## Who we help

Singletree Accountants help clients in a range of sectors and industries. We have experience in helping hoteliers, wholesalers, retailers and film and TV producers to minimise their tax bills.

Although we're based in London, we help clients across the country. Our friendly team works alongside you to minimise your tax bill and manage your books and accounts in a timely manner.

## Our clients

Singletree Accountants' clients benefit from our experience and friendly service. We aim to get to know you and your business, and our team members always tailor their advice to suit your specific circumstances.

We have many years' experience in helping clients with a range of queries – from inheritance tax to payroll, we have the knowledge to help you. Singletree Accountants specialises in helping clients in the retail, food, film and TV industries, amongst others. We understand the myriad of regulations these industries face: as such, we modify our advice to help clients maximise their profitability and minimise their tax liability.

Singletree Accountants also helps individuals with their personal taxes. We will advise you in regard to income tax and inheritance tax – simply contact our team to discover how we can help you.

In addition, our team members are proficient in making use of computerised accountancy systems and cloud accounting. We can assist you in installing and setting up such systems, and we can talk you through using its various functions.

**Find out how we can make the difference for your business – contact us today.**





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and books? Looking for advice on  
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 **SINGLETREE  
ACCOUNTANTS**

# City exports are good for the UK

| by Miles Celic

**As the world's leading net exporter of financial services, the UK boasted a trade surplus in financial and related professional services of £82.3 billion in 2021. This is equivalent to over half of the total trade surplus of all other sectors that generate surpluses, showcasing the industry's significant contribution to the UK economy.**

Financial and related professional services exports - crucial to generating this trade surplus - are those services which originate in the UK and are sold abroad.

We are proud of London's position alongside New York as one of the world's two outstanding international financial centres; we cannot lose sight of the fact that ours is a truly national story.

According to recent research analysing industry exports from British regions and nations, over 40 per cent of all British exports in 2020 from the industry originate outside London. The south east, Scotland and the north west, each made a significant contribution to overall exports. To put this in an international context, the south east's financial services exports were equivalent to nearly one third of those of the whole of France, and the north west's were equivalent to around one quarter of French financial services exports.

## Shop window

Data from that same period also shows that every region and nation across Britain generated a trade surplus in financial services. Outside London, the south east and Scotland registered the

largest surpluses, at £5.1 billion and £4.6 billion respectively.

The industry's strength in exports across the country reflects its national presence. Beyond London, there are many thriving financial hubs in cities such as Birmingham, Manchester, Cardiff, Edinburgh, Bristol, Belfast and Leeds. The enhanced success of these centres depends on leveraging London's role as a world-class asset and a tremendous shop window to the world.

## Devolution for long-term growth

TheCityUK has therefore consistently advocated for increased devolution across the UK and the involvement of regional leaders in trade promotion.

While the consensus around enhancing devolution practices throughout the country and support for this momentum has been encouraging, there must be consistency and uniformity in powers granted to each area to build a conducive business environment. A more unified approach would enable better coordination and leadership for driving growth as devolved authorities evolve.

## Infrastructure

Optimising productivity requires effective digital and transport infrastructure. Expanding physical and governmental infrastructure will not only engage and boost emerging businesses, but also help strengthen relationships between government, regulators, and regional financial hubs.

Attracting investment beyond London, especially in areas without specific

authorities and resources for investment attraction, needs a coordinated approach, involving local authorities in international trade promotion. This is where collaborative industry initiatives, like the West Midlands Growth Company or MIDAS in Manchester, are so important and should be encouraged in other areas throughout the UK.

## People and skills

The ability to attract talented individuals remains a critical driver for the financial and related professional services industry, and place-based strategies are essential to support local skills needs. There is some superb work being done within the industry to enhance skills across the regions, as well as in recent deeper devolution deals for some areas. An area for further focus remains the Apprenticeship Levy, on which the industry believe better outcomes could be achieved with a more flexible system.

The UK's financial and related professional services industry is a powerhouse in our economy. Its continued success and potential for even greater impact lies in collaborative efforts between government and the industry, coupled with investments in infrastructure and skills development across regions and nations. A united, innovative approach can strengthen our position as a leading exporter of financial services and pave the way for a more robust, resilient and prosperous future for all.

*Miles Celic is chief executive of TheCityUK*

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

# TheCityUK



Miles Celic

## Connectivity beyond boundaries: How Cellular Solutions can Boost Your Network

In today's interconnected world, a stable internet connection is the lifeblood of productivity. Strong and reliable signal is essential for seamless communication, and relying on WiFi and standard networks alone often isn't enough for modern workspaces. Thanks to developments in cellular technology made by Nextivity, there are new ways to enhance and adapt cellular connections to suit your connectivity needs.



### How Nextivity Enhances Your Connection

Nextivity's innovative coverage solutions leverage active distributed antenna systems (DAS). Unlike traditional passive DAS, Nextivity's active DAS actively amplifies and redistributes cellular signals, overcoming the signal attenuation caused by building materials and layout. On top of this, Nextivity's solutions also incorporate intelligent signal-boosting

capabilities, working with the UK's leading network providers (such as EE, O2 and more) to support your connection, so you always have the full power of the network behind you.

### Bring the Power of the Network Inside

Indoor spaces, particularly in large or complex buildings, can present challenges for cellular signals. Thick walls and structural barriers can weaken connections, leading to frustrating dead zones. The introduction of advanced cellular coverage solutions addresses this issue, providing a powerful boost to signals within commercial properties, government buildings, manufacturing operations, and even large homes. These solutions ensure that reliable connectivity is accessible throughout, regardless of the building's complexity or location.

### Boost Your Network On the Go

Nextivity's latest innovation offers a solution for those instances where a mobile connection is paramount. Nextivity's portable technology can boost signals by up to 70db, providing a reliable connection, even in areas with traditionally weak signals. What's more, device accessories such as

antennae can be deployed in vehicles like trucks, RVs, or marine installations to improve the connection for an entire fleet, empowering your workforce to stay connected, no matter where their journeys take them.

Mobile cellular solutions are also ideal for locations with sprawling connection points, such as commercial properties, small manufacturing operations, government buildings and agricultural settings, as the booster provides coverage for spaces up to 15,000 ft<sup>2</sup> (1,500 m<sup>2</sup>). It ensures reliable connectivity, regardless of the structural complexity or location.

### GCL: Your Connectivity Connection

If you want to know more about Nextivity's network solutions, look no further than GCL. With our commitment to advancing emerging technologies, GCL can help you evaluate the best options available today for your long-term needs. Whether your focus is improving your connectivity, lowering your carbon emissions or engaging with ESG standards, our new innovative solutions will optimise your business to save time, energy, and money. Contact us today to discover what emerging technologies can do for you.

## Empower tomorrow, today with smart technology solutions

At **GCL Building Technologies**, we provide multiple smart building services all from one business, allowing us to simplify and streamline your project, all while economising on energy.

To find out how GCL can help you economise and optimise your business, head to our website or speak to a member of our team, today.

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London: 020 3906 6070 | Kent: 01892 576 950

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# Factors to consider in international real estate investment

| by Tayyaba Mansoor

**Historically, real estate investment has been considered one of the best long-term investment options that an individual or company can opt into. Moreover, interest in the sector has increased with globalisation.**

## Opportunities

There are many opportunities around the world that promise impressive return on investment (ROI) and forecast attractive capital gain – two key factors for international investors.

Economic indicators and the social outlook of a country should also be considered before making the decision to invest in the international real estate market.

A stable currency, tax incentives, location, infrastructure, connectivity, population growth, crime rates,



Tayyaba Mansoor

political stability and sustainable economic growth of the country are other key factors. Easy payment plans offered by property developers are an added advantage, especially for individual buyers.

## Destinations

Spain, Singapore, Türkiye, USA and UAE are among the current top International real estate investment destinations. These countries offer attractive incentives to international investors to boost their direct foreign investment. Some of the incentives being offered by these countries include permanent residence, golden visas and even citizenship through investment programmes.

## Bull run

United Arab Emirates has become

a popular destination for real estate investment mainly due to its tax-free system, excellent infrastructure and ease of doing business. Dubai especially has been seeing a bull run for the last couple of years, despite the global slowdown. This recent growth of Dubai's real estate market has proved its strength to many international investors and home owners.

According to a report by Arab News, many Russian investors are less in evidence and a high volume of European real estate investors has been filling the gap. Italian, German and British buyers are in the vanguard and European investors have now become the biggest property buyers in the UAE.

**Tayyaba Mansoor is an international property consultant and chief executive of Gallants Way**

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



# THE CURLING CLUB IS GLIDING ITS WAY TO THE SOUTHBANK CENTRE THIS WINTER

Gliding into London's iconic Southbank Centre on Friday 13th October, the banks of London's River Thames will once again boast the most exhilarating apres-ski nostalgia that ordinarily the glistening pistes of the Alps offer.

Based on the Winter Olympic sport of Curling, The Curling Club's ambassador and four-time Olympic champion Eve Muirhead OBE will also return. Guests can experience authentic curling at an Olympian standard by gliding stones down a fit-for-purpose sheet without the need for ice or specialist footwear.

Opening its après doors ahead of this year's legendary Southbank Centre Winter Festival, The Curling Club invites London strollers and guests to feel enchanted right through until 11th February 2024. Beneath the twinkling lights alongside the beautiful river Thames, guests can simply stop by, without the need for booking, to embrace competitive socialising in a festive form.

Contributing to the winter spectacular will be live entertainment and music. Guests can also enjoy alpine inspired street food classics, including Alpine Burgers, Bratwurst, Raclette Fries, and other sides with vegetarian options



available too. Brew & Press will provide beer, wine, and festive cocktails to ensure seasonal cheer inside and outside the venue. There will be a total of five curling sheets, allowing couples and groups of up to ten per sheet to enjoy this quintessential, winter game.

As a perfect destination for work Christmas parties, The Curling Club also offers bespoke and set experiences for companies of all sizes. Putting a new meaning to the term 'ice breaker', corporate packages are available at off peak and peak times. Colleagues and teams can hope for a clean sweep playing the competitive, all-inclusive sport, while enjoying the live entertainment alongside the selection of mouth-watering mains, sides and delicious beverages.

Eve Muirhead OBE commented on the return of The Curling Club, "The Curling Club is the perfect opportunity to experience the intense and suspenseful sport that is curling. Combining the continued success of Great Britain's curling achievements and the popularity of previous year's spectaculars, it's a hugely exciting way to celebrate the festive season - and I am so proud to be part of it again. I can't wait to meet everyone at Southbank!"

*The Curling Club will be at the Southbank Centre, London open until 11th February 2024.*



Tickets are on sale now with a range of price packages to suit all booking types. Visit: [www.thecurlingclub.com](http://www.thecurlingclub.com).

**THE CURLING CLUB**

IS GLIDING ITS WAY BACK TO THE SOUTH BANK CENTRE THIS WINTER

Celebrate the festive season in style with friends, colleagues, and loved ones at The Curling Club, opening this October!

Located in the heart of The South Bank Centre this immersive, alpine-themed, curling-infused pop-up is the perfect way to party this winter and we want you to be a part of it.

Casual Curling combines a short, fast form of curling with winter cocktails and festive music. The Curling Club is the perfect way to entertain friends, colleagues and loved ones this winter whilst experiencing the apres-ski vibes in an all-inclusive, competitive, social environment.

**Call today on 0208 126 1561**  
**WWW.THECURLINGCLUB.COM**



# Spotlight on Mongolia

**This year marks the 60th anniversary of the establishment of diplomatic relations between Mongolia and the UK, during which time relations have grown into a multi-faceted partnership writes Zorigbat Tseveenjav**



**Zorigbat Tseveenjav is Counsellor (Trade and Economic Affairs) at the Embassy of Mongolia in the UK**

[www.e-invest.mn](http://www.e-invest.mn)

**According to the Central Bank of Mongolia, the total stock of the UK's investment in Mongolia has reached \$1 billion consisting of FDI \$701.96 million and portfolio investment of \$352.07 million.**

Moreover, counting the investment of Rio Tinto, the UK/Australia company, in the Oyu Tolgoi copper mine, the UK is the leading foreign investor in the country. Investment has been concentrated in mining, construction and trade, financial and insurance services.

The UK's Department of Business and Trade estimates that the total trade in goods and services was £122 million in the four quarters to the end of 2022. Mongolia is one of the beneficiaries of the Developing Countries Trading Scheme of the UK and chosen as one of the 66 markets covered by the UK's Prime Minister's Trade Envoy programme.

## **Economic outlook and business opportunities**

The Mongolian economy grew by five per cent in 2022 in real terms and is expected to average more than six per cent in annual growth up to 2026.

To stop national currency depreciation and foreign risks for foreign businesses, the government has implemented special measures to increase foreign international reserves which have increased to \$4.0 billion – equivalent to 5.5 months of imports of goods. It has also been refinancing and addressing external bond issues to prevent possible debt default.

Close proximity to huge markets, massive wealth of mineral resources, a democratic government and a rapidly improving domestic economy enable business opportunities for investors in metals and mining, energy, agribusinesses, banking and fintech, hospitality and tourism, amongst other sectors.



The objectives of the Ministry of Economy and Development, established in 2022, include the provision of services to investors, taking measures to protect the rights and interests of investors, and determining the public-private partnership policies of the government.

”

and duties, and the establishment of authorities to maintain and protect investment within Mongolia.

### Visiting Mongolia

In a government campaign to promote tourism and increase its business-friendliness, an additional 34 countries can visit the country visa-free for up to 30 days. The UK is included in the visa exemption with another 31 European countries, Australia, and New Zealand. The country's electronic visa system was introduced last year and makes tourism to Mongolia considerably easier. It has much to offer – a remarkable history flavoured by the Mongol Empire, a unique nomadic culture, breathtaking scenery and a location between Russia in the north and China in the south.

### Investment climate

Mongolia has rich mining resources which include over 1,000 mineral deposits of 80 types. Mining is the main pillar of the economy, accounting for 20 per cent of GDP. Other priority sectors for development are agriculture, tourism, energy, transport and logistics with the government creating favourable conditions for foreign investment in regard to taxation and the legal framework.

The objectives of the Ministry of Economy and Development, established in 2022, include the provision of services to investors, taking measures to protect the rights and interests of investors, and determining the public-private partnership policies of the government. In addition, since February this year, the country's Investment and Trade Agency has been

providing foreign investment and trade support.

An online 'one-stop-shop' service portal now covers investor services including licensing, immigration, citizenship and complaints. A draft law on investment addresses the promotion of the economic development of Mongolia through supporting investment, protection of the legal rights and interests of investors, guarantees, tax and non-tax incentives, determination of rights



# Enforcing a foreign judgment in the UK

| by Adam Haffenden and David Hart

**When disputes can't be enforced where they are adjudicated, one needs to enforce a judgment across national borders to satisfy it.**

To enforce a foreign judgment in England and Wales, it must be recognised by the court. There are three ways of recognising a foreign judgment in the UK:

## Enforcing Hague Convention judgments

The easiest route is when the judgment is from a jurisdiction that is bound by the Hague Convention on Choice of Court Agreements 2005. To have such a judgment recognised, an application must be made to the High Court with an authenticated copy of the judgment, along with a certified English translation.

The application would also need the details of the judgment. Furthermore, such an application would need evidence to show that the judgment is enforceable in the originating jurisdiction.

If the application is successful, the court can issue a registration order. This will then be served on the respondent, and then they will have an opportunity to appeal it.

## Enforcing a judgment under the Statutory Regime

There are several countries (mostly commonwealth countries) with which the UK has specific agreements which ease enforcement of judgments from those jurisdictions. These are implemented by the AJA 1920 and the FJA 1933, creating the statutory regime.



Adam Haffenden

This statutory process is limited. The main limitation is that this regime only applies to money judgments. It also requires the judgment to originate from a court which has jurisdiction over the matter which the judgment was concerning. If the debtor agreed to the jurisdiction before proceedings, this would confirm that the originating court had jurisdiction.

To utilise the procedure, one must apply to the High Court, with an authenticated copy of the judgment, a certified translation of the judgment with a statement confirming its accuracy if needed and with a witness statement. This application is without notice. If granted, a registration order must be drafted and served on the debtor, and only then can the debtor contest the application with an application to set aside the order.

## Enforcement under the Common Law Regime

This judgment is considered to create an obligation which can be enforced as a debt in fresh legal proceedings. These judgments must be final and conclusive for a sum of money which aren't taxes, a fine or other penalty and must have been decided 'on the merits'.

A judgment would still need to have jurisdiction for it to be enforceable. Should these be satisfied, then an application can

be made in the normal fashion to start proceedings. This could require serving outside of the jurisdiction.

Once this application has been made, proceedings continue in the normal fashion.

This regime can ensure that foreign judgments from any foreign jurisdiction can be enforced in the UK.

## Enforcing a judgment in the UK

Once a judgment is recognised in the UK, one still needs to enforce the judgment and recover the sums owed. There are four main ways available for a claimant to enforce their debt in England and Wales:

### Third party debt order

This third party is one who owes money to the debtor and this order mandates that the third party makes this payment to the claimant rather than the debtor.

### Charging order

A charge provides security to the claimant if the debtor fails to make the required payments. This can lead to an order for sale of the property, after which the sale proceeds can be used to satisfy the judgment.

### Writ of control

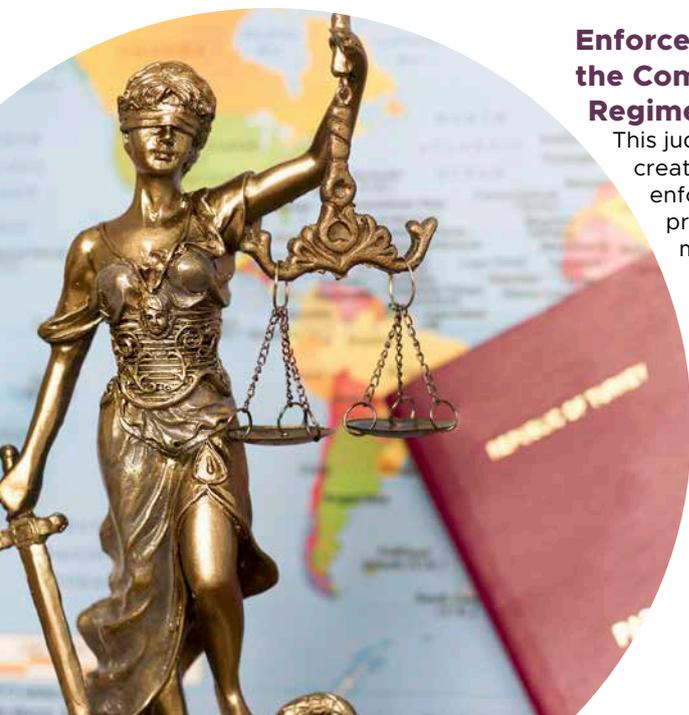
This allows a court enforcement officer to seize the debtor's goods up to the value of the judgment to sell them at auction.

### Insolvency

A claimant can apply to the court to place the debtor into insolvency. This would involve an individual being appointed to review the debtor's finances to attempt to pay off its creditors. This is usually an extreme option.

**Adam Haffenden is a partner and head of dispute resolution at TV Edwards. David Hart is a paralegal in the dispute resolution team**

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



# Making a difference

**The UK Ghana Chamber of Commerce has been named as International Chamber of the Year 2023 in the annual BCC business awards.**

Judges Helen Mitchell, Sytske Schoenmakers, George Middleton and Ian Talbot – on a panel chaired by *LBM* editor Peter Bishop – were impressed with the chamber's presentation given by executive director Adjoba Kyiamah which demonstrated a keen eye for detail and a focus on issues that really made a difference to members.

## Strong

The chamber's membership has more than doubled in the last two years.

The strong shortlist for the award included the British Business Group – Dubai and Northern Emirates and the British Chambers in Japan, Kenya and Norway.

[www.britishchambers.org.uk](http://www.britishchambers.org.uk)



# International trade week 2023

International Trade Week returns this November (6-10) with the Department for Business and Trade (DBT) teaming up with industry supporters to champion and promote international trade. With events covering a range of subjects from the practicalities of exporting goods and services to securing investments overseas, it will be a week full of knowledge transference, skills development, trade

opportunities, networking, and showcasing for businesses of all sizes and sectors.

## Free trade agreements

LCCI is joining DBT and will be delivering four days of online and in-person events – including a session on free trade agreements – to companies looking to grow and successfully navigate through international markets.

Other LCCI events during the week include supply chain resilience, understanding cross-cultural communication, and a networking reception with the theme of expanding internationally.

**Register to get more details and the full programme of events**

[www.events.great.gov.uk/website/11631/itw-2023](http://www.events.great.gov.uk/website/11631/itw-2023)

INTERNATIONAL  
TRADE  
WEEK  
6-10 NOVEMBER



## SPONSORED COLUMN

# Key changes to UK immigration sponsorship compliance

By Laura Devine at Laura Devine Immigration



**Companies in the UK with a sponsor licence to employ foreign workers must adhere to complex rules and regulations. Therefore, businesses must fully understand recent and upcoming changes to the UK immigration sponsorship compliance regime.**

## Significant rise in illegal working penalties

The Government has announced a significant increase in civil penalty fines for businesses employing workers without the right to work in the UK:

- first breach per employee – from £15,000 to £45,000; and
- repeat breaches (on separate occasions) per employee – from £20,000 to £60,000.

These fee increases should commence in early 2024, subject to Parliamentary approval. Employers should ensure that all current right to work check procedures have been and are continued to be followed to avoid issuance of a civil penalty.

## Increases in on-site compliance visits

Following a pause to Home Office sponsor compliance visits amidst pandemic restrictions, the Government has resumed visits before and

after licences are issued. These visits may be announced or unannounced, and sponsors must allow access to Home Office officials. As licenced sponsors, businesses must cooperate should an compliance visit occur.

Employers should therefore take all necessary steps to ensure adherence with sponsor compliance obligations should they undergo a visit from the Home Office and consult immigration lawyers if questions or concerns arise. These steps may entail legal assistance with audits of HR and records systems, training for sponsors and preparation for compliance visits.

## Right to work checks and digitalisation

As the Government transitions to a digital system for immigration status, right to work checks for new employees have primarily shifted towards online checks. In addition, all Biometric Residence Permits (BRPs) shall expire on 31 December 2024 in anticipation of a phase-out of physical cards towards the digital immigration status system. As the Home Office frequently updates its guidance for sponsors, HR teams and compliance professionals should keep abreast of upcoming changes.

*Laura Devine is the Managing Partner of Laura Devine Immigration, a transatlantic boutique immigration firm with offices in London and New York.*

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

**LAURA DEVINE**  
IMMIGRATION



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# It is **time to act** on the ISDN switch off.

The ISDN network isn't being completely retired until 2025, but that doesn't mean you should relax until then. In fact, from September 2023, you will no longer be able to add to or change your ISDN services, meaning that your phone system will become completely inflexible.

**Why Upgrade?** Many people will avoid upgrading to a modern calling solution. Some common ones we have heard are "I'm still in contract for ISDN", "It will be a hassle" and "If it isn't broke don't fix it". The truth is switching with Windsor telecom requires very little effort, may even be a cheaper option for you and you have to upgrade eventually so don't leave it too late!



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**SCAN ME**



# Unlocking international trade success

## | Jonathan Wood and Duncan Gorst on the role of arbitration in dispute resolution

**When venturing into international markets, companies often focus solely on the commercial details of projects and transactions, frequently overlooking the pivotal question: “what if disputes arise?”. Disputes in international supply and distribution relationships for both goods and services are common and can involve, for example, unpaid invoices, delays in delivery and quality issues. Having access to an effective dispute resolution process is crucial to resolving disputes and getting back to business.**

Trying to recover a debt, or to claim damages from an overseas customer or supplier, would usually involve taking the customer or supplier to court in its home country. Navigating through another country’s court system can be daunting, time-consuming and expensive. Arbitration, on the other hand, offers a private, neutral and flexible alternative to going to court. Disputes are decided by one or more arbitrators, who issue an arbitration award that is legally binding on both sides.



Jonathan Wood

### Why arbitration?

The main benefits of arbitration are:

- **Neutrality:** When companies face disputes, they often prefer to have them addressed in their local courts, believing in a home advantage. However, to ensure fairness, international arbitration is commonly chosen as a middle ground.
- **Procedural flexibility:** In arbitration, parties have significant freedom to decide the specifics of how and where the dispute will be settled, including by whom and in which language. One notable difference from court litigation is the ability

to select an arbitrator, rather than having a state-appointed judge.

- **Privacy:** Arbitration proceedings typically maintain a level of privacy not seen in courts. Documents generally remain confidential and hearings are usually conducted privately, unlike courts where documents and hearings are often open to the public.
- **Enforcement of awards:** The enforcement of arbitration awards is streamlined by an international treaty. Most countries are parties and must recognise arbitration awards as legally binding.

### How to agree on arbitration

Arbitration relies on mutual agreement. Thus, before any arbitration can take place, there must be an agreement to submit any disputes to arbitration. This is typically achieved by including an arbitration clause in the contract. An example of such a clause is:

*All disputes arising out of or in connection with this contract shall be determined by arbitration in accordance with the Arbitration Rules of the London Chamber of Arbitration and Mediation. The seat of the arbitration shall be London. The language of the arbitration shall be English.*

### How the London Chamber of Arbitration and Mediation (LCAM) supports arbitration

Arbitration institutions play a vital role in facilitating the arbitration process. They provide a structured framework by establishing clear rules and procedures, ensuring consistency and fairness. These institutions often maintain a roster of qualified arbitrators from which parties can choose. Additionally, they offer administrative support throughout the arbitration, handling logistical aspects like

scheduling hearings or managing case documentation.

LCAM stands out as an arbitration institution with a modern set of arbitration rules, a diverse and highly qualified panel of arbitrators, and a dedicated case management team. Capitalising on London’s rich legal history and its status as a global hub for international business, LCAM ensures that arbitration proceedings are conducted with professionalism and adherence to global standards.

Cementing its commitment to international trade, LCAM is an active participant in this year’s International Trade Week. This collaboration with the Department for Business and Trade aims to support British businesses in taking advantage of opportunities for international expansion.

If you are looking to integrate arbitration into your international contracts or need advice on dispute resolution within international trade, LCAM can assist.



Duncan Gorst

**Jonathan Wood is chair of the London Chamber of Arbitration and Mediation. Duncan Gorst is a senior associate at Osborne Clarke**

[www.lcam.org.uk](http://www.lcam.org.uk)



# Backing Ukraine's SMEs

I had not been to a country at war before writes *James Watkins*, so I had some concerns before LCCI project manager Igor Bartkiv and I set off for Ukraine

Earlier this year the Chamber signed a memorandum with the Ukrainian Chambers of Commerce and Industry which led to the formation of a business council bringing together Ukrainian and British businesses and to help Ukraine economically bounce back after the war.

There were a number of practical issues to be agreed so that a tangible difference would be made to the lives and livelihoods of small business owners across Ukraine – hence our visit.

## Agreements

Igor and I were first in the beautiful city of Lviv where we reached a series of agreements with the Lviv Chamber of Commerce, including linking Ukrainian women entrepreneurs with the LCCI's women in business group. With most men being conscripted into the army, women are now leading the country's business growth. However, it was while in Lviv that I heard my first air raid warning – a Russian missile had hit the other side of Lviv. This was the first of many air raid sirens that we endured.

Moving on to Kyiv we had a series of productive meetings with government officials and Kyiv City Council leading to an agreement to develop a joint portal to link British and Ukrainian firms to explore partnering, JVs and other commercial opportunities.



James Watkins and Igor Bartkiv with Olena Shyroкова of the UAE-Ukraine Business Council.

## Imminent threat

It was in Kyiv that I signed an agreement with the United Arab Emirates-Ukraine Business Council – bringing UAE, UK and Ukrainian businesses together to support the Ukrainian economy. It was there also that I saw the remnants of burnt out Russian military vehicles – a reminder of the imminent threat Russian military forces posed to Kyiv last year.

Igor and I also visited Ivano-Frankivsk – a medium sized town in western Ukraine. Our meeting with the local chamber was interrupted by news that a Russian missile had struck a market square in the north of the country.

## Holy day

It also turned out to be a holy day in the Orthodox Church calendar. People stood outside churches having fruit blessed. By this time, Igor's wife, Natallia had joined us and we both stood back from the worshippers, not wanting to intrude. The priest saw us and we were blessed with holy water.

This town has a high street that would look like any high street in any small town in Britain. The difference, however, was that along this high street were images of local people who had died in the war.

## Corporate social responsibility

LCCI is supporting Ukraine's SMEs from a corporate social responsibility perspective and British firms can consider business issues arising from the tragedy of this war.

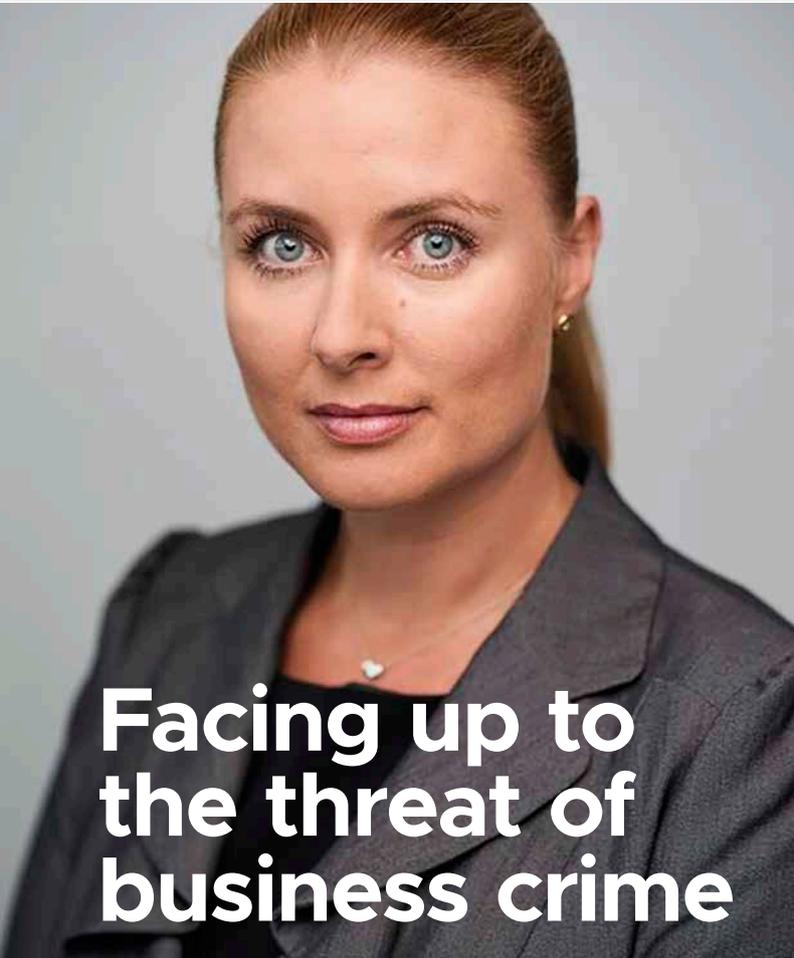
**LCCI is continuing to offer free membership to firms in Ukraine who are members of their local chamber and providing a series of support services, including planning future trade events...**

”

LCCI is continuing to offer free membership to firms in Ukraine who are members of their local chamber and providing a series of support services, including planning future trade events here in London and in Krakow and – possibly - an event to benefit British and Ukrainian firms in the Middle East.

**James Watkins is head of policy and public impact at LCCI. He stresses that it is UK government advice not to travel to Ukraine owing to safety concerns but that in the case of his visit particular arrangements were made.**





# Facing up to the threat of business crime

by Claire Holford

**The LCCI Business Crime group is made up of professionals with a wealth of experience across related disciplines, including cyber security, insider threats, law enforcement and physical security. The group's primary objective is to increase awareness of the threat landscape within the London business community and help organisations to become more resilient.**

## Hub

To achieve this, there is a programme of events focused on various types of crime, the sharing of practical articles within *London Business Matters*, and engagement with private and public sector stakeholders, calling for action to be taken to tackle business crime across the capital. In addition, a Business Crime hub is being created which will contain practical guides, leadership articles and resources related to business crime.

## Underreporting

The hub will also include resources related to crime

mitigation – advice on what steps should be taken if a business has been the subject of criminal activity and how to report crime. Take fraud for example; the latest Crime Survey of England and Wales from the Office of National Statistics revealed that there were 3.7million incidents of fraud in England and Wales in the year ending December 2022, but 86 per cent of such instances are estimated to go underreported. Clearly, the underreporting of crime is a significant concern.

The Business Crime group can help companies increase their resilience and respond decisively and swiftly when they are impacted by crime.

**Claire Holford is a dispute resolution partner at HCR Law, working in the defence and security industry and chair of the LCCI Business Crime group,**

**For further information on the group, visit [www.londonchamber.co.uk/business-groups/membership-themes/business-crime](http://www.londonchamber.co.uk/business-groups/membership-themes/business-crime)**

## SPONSORED COLUMN

# Changes to insolvency regulation and lessons for future regulation



**Aside from my day job, I am a Board Member of the Insolvency Practitioners Association (IPA). Serving as its President in 2007 / 2008 and working with financially challenged businesses since 1990, I have grown fond of my profession, which comprises less than 1,600 licenced insolvency practitioners. My intention was to step down from the IPA in 2022, when in December 2021 the Insolvency Service launched a consultation process.**

The consultation “proposed the creation of a single regulator of Insolvency Practitioners that would be housed in the Insolvency Service to replace the existing Recognised Professional Bodies (RPBs), the introduction of firm regulation, and the creation of a public register of Insolvency Practitioners and firms that offer insolvency services”, amongst other things.

The risk of unemployment for those working for the RPBs has been worrying, but pleasingly the Government Response published in September 2023 has brought that uncertainty to an end with confirmation that plans for a single regulator will not proceed for now.

The Government will, however, legislate when Parliamentary time allows to introduce a new power to enable the creation of an independent single regulator should that be needed in the future. It will keep this need under review, while the other measures proposed are implemented and evaluated.

When Parliamentary time allows, there will be regulations to introduce firm licencing of insolvency practices, a public register of insolvency practitioners, revisions to the bonding of insolvency appointments and a redress system for complainants.

A story about the jeopardy of the insolvency profession may not pull on the heartstrings of the wider world, but there are a few serious points to note. Most importantly, the existing system of regulation by the RPBs was exposed to potential failure by virtue of there being an open-ended public consultation without any contingency planning by the Insolvency Service.

The outcome looks promising, but why do the Insolvency Service's team of Official Receivers remain outside of the scope of any regulation? And it seems that a Sword of Damocles is to be created allowing the imposition of a single regulator at a future moment without proper Parliamentary scrutiny.

My wider concern is the Government's attitude to implementing regulatory change contrary to the best interests of any profession, trade, organisations and individuals that it is meant to promote and support. Now is a time for Government departments to collaborate to develop a deeper understanding of the matters for which they have oversight.

I would like to applaud the commitment of all the IPA staff, and those of other RPBs, throughout this uncertainty, and congratulate Paul Smith CEO and Lyn Green Head of Regulation for their huge contribution to the debate and the outcome, whilst raising the profile of the IPA.

**Simon Underwood is a business recovery partner at leading accountancy firm, Menzies.**

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BRIGHTER THINKING

# Unlocking the impact of UK FinTech

by Janine Hirt



*Janine Hirt is the chief executive of Innovate Finance, the independent industry body which was founded in 2014*

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

**FinTech as a sector began to flourish in response to the global financial crisis of 2008, as new entrants helped rebuild trust and resilience in financial services and put the consumer back at the heart of the industry. Now, in an era of rapid technological advancements, battling a cost-of-living crisis and the looming threat of climate change, the global economy is equally in need of innovative solutions to tackle such critical issues. FinTech is, once again, proving its value to support consumers, SMEs and all of society.**

## World leader

The UK is a world leader in FinTech. We have one of the highest adoption rates of any country, with eight out of every 10 adults in the UK using at least one FinTech tool on a regular basis. Furthermore, according to the FinTech Investment Landscape Report 2022, the UK industry attracted \$12.5 billion of investment in 2022, second only in the world to the US and ahead of all of Europe, illustrating the power and promise of the sector in supporting the UK economy.

## Sustainable

The FinTech Impact - Working Through the World's To Do List, written in collaboration with Accenture, measures UK FinTech's impact across the key areas of people, planet, place, productivity and peace, in line with the UN's sustainable development goals. It quantifies how the sector is changing the world for the better and identifies the gaps of where more can be done.

According to the report, 98 per cent of FinTechs are contributing to the UK's economy and growth, from job creation to service provision - with the remainder deemed too small to be having a significant impact. Additionally, 97 per cent of UK FinTechs have a medium to very high positive impact on the UN's SDGs. More than a quarter directly address Inequality through greater access to

financial services, and 36 per cent positively impact peace by reducing illicit flows of money and increasing accountability through KYC, digital tracing and compliance platforms.

## Working with government

While the UK is a global leader in FinTech - with London having recently overtaken San Francisco as a global hub - we must continue to work in collaboration with the whole ecosystem to maintain this international leadership. This requires industry, government and the regulators to work together to support this thriving sector of the economy. In areas like open banking, crypto, buy now pay later and other verticals, we need faster, more effective regulation that protects the consumer while allowing innovation to thrive. Innovate Finance has

submitted nearly 40 consultation responses since the beginning of the year.

These responses, and regular roundtables and sessions with regulators, government and policy-makers, are aimed at ensuring the best possible regulatory and investment environment in the UK for FinTechs of all stages.



## Connecting the industry

Innovate Finance hosts more than 100 events per year to convene and connect the UK and global innovation ecosystem, focusing on critical areas such as: scaling support; industry partnerships; international expansion; driving diversity; connecting to capital and investors; and futuregazing into key technology trends. It also runs the FinTech strategy group, which convenes chief executives of the highest growth FinTechs and the large incumbent financial institutions to discuss and shape the future of the sector.

INNOVATE | FINANCE

# Protecting businesses across the UK

**The City of London Police keeps residents and thousands of visitors and workers safe every day. They also play a unique and vital role in protecting businesses in the square mile and across the UK.**

## Cyber crime

A National Cybercrime Programme forming part of the National Police Chiefs' Council (NPCC) economic and cybercrime portfolio, is led by the Commissioner of the City of London Police, Angela McLaren.

The programme works with partners to help SMEs and micro businesses become more cyber resilient. In 2019 Police CyberAlarm (PCA) was launched, to help member organisations monitor and report suspicious cyber activity. Since its launch, PCA has identified billions of suspicious events, resulting in members receiving reports and advice, enabling them to take action to prevent an attack.

Data collected from PCA member organisations is also helping police to identify current threats, take enforcement action against the cyber criminals, and help businesses prepare and better protect themselves. A Regional Cyber Resilience Centre network was established across England and Wales in 2020 to provide support to SMEs and a National Cyber Resilience Centre Group was also launched in 2021 as a vehicle for strategic collaboration between the police, government, large organisations and academia to strengthen cyber resilience across the SME community, providing a national to local reach.

## Fraud

The City of London Police co-ordinates and leads the national policing response to fraud and is the NPCC portfolio lead for economic and cybercrime. In its

national lead role, the force is responsible for:

- Leading and co-ordinating the policing response to fraud
- Investigation of national significant, serious and complex fraud
- Co-ordinating national fraud and cyber reporting
- Leadership and co-ordination of victim care
- National triage and allocation of fraud cases into policing
- Setting the national strategy for policing and managing of national fraud policing performance.

The force has also delivered a new network of proactive regional economic crime teams, tasked and co-ordinated by a team within the City of London Police. They form a key part of the National Fraud Squad, acting as a network to target high harm fraud offenders proactively through national operations and intensifications.

## Business crime

To prevent and combat business crime, a National Business Crime Centre (NBCC), is hosted by the City of London Police. The NBCC works closely with police, government and business stakeholders in the City and across the UK to raise awareness of the risks of business crime, promoting good governance, providing training and support to help businesses identify and report crime and intelligence.

The centre runs its own website containing materials to support businesses, including business specific crime prevention advice and training videos. It works with a national network of police contacts to develop initiatives to support businesses, one being the Safer Business Action Days, a joint approach by police, businesses, private security, Business Crime Reduction Partnerships and Business Improvement Districts.



# The Importance of Planning for Emergencies

By Simone Eveson, Director of SE Health & Safety Ltd

SPONSORED COLUMN

Effective emergency planning is a critical aspect of workplace safety, as it ensures that organisations are well-prepared to handle unexpected crises, safeguard their employees, and protect valuable assets. The workplace is susceptible to a wide range of potential emergencies, such as natural disasters, fires, medical emergencies, and security threats. Having a comprehensive emergency plan in place can mean the difference between a swift, well-coordinated response and chaos, potentially saving lives and minimising damage.

Let's explore the significance of emergency planning in the workplace and the benefits it offers to both employees and employers.

First and foremost, emergency planning prioritises the safety and well-being of employees. When emergencies strike, panic and confusion can prevail if there is no clear plan in place. An established emergency response plan outlines specific procedures, designated evacuation routes, and communication protocols that enable employees to act quickly and efficiently. Training employees on these protocols enhances their ability to respond appropriately, reducing the risk of injury or harm during a crisis. This sense of preparedness also fosters a positive work environment, where employees feel supported and valued, leading to increased job satisfaction and morale.

Furthermore, emergency planning bolsters the resilience of a workplace. When employers invest time and resources in developing a robust emergency plan, they demonstrate their commitment to the safety and security of their workforce. Such preparedness builds trust and loyalty among employees, as they are more likely to remain confident in their employer's ability to protect them during unforeseen events. A resilient workforce is better equipped to face challenges head-on, enabling the business to recover swiftly and

resume operations following an emergency.

Emergency planning also mitigates potential financial losses. Disruptions caused by emergencies can lead to significant financial repercussions, including property damage, interrupted operations, and potential legal liabilities. By having a well-thought-out emergency plan, companies can implement measures to reduce the impact of these events. For instance, fire safety measures, such as installing fire extinguishers and smoke detectors, can prevent fires from spreading and causing extensive damage. Likewise, a clear evacuation plan ensures a rapid and orderly evacuation, minimising injuries and losses.

Moreover, effective emergency planning enhances an organisation's reputation. Businesses that prioritise the safety of their employees are perceived as responsible and trustworthy by customers, investors, and the public. This positive image can be invaluable during times of crisis, as stakeholders are more likely to support and stand by a company that has demonstrated its commitment to preparedness and employee well-being.

In conclusion, emergency planning in the workplace is not a luxury; it is a necessity. The importance of having a well-crafted emergency response plan cannot be overstated, as it directly impacts the safety and security of employees, the resilience of the organisation, financial stability, and overall reputation. By proactively preparing for potential emergencies, businesses can protect their most valuable assets—their employees—and ensure continuity during challenging times. Prioritising emergency planning is a responsible and strategic investment that yields immeasurable benefits for all stakeholders involved.

For assistance with emergency planning for your business, please contact SE Health & Safety Ltd on **020 3488 1003** or email [safety@sehs.co.uk](mailto:safety@sehs.co.uk)

# Environmentally-friendly property investment

by Paresh Raja



**Paresh Raja is the founder and chief executive of Market Financial Solutions. They are a bridging finance and BTL Mortgage provider, not financial advisors. Therefore professional advice should be sought before investing.**

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

## The future of property investment may still be green – with or without EPC (energy performance certificate) targets.

Landlords have been spared, or confounded, depending on one's perspective. The government has officially scrapped a range of energy efficiency targets, which includes EPC mandates. Many will likely be relieved they no longer need to fork out to upgrade their properties. Others will be frustrated about the investments they've already made which no longer have relevancy.

## Green commitment

Is that actually the case though? The targets may no longer be formally required but that doesn't mean the market will instantly abandon its green commitments. In fact, when asked about prior rumours of the EPC deadline being moved to 2028, 29 per cent of landlords said they would progress with their improvement plans regardless, according to recent analysis.

Homeowners and potential buyers are also still planning with sustainability in mind. Research from the Mortgage Advice Bureau explored the views and plans of future homebuyers. Of the top five choices given, three of them concerned improving their property's energy efficiency. Prospective buyers are heavily focused on upgrading to energy-efficient boilers, installing double glazing and adding more insulation.

Sellers are thinking along the same lines. The majority of Brits who are likely to sell property over the next 12 months would consider energy efficiency upgrades to increase values. Many potential sellers are also keen to cut their environmental impact and save money on bills.

The dice is cast, regardless of the government's actions. Homeowners or property investors who try to resist the environmental wave, thinking recent EPC changes will make it easier to do so, may face rude awakenings.

## Sentiment in the market

High street banks, mere days after PM Sunak's announcements, confirmed

they'd be sticking to green pledges requiring borrowers to spend thousands making their homes more energy efficient. What this means in practice is that owners of energy-inefficient homes are at risk of being turned down for mortgages by mainstream lenders.

Tenants are also not letting this go. Much has been made of how renters are struggling in the current market. But research last year found that many private renters would be willing to pay up to 13 per cent more rent for a low-carbon, energy-efficient property.

More recently, a coalition of renting pressure groups unveiled a manifesto calling for sweeping changes in the market. This included rent controls and open-ended tenancies but it also demanded that all private rented homes have an EPC rating of C or above.

Regardless of economic pressures, participants spread across the market – buyers, sellers, renters, landlords and lenders – all desire a more environmentally conscious future. And there is always the possibility that these obligations will be reintroduced or adapted in the future.

## Looking forward

A general election is looming. Labour has yet to formally respond to the EPC changes but as Meera Chindooroy at the National Residential Landlords Association points out, Ed Miliband, shadow secretary for climate change, has confirmed he is in favour of requiring rented properties to meet a minimum EPC C rating.

What does this all mean for property investors? It depends on where they are in their investment journey. Some may have multiple A-rated properties already in their portfolio. Others may be at the opening stages of upgrading their assets.

Fortunately there are many options available in the specialist lending market with companies with tools at their disposal to help brokers and their clients advance.

The future of property investment may yet still prove to be green. It'll just be a voluntary choice, rather than an enforced decree.

# Tailoring projects in the home

## ■ Cenk Ergi gives his tips on working with professionals to get the best outcome

**Home refurbishment and decoration are part of life's constant change and are made sometimes by our request and sometimes through necessity. Whatever the reason, most of us aim to decrease the cost and increase the quality.**

Before appointing architects and interior designers, the householder needs to consider the following:

- The start point and purpose of the project
- The feeling desired when entering a room or home
- The scope, time frame and budget of the project.

If the project includes multi tasks such as electric, plumbing, flooring, new walls and ceilings, I advise that it is better to work with architects or interior designers for coordination and sequencing of the works. And consider the following tips.

- During the preparation of quotes, professionals should describe the scope of the works clearly to avoid any misunderstanding which may lead into an increase of the initial quote. As a householder, if the scope of works has not been clearly listed in the quote, you should seek clarification.
- Request a price breakdown of the quote from your professionals and compare with



quotes from other suppliers.

- If you are supplying materials for construction, do not order them without the knowledge and control of the professionals. Here is a real example of how things can go wrong. The householder ordered plank laminate flooring material without the knowledge of the appointed professionals. The supplier told them they could install them as herringbone laminate flooring and the mistake was only evident after delivery. There was no time to replace them with the correct type of materials, so the householder accepted the plank type of laminate flooring.
- As a householder, you should keep in mind that the priority of the suppliers is to sell their products. They may not know which product is the right one for your project.
- If you want to stay within your budget, you need to avoid scope creep and gold plating i.e. uncontrolled expansion of the scope of the project.
- To avoid an overspend, consider trading time for money by adding resources to finish the works faster. If you are running behind your time schedule, you should ask your professionals to do fast track, conducting activities in parallel where possible.

- Many UK houses are old and it is not always easy to know their history. In every project there will be risks and ignoring them does not make them go away. If your professionals don't consider the risks at the planning stage of your project, it can be costly and time consuming when they crop up later. Therefore you should request a risk assessment at the planning stage.
- Most professionals have trade accounts with suppliers of materials whether it is furniture or kitchen and bathroom equipment and will be able to get better prices than the householders.
- Experienced architects and interior designers may predict the less costly solutions for home decorations and avoid costly mistakes such as unmatching wallpaper or paint colours and designs, and incorrect dimensions of furniture.

**Cenk Ergi is a civil engineer and director of Unique Design Projects Ltd**

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





# What you need to know about going green

The City of London Corporations' goal is to achieve a net zero square mile by 2040. Going green matters, no doubt about it. But how to go green? This is especially challenging for smaller businesses. *Heart of the City* have designed a free, online toolkit to take SMEs from the start of understanding net zero terms, right through to achieving net zero

**A raft of research is showing an increasing shift in the mindset and behaviour of clients, consumers and the wider public. Appetite for net zero is ripe and people are hungry.**

People want to buy from businesses that are making efforts to be environmentally friendly, and they're willing to pay more for sustainable goods as they prioritise sustainability more and more.

And it's not just clients and consumers. Small businesses understand that green credentials can lead to a stronger brand appeal. If you're here, maybe this resonates.



## Sustainability

Many businesses are already addressing sustainability – whether you're recycling in the office, using LED lights or setting up working committees to embed green policies. Here are some practical tips to ignite new ideas.

### Consider your physical environment

The impact of green energy suppliers can't be underestimated. Your energy source directly feeds into your carbon emissions and you'll see this in black and white when you measure your carbon footprint. So, whether this is the supplier for your workplace or for colleagues working at home, make the change.

### Revisit how you use everyday technology

An email of four or fewer words emits approximately one gram of CO<sub>2</sub>, and a standard email emits four times that. Limiting reply all and sending links instead of attachments are two quick fire ways to dial down email related carbon emissions. On video calls, blurring your background reduces the bandwidth and choosing green search engines like Ecosia will help offset the impact of your online activity.

### Bring people on your carbon journey

Engage with colleagues already interested in sustainability and who want to be part of the change. People are your movers and shakers. Engaging them through activities like forming a green committee, with ownership over your go-green process, will mean you'll see behaviour change more broadly, more quickly.

### Consider your own supply chain

Sharing your work, insights and experience with your supply chain will help mitigate business risk by helping other companies be more sustainable. Creating these reciprocal relationships

will also mean that, in turn, you're reducing your own scope 3 emissions.



## Taking it further

As a delivery partner for the City of London Corporation's 2040 net zero strategy, Heart of the City runs an online course for SMEs, fully funded for those based in or with substantial operations in the square mile, to get them to net zero in time.

## Positive action

Running a business in 2023 is a tough juggling act. As people continue to evaluate what matters to them at home and in work, there's a key role that going green can play in igniting collective, positive action, contributing to business purpose and resilience, and simply being part of doing the right thing – for people, planet and the bottom line.

[www.theheartofthecity.com/climate](http://www.theheartofthecity.com/climate)

# Why UK Businesses Should Expand to Germany Right Now

**Why think of Expansion? Why think of Germany?** The world has evolved in the past few years, and businesses globally are leveraging this change to build solid revenue. Expanding UK businesses to the rest of Europe will come with tremendous challenges, but many experts in business development see a huge opportunity for businesses to establish a strong foothold in the European market. In this article, we will outline the combination of factors that make Germany an appealing destination for UK businesses.

## Brexit is Done:

One factor that makes Germany an attractive market for UK businesses is the completion of Brexit. Although the referendum was in June 2016, the actual exit was performed at the beginning of 2020. After years of uncertainty, we can finally say Brexit is behind us, and the dust has settled. This provides clarity on practical matters such as VAT, taxes, and export documentation, enabling businesses to navigate the UK-Germany market with confidence and certainty. Chaotic times as a catalyst for flexibility. Furthermore, the convergence of disruptive events, such as the Ukraine crisis that came after the Covid-19 pandemic, and the massive adoption of digitalization and AI, has had a profound impact on the German market. Traditionally known for its cautious decision-making, German companies have become more open-minded, actively seeking new and innovative partnerships with companies ready to expand into the German market. These chaotic times have catalyzed flexibility and opportunity.

## English Proficiency

The linguistic landscape in Germany has significantly changed. Gone are the days when language barriers hindered business communication. Some 20 years ago, many

Germans only spoke rudimentary English. Today, English proficiency has become widespread, with adult English learning becoming a phenomenon in Germany. This eliminates the need for extensive translations, making it easier for UK businesses to engage with German counterparts. Seamless communication facilitates business negotiations and establishes strong connections with local partners, suppliers, and customers.

## SME is key.

Germany's remarkable number of small and medium-sized enterprises (SMEs) compared to other European countries presents immense potential for UK businesses to establish partnerships. According to the official German statistics agency, there are approximately 3.2 million German SMEs, the collaboration opportunities abound enormously. Unlike France, where approximately 2.8 million out of 2.9 million SMEs are micro-sized and only employ up to 9 people, Germany presents opportunities for UK businesses to collaborate with sizable companies in various sectors, including mechanical, medical, chemical, and electrical industries.

In conclusion, the combination of factors such as Brexit completion, a changing German market, improved English proficiency, and a thriving SME landscape make Germany an attractive destination for UK businesses looking to expand.

If you are interested in generating more revenue for your business, then expanding is the next step you must take, and we at

Business Development Germany (BDG) are here to help you. With our expertise and knowledge of the German market, we can assist you in successfully expanding your UK business to Germany. Contact us today to discuss your expansion plans and how BDG can support your growth journey.

Remember, growth waits for no one. Contact BDG today and let us help you achieve your business expansion goals.



Thim Werner

## About bdg Consulting GmbH (BDG)

BDG is headquartered in Cologne and has partner-offices in Berlin, Hamburg, Frankfurt and Munich.

With a seasoned team of skilled partners, we have today more than 46 people in our team. As one of the few sales and business consultancy companies in Germany, we are ISO9001:2015 certified and have developed several methods for a successful market entry into Germany. We are signatory of the UN Global compact and support the 10 principles for growth, transparency and sustainability.

*This article is provided by Thim Werner, Managing Director of bdg Consulting GmbH.*

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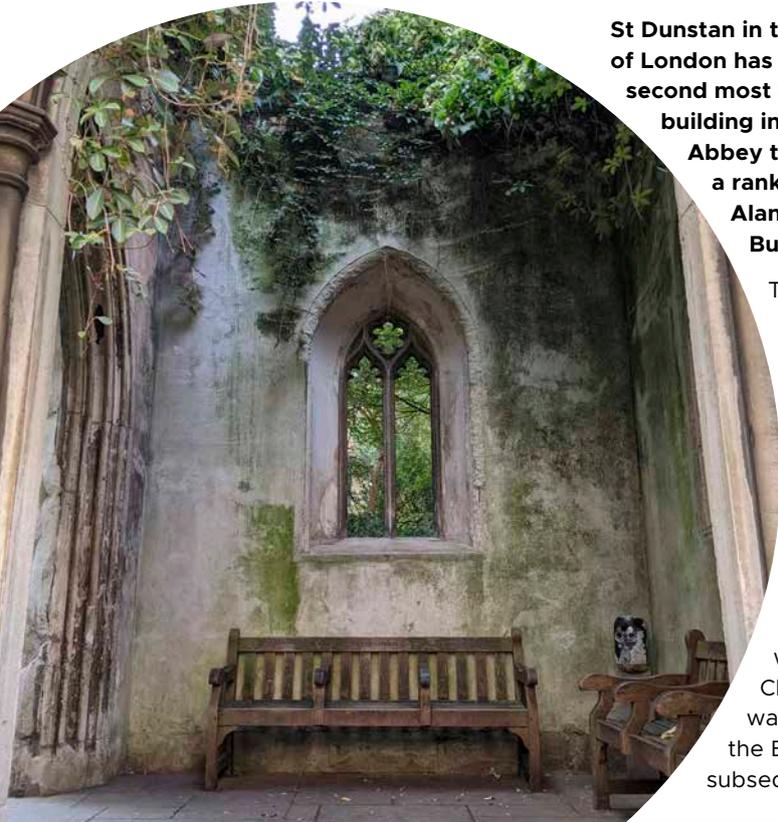
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business  
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# Abandoned



St Dunstan in the East in the City of London has been named the second most famous abandoned building in the UK. Whitby Abbey topped the list in a ranking created by Alan Boswell Landlord Building Insurance.

The ruins of the church – just off Eastcheap and close to the Tower of London – are a hidden treasure. Built around 1100, this Grade I listed building was heavily damaged by the 1666 Great Fire of London. It was rebuilt by Sir Christopher Wren but was damaged again in the Blitz of 1941, and not subsequently repaired.

## Calm

In 1967, the City of London turned the remains into a public garden, opening in 1970. Today you can visit the garden and soak in the history in the calm atmosphere before heading back onto the bustling streets. This beautiful site is popular within the entertainment industry, with many tv shows and films shot here including *Children of the Damned* and *Spooks*.

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



## Elevate your customers' cardholder data (CHD) security

In today's rapidly evolving digital landscape, securing your customers' cardholder data (CHD) is of paramount importance. The growing number of data breaches, accompanied by reputational damage, regulatory fines, and sanctions, showcases the immense challenges organisations face in safeguarding CHD from increasingly sophisticated cyber threats.



### Achieve Compliance with PCI DSS

Navigating the intricate world of PCI DSS compliance and securing your customers' payment card information can be daunting. Xcina Consulting collaborates with you and your team to address the complexities and requirements of the PCI DSS. Visa, Mastercard, American Express, Discover and JCB mandate that merchants and service providers adhere with the 12 requirements of the PCI DSS and associated security controls, to

continue processing card payments. Non-compliance could lead to the withdrawal of a merchant's card acceptance facilities or a service provider's ability to offer card payment-related services, negatively impacting revenue and inconveniencing customers. Secure your customers'

cardholder data and achieve PCI DSS compliance with the help of our expert consultants at Xcina Consulting.

At Xcina Consulting, we expertly guide clients through every stage of their PCI DSS compliance journey, from scoping and conducting a gap analysis of the Card Data Environment (CDE), to remediating findings and formally assessing environments or payment channels.

### Reasons to partner with our experienced PCI DSS Qualified Security Assessors (QSAs) at Xcina Consulting

✓ **Cost-Effective Compliance:** Our expert analysis and scope reduction strategies help minimise compliance costs.

- ✓ **Enhanced Security Posture:** Strengthen your organisation's overall security with our tailored solutions.
- ✓ **Knowledge Transfer:** Benefit from our expertise as we empower your staff with essential skills.
- ✓ **Stay Up-to-Date:** Remain informed about the latest developments and changes in the PCI DSS domain.
- ✓ **Seamless Transition:** Successfully transition to compliance with PCI DSS version 4.0.

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Discover more about our comprehensive PCI DSS services by contacting one of our seasoned PCI DSS Qualified Security Assessors (QSAs) to discuss your unique needs.

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# How to move your business to zero-waste

With the continual fight against climate change, businesses are expected to make differences in their management to improve their sustainability. One route many are taking is to go zero-waste. **Nathan Gray** explains

**When it comes to waste, you might be thinking of everything your business typically gets rid of during a week.**

**And if all your waste is going to a landfill or incinerator, then you'd be right. However, you probably have a recycling bin somewhere in the business right now that isn't producing waste. As long as you're segregating and making a conscious effort to reduce what you send to landfill, you're already on your way to reducing your waste.**



you better understand your wastage and where it can be reduced.

This will give you an indication of how much your waste is costing you too, as wasted products can be costing your business money. Analysing your waste, redesigning products and implementing sustainable changes can help you reduce your waste.

If your customers are using single-use hand towels, you might want to swap to recyclable or reusable hand towels. While the initial purchase price might be higher for sustainable items which are easily reused, they pay off over time. You just need to put a circular solution in place.

place, whether this is ensuring recycled items are being placed in the right bin or that your staff are educated about what zero-waste actually means for them.

**Whichever way you go about reducing your waste, if you're reducing your landfill and incineration waste, the impact on the environment and climate will be positive.**



A good sustainability strategy involves everyone. This could be within the company as an employee training day, finding good partnerships with companies with similar sustainability goals or working with a waste management team to understand and correct your waste procedures. Whichever way you go about reducing your waste, if you're reducing your landfill and incineration waste, the impact on the environment and climate will be positive.

**Nathan Gray is head of sustainability at Reconomy**

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

Zero-waste doesn't happen overnight as it can involve shifts in processes throughout a business that produces waste. Take, for example, your hotel kitchen. It would take time to transition from using ingredients which rely on wasteful packaging to recyclable materials. Allow your company the time to adjust to the new ways of working and research how you can start dropping your waste numbers.

## Work with a waste management company

Working with a waste management company is one of the best ways you can achieve a zero-waste goal, especially if you don't have the resources or understanding in-house to achieve all you want to. A total waste management system can ensure you're firstly minimising any waste you produce, and only then ensuring you are disposing of it correctly. They can even offer strategic advice when it comes to planning and designing out your waste.

## Recycle and reuse

Make sure you're recycling and reusing equipment or waste products that can have multiple uses. Carry out a waste audit to analyse how much waste you are producing, which service lines are producing the most, and what types of waste you are producing. This will help

**Analysing your waste, redesigning products and implementing sustainable changes, can help you reduce your waste.**



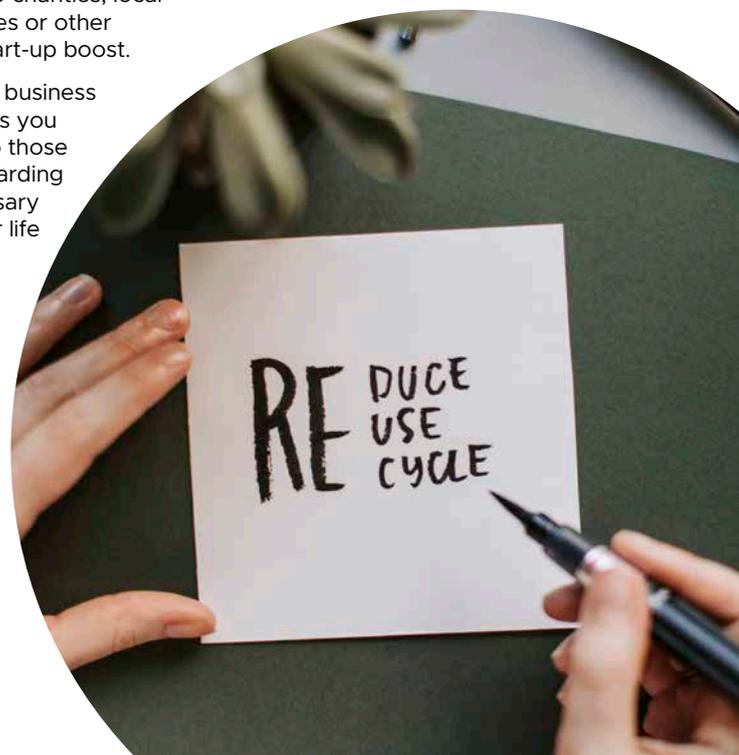
## Donate

Another way to reduce your waste, especially if you're going through a renovation, is to donate usable equipment and furniture to charities, local authorities, schools, libraries or other companies in need of a start-up boost.

This will also connect your business closer to the community, as you donate your belongings to those in need. This can be a rewarding way of removing unnecessary items, giving them another life without putting them into landfill.

## Educate your staff

Education is crucial when it comes to any transition in business, even more so when it comes to sustainability. This is a whole company shift, so it is a whole team effort to make sure that the necessary actions are in



# Greening your business

**Net zero? It's a term that should be growing in familiarity writes Aled Humphreys**

Everyone has been told they will have a role to play in helping the country transition to net zero by 2050. Every household and business will play its part in ensuring more carbon is taken out of the atmosphere than emitted by 2050. That is what we mean by reaching net zero.

## Challenges

Why might 'net zero' be growing in familiarity? It's now top of the political agenda.

Prime Minister Rishi Sunak reaffirmed the government's commitment to the UK's 2050 net zero target recently but said he wanted to ensure a 'fairer' path by reducing the cost burden on consumers.

Easing the cost on all consumers, including businesses, is important. Small businesses are often the backbone of our local communities and they face their own challenges in this transformative journey to become more sustainable.

## Energy bills

However, no matter how small your business is, being more environmentally friendly can be beneficial to your bottom line and long-term success. For example, smart meters empower small businesses to take control of their energy usage. According to the Department for Energy Security and Net Zero, smart meters are already enabling small businesses in the UK to save £1.5 billion annually on their energy bills.

Research conducted by Behaviour & Attitudes on behalf of SSE Airtricity in Ireland revealed that cost is a major barrier for businesses in proactively reducing their carbon footprint. Understandably, short-term cost pressures for businesses are taking priority over longer-term objectives such as net zero targets.



Aled Humphreys

## Economic stability

However, the tools to tackle many of today's challenges are the same as those needed to meet the longer-term challenge of reaching net zero. If unaddressed, climate change will continue to drive up costs for businesses and for society at large. Decarbonisation measures, sustainable practices and the increased development of renewables are all part of the solution to drive down long-term costs and deliver greater economic stability.

The challenge of going green can be daunting but with the right guidance and support, the transition to net zero is an unprecedented opportunity for leaders to future-proof their businesses and do their bit in addressing the climate crisis.

## Funding available

There's almost £5 billion of funding available to help UK businesses invest in green technologies as part of the government's commitment to reach net zero emissions by 2050. As well as help and support from the government, there are several organisations across the UK offering financial support, incentives and loans to businesses taking steps to become more sustainable.

Away from government and private finance initiatives, there are really easy steps to make your business more sustainable and reduce costs if you haven't done so already.

Finding a 100 per cent renewable energy tariff and contacting your supplier for a smart meter installation are the first and easiest steps you can take to become a more sustainable business.

**Aled Humphreys is director of business energy at SSE Energy Solutions**  
[www.sseenergysolutions.co.uk](http://www.sseenergysolutions.co.uk)  
[www.gov.uk/guidance/find-funding-to-help-your-business-become-greener](http://www.gov.uk/guidance/find-funding-to-help-your-business-become-greener)



# Back on the beach

**LCCI volunteers returned to Queenhithe near the Millennium Bridge on the banks of the Thames in September as part of the Great British Beach Clean 2023.**

Up and down the country, similar groups were participating in a national effort to protect the environment.

## Bagged up

For the second year running, a wide variety of rubbish – 36 kg worth –

was removed and carefully bagged up, thanks to programme partners CIBC and SSE Energy Solutions, with a safety briefing given by Recorra.

The Millennium Bridge has since closed for a period while membranes are replaced, according to the City Bridge Foundation, a charity that looks after London's five major Thames crossings. The repairs are due to take place 24 hours a day to try to complete them quickly.



# How to approach toxic management in the workplace

**Charlotte Boffey unpacks the risks of a toxic manager, how they can affect your workplace culture, signs of toxic behaviours and what you can do about them**



**Charlotte Boffey is UK head of services at Employment Hero**

<https://employmenthero.com/uk>

**The success of your business largely depends on your staff, so retaining talent is critical, a problem if a manager is toxic. Their behaviour will not only put employees off but can also lead to a high turnover of staff.**

## Poor leadership and management

Whenever someone in a leadership position displays poor management skills like shutting down, humiliating or dismissing anyone who speaks out of turn, you've got a highly toxic work environment which thrives on fear and intimidation.

The worst part is people are often willing to step over others just to stay on the right side of the boss. An unpleasant leader contributes to not only an unhealthy workplace but also models and endorses their 'bad' behaviours to others. If a manager uses threatening language to get work done, it shouldn't be a surprise that your team leaders and members start doing the same.

When it comes to the level of communication and interaction between employees and managers, it's often from the top down. These hierarchical structures result in poor communication and provide no room for employees to contribute their thoughts, feelings, opinions or ideas, stifling innovation and creativity.

## Negative effect

A toxic culture can amplify this feeling of anxiety and dread which can really take a toll on a team's productivity, wellbeing, and motivation. It can also affect retention strategy and employer brand, and become a huge expense, having to train new employees constantly.

## Excessive workplace absenteeism

If members of a team are experiencing high levels of stress and burnout because of the actions of a toxic boss or work culture, this can result in high levels of workplace absenteeism. Not only will this reduce productivity but it can also leak into workplace morale and place pressure on existing team members.

## Addressing behaviour in a one-to-one

While you can't change someone's personality overnight, you can help

them recognise their shortcomings by addressing these in a one-to-one. Use this as a chance to give them constructive feedback on what's not working and what needs to improve.

Depending on the severity of their behaviour and previous actions, you may want to set a deadline and clearly state what improvements you expect by when, and review these again on a regular basis in a performance review. Make sure you monitor their progress and that it is consistent progress, not just a show when you are present.

## Adjust their role

If this toxic boss has a few direct reports, it might be worth looking into whether you can move them into a role that doesn't require them to manage individuals.

## Dismissal

At the end of the day, if you've tried everything you can to provide a manager with the chance to improve from their past mistakes and they simply can't or flat-out refuse, it could be time for them to leave the company.

## Creating the perfect work culture

Develop a strong plan on how to prevent these behaviours and have the whole workforce follow through. You want to try to create a shared vocabulary that supports change and provides an effective means to monitor shifts in workplace culture.

Your employees want to see you're committed to building a healthy working environment that encompasses respect, trust, support and integrity. A company's culture speaks volumes to customers and influences how they choose to interact with your product or service.

There's no one-size-fits-all formula for creating the perfect work culture. Business leaders must look within if they wish to address issues of workplace toxicity. How a company chooses to tackle these challenges can make the difference in whether they retain top talent, attract loyal customers and maintain a healthy brand image.

# Cleankill Pest Control wins major national award

Cleankill Pest Control staff are celebrating after being named Large Company of the Year at the 2023 National Pest Awards – the second national award for the team this year.



PEST Awards Winners

The Large Company of the Year award recognises excellence and professionalism in the field of pest control. It puts a particular emphasis on customer service, breadth of solutions and a real commitment to staff development and was open to any pest control company employing more than 20 technicians.

Cleankill also won the British Pest Control Sustainability Award earlier this year in recognition of the company's deliberate and conscious effort to reduce its impact on the environment and become more sustainable. On the same theme, the team has been shortlisted for a in the prestigious Surrey Crest 23 sustainability awards. The winner will be announced at the end of October.

Commenting on the latest award, Cleankill Managing Director Paul Bates said: "Winning this award against such stellar competition is another real achievement for everyone at Cleankill. Some of the other finalists were much larger than us so it was a big surprise to win.

"As a company, we've always put our commitment to professionalism, exemplary customer service, the

environment and our communities before profit and so to have this recognised by fellow industry professionals is really brilliant.

"We are always looking at better ways to do business and improve our services. A good example of this is our falconry team. When we started it in 2017, under the watchful eye of Alan Day, we knew it would be a highly effective, sustainable solution to the problem of nuisance birds. But we weren't sure what the take-up would be and so the service was only available two days a week. Now we employ four falconers and the team works five days a week.

"Unfortunately, Alan missed out in the Pest Controller of the Year category at the National Pest Awards this year. However, to be shortlisted is a real achievement and we are all immensely proud of his achievements."

The National Pest Awards are organised by Pest Magazine, in association with the British Pest Control Association (BPCA), National Pest Technicians Association (NPTA) and PROMPT Register. They recognise, celebrate and reward excellence and outstanding practice across the industry.

Established in 1995, Cleankill has multiple awards to its name including Company of the Year at the British Pest Management Awards in 2019, Responsible Business of the Year at the 2018 Gatwick Diamond Business Awards and the BPCA Sustainability Award at the 2023 BCPA Members Awards.

Key to Cleankill's approach is focusing on helping people and solving their problems rather than selling a service. The company philosophy is to offer the best possible service and exceed customer expectations.

Cleankill is the only pest control company to be a corporate member of the Bat Conservation Trust. The company also regularly works with Natural England, the

RSPB, other animal charities and beekeepers throughout the country to make sure bees are not harmed.



All Cleankill's staff are highly trained and offer an exceptionally fast and efficient level of service. The company is proud of being approved to ISO9001 and ISO14001 while Cleankill's certification as an Altius Elite Vendor places it among a select group of service providers in the country.

For more information go to [www.cleankill.co.uk](http://www.cleankill.co.uk)



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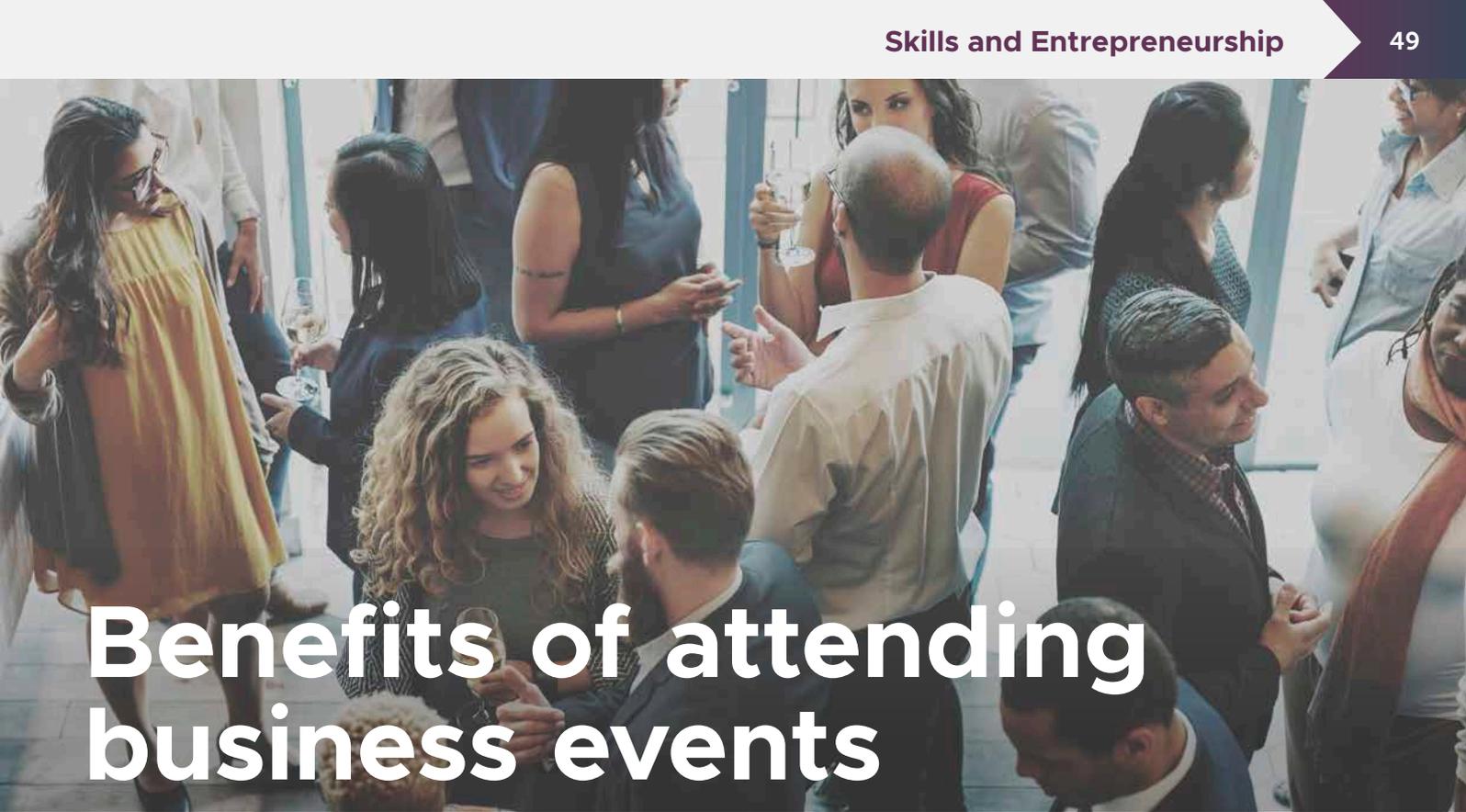


**Winner COMPANY OF THE YEAR**



@cleankilluk





# Benefits of attending business events

**Events are part and parcel of business. Indeed LCCI is a major player in this area with hundreds of events organised each year from awards and briefings to seminars and trade delegations. UK Greetings give some compelling reasons to attend these and the myriad of others that take place across the country**

## Boost your company profile

Attending events is a great way for you to build your company's repertoire with potential clients and partnerships. Often, emails and other distance communications can become lost when you are reaching out to new businesses.

Whether you are simply attending to represent your company or have a stall dedicated to your business, talking to people is the first step in establishing better communication between yourself, your customers and other businesses in the market.

By applying for a stall at an event, you can represent your stock, products and services better.

## Benefit your sustainability efforts

Business events can even benefit your sustainability efforts as a company. As you learn more about the industry, you might find new market trends which work alongside your environmental efforts, such as finding distributors with similar carbon neutral goals as yourself.

You might attend a sustainability event to better understand your company's impact on the environment and to find out what other businesses are doing to help reduce their impact on the environment.

Most shoppers want to support companies that represent their values with regards to sustainability and the

environment, so making sure you are clued up on the current developments in climate change and your impact on this is key to engaging a loyal customer base.

Accreditations can help a business can focus on bettering its environmental impact. Working with organisations such as the Forest Stewardship Council and World Land Trust can ensure that you aren't harming forests and natural landscape but rather positively contributing to them.

## Discover new design trends

Business events can also be a great place for you to discover new design trends emerging within the market.

For example, if you stock a gift shop, then you might meet greeting card publishers who offer trendy designs or a retail shop might find a trend in children's fashion to stock their stores.

Making sure you are networking with frontrunners in the industry as they can help you to establish market trends and customer demand. Being ahead of this can mean that your business is prepared to supply what your customers want, improving your business.

You can also learn about marketing trends occurring within your industry, helping your business communicate with customers better. Keeping up with the movements of your industry means that you can reduce the competitive edge other companies might have over you.

## Business growth and development

Not only does networking help develop your business further but the array of workshops and talks that are available at business events can help you develop your business.

Business growth can come from extending your knowledge within the market, as well as in business management.

By attending workshops and business-led talks, you can further develop your business. This can also give you a means of connecting with other businesses as you discuss the talks you have been to.

Signing up to host your own discussions can also be beneficial for your company as it can establish you as a thought leader within the area. This will also help build your profile as attending, and even passing, companies can learn from your presentation.

No matter whether you are attending simply to view your competitor's stalls or you are establishing yourself as an expert within the industry by hosting your own discussions, attending business events can help boost your business. Small businesses can use these events as networking opportunities to help build their profile even in a saturated market.

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

**See pages 74-75 for LCCI's current events programme**

# A blog about why you need... a blog

| by Phil Barker



*Phil Barker is strategic content writer at The Being Group*

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

**Great blog writing can raise your business profile, enhance your brand and drive sales. Here's how to make your blog work for you long after you've pushed 'send'.**

## For blog's sake

A blog is a platform that allows individuals, businesses and corporations to self-publish online content. The word blog comes from the shortening of weblog. When a blog is updated with a new story, that's a blog post.

Blogs are a cornerstone of good digital marketing plans because they boost SEO, improve site traffic and ultimately lead to engagement and sales. A blog can help position your brand as a leader in its industry, delivering valuable insights and information. It's where you share who you are, what you know, what you stand for, and how your expertise can help your audience.

HubSpot's 2023 State of Marketing Report says the number one marketing trend this year is that the highest ROI of any marketing channel are blogs, social media shopping tools and influencer marketing.

## The long game

"Once a company sets up a blog and optimises its web pages for search, it lays a foundation to significantly increase web traffic and inbound leads," says the report.

Marketers who use blogs enjoy almost 70 per cent more leads than those who do not. In a survey of U.S. consumers, more than 50 per cent of people revealed they made a purchase from a company after reading its blog.

Blogging is simply publishing on your own behalf, so you should consider whether asking the marketing intern to write a blog is the right move for your brand. Whoever is writing your content must have the interest, talent, skills and experience for the job.

## Keep it real

Can AI write your blog? Sure – but not very well. The current bland, generic outputs of AI are exactly the opposite of what a great blog should be: unique, idiosyncratic, insightful, fun,

raw and human. That's where genuine connection comes from.

Your blog is your brand in conversation with potential customers, so every word needs to work hard to create a meaningful connection.

## If you build it, they will come

Google's algorithm rewards you for posting regular SEO-rich content. The key phrase for this blog is 'blog writing'. If we've done our job well, we'll be near the top of the search results for this phrase over time.

And just who is this blog for? People seeking information on how to enhance their blog writing. What would we like to happen? For those people to ask us about creating blog content. Then we'll have converted traffic into leads.

As someone reads your blog and comes to understand who you are, they might begin a conversation with you about your services. But for this to happen, there's something you've got to do first – build your website and blogging capabilities.

Your blog is a gift that keeps on giving. Once posts are up, they keep working away quietly for your brand, 24 hours a day. Once a post has achieved a ranking, it will keep popping up on searches if you've made the content attractive and relevant. A good blog will generate 90 per cent of its leads in the months after it was first posted.

## What to write, and when

Aim to share a combination of news and client resource blogs weekly, try for a thought leadership piece once a month, and sprinkle fun blogs around like fairy dust.

There's no point in blogging unless your work can be found. Make sure you're following best SEO practice, and alert your followers to new blogs with email marketing and social media. Your blog gives you something to talk about on other platforms.

If you're not currently blogging on behalf of your business, you should seriously consider it. If you don't, your competitors will.

# The challenges of selling services online via e-commerce

**Selling services via e-commerce is a growing trend, but how to do it right? This article tacks key questions our experts encounter when discussing this topic.**



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## 1. Should I display my fees?

Many service providers **hesitate to openly share their service fees**, fearing it might expose them to unfair competitors who may engage in price dumping practices. However, transparency can be a powerful tool.

While not all services can be priced or estimated upfront, if you want to sell your services as products, you should **create offerings** that include prices. Consider whether your service can be sold in sets of hours or have a clearly defined beginning and ending, allowing for pre-estimation. It becomes even easier if at least a portion of your services can be prepared upfront and tailored to each customer's needs.

Take **NoA Ignite's consultation shop** as an example. We prioritise a customer-first approach. Why should anyone spend time talking to our sales representatives when we can provide clear and upfront pricing information about our consultants' fees? This not only simplifies the decision-making process for customers but also builds trust and credibility. It eliminates the need for lengthy negotiations and allows customers to assess the value of the service upfront.

**Pre-packaged services** sold online via e-commerce platforms include online courses (ranging from self-development to professional upskilling and language courses), photography shoots (for weddings and business headshots), cleaning (houses, apartments, offices, and furniture), interior design (bathroom design, full-apartment design), handiwork (installations, removals, furniture assembly), and many more.

## 2. How can I stand out?

Your **USP (Unique Selling Proposition)** distinguishes you from competitors and helps potential customers understand why they should choose your services. It's essential to convey what makes your services unique and why customers should prefer you over others in your industry. How can you do this effectively?

Start by conducting market research. Find your niche, build customer personas, and thoroughly research your competitors, including non-direct competitors who may offer alternative solutions to your prospective client's pain points. Open communication, direct messaging, and understanding your target audience are key to defining and effectively communicating your USP.

## 3. How do I choose the right technology?

The choice of technology depends on **various factors**, including your growth expectations and the nature of your services. Content Management Systems (CMS) play a crucial role in establishing your online presence. For smaller businesses or those just starting out, platforms like WordPress are cost-effective and user-friendly. However, if you anticipate rapid growth and the need to integrate with external platforms or display content differently through many touchpoints, a more flexible solution like a headless CMS, such as Contentful, might be a better fit. When you're ready to start accepting payments for your services directly through your website or a service marketplace, you'll need to add an e-commerce layer that caters to your specific business model.

Remember that every business is unique, no matter how clichéd it may sound. When in doubt, seek advice from experts to make this crucial decision.

## 4. Am I compliant?

Legal considerations are often underestimated by service providers entering the online space. Ensuring your website and services fully comply with data protection laws (such as **DPA or GDPR**) and consumer protection regulations is vital. Investing in well-drafted terms and conditions, privacy policies, and legal advice can save you from potential legal issues and protect your business's reputation.

## 5. What costs should I consider?

Understanding the costs of selling services online is crucial to ensure that venturing into e-commerce is not merely an experiment but a profitable business endeavour.



The initial investment will be in **content**. You'll need clear, attractive, and SEO-friendly descriptions of your offerings, accompanied by professional photography (and video if applicable to your business model and industry). When using online **marketplaces**, you may incur fees such as commissions for each service sold through the platform. Additionally, there could be **joining fees, subscription costs, and marketing expenses**, depending on the platform you choose. If you sell services directly through your website, consider payment processing fees, website design, and maintenance costs. It's essential to have a clear understanding of the cost structure and plan your budget accordingly.

## Summary

Selling services online offers tremendous opportunities for businesses to expand their reach and connect with a broader customer base. Openness, clear communication, and a customer-centric approach are key to thriving in the digital marketplace.

At Noa Ignite, we're here to assist you in making informed decisions and overcoming the challenges of selling services online. Feel free to reach out to us for personalized guidance and support on your journey to online service sales success.



**Book a free consultation with Małgorzata!**

info.noaignite.co.uk/consultations-malgorzata-radkiewicz

# The funny side

**Humourology is a collection of reflections, anecdotes and thoughts about the importance of humour from an impressive range of famous names from business, politics and entertainment writes Vincent Burke**



These include spin doctor Alistair Campbell, former England cricket captain David Gower and comedy writer John Lloyd. Historian Dan Snow also explains the historical role of humour in the form of the court jester, providing a 'reality check' to royalty from the masses when dealing with matters of state.

## Asset

The book makes the case for humour in leadership, coaching and team building and in defusing inevitable conflicts that arise in any walk of life. It also gives practical advice how humour can help presentations, pitches, and job interviews.

Whilst many coaches might dismiss humour as a trivial factor in personal and business success, author Paul Boross argues the opposite, telling readers that "a sense of humour is your most important asset in surviving an increasingly complex and challenging world."

He describes humour as "the secret weapon of all successful leaders". He highlights the notoriously humourless Margaret Thatcher as an exception to the rule with former Tory leader William Hague advising that any leader without a sense of humour

"better have some other massive attributes if you are going to do without it."

## Wellbeing

Perhaps not surprisingly, the book also says that humour is central to creating a workplace "full of connected, happy employees" and outlines its role in areas such as employee engagement and wellbeing, with advice for team leaders, HR managers and chief executives on how to create a contented and healthy work environment.

Boross is a former stand-up comedian and regular fixture at the legendary Comedy Store. He draws on his links to the comedy world to good effect, giving an interesting account of how the most famous work-based comedy of all time, *The Office*, was developed and the BBC's initial nervousness about it.

## Team spirit

As the topic of humour in the workplace and elsewhere becomes more sensitive, the book is a brave attempt to offer advice in an extremely tricky area. It's also a welcome contribution to the discussion about how to create an appealing workplace as many firms struggle to recruit new staff in a tight labour market and persuade colleagues back into the office following covid to recreate a sense of team spirit.

As many people wrestle with the new normal of working from home, *Humourology* explores how laughter can address a socially distanced workplace and encourage collaboration and employee loyalty, as well as help teams deal with failure and organisational change.

"Important and insightful reading for anyone"  
Lord William Hague

## HUMOUROLOGY



THE **SERIOUS BUSINESS**  
OF **HUMOUR AT WORK**

**Paul Boross MBE**

## Holding on to hope

It also contains some useful advice for the individual and discusses the importance of humour in maintaining the positive mental attitude and constant belief in a "better tomorrow" that is critical to success in any discipline.

Boross describes luck as "an attitude", drawing on his Hungarian father's humour and constant gratitude at surviving years of Russian occupation, concluding "Humour allows you to hold on to hope."

With the frequent psychological challenges thrown up in business and everyday life, perhaps this is a motto that we would all do well to adopt.

**Humourology – The Serious Business of Humour at Work by Paul Boross**

<https://humourology.co/about-humourology/humourology-book/>

**Vincent Burke is a communications consultant, podcaster and film-maker**

<https://www.linkedin.com/in/vincent-burke-7b98968/>

# The Unknown Impacts of Climate Risk in Auditing a Business and Preparing an SME to Meet the Demands of Scope 3



By Mark Lumsdon-Taylor

**In today's world, climate change has evolved from a distant concern to an imminent threat, with far-reaching implications for businesses of all sizes. As governments and investors increasingly prioritise sustainability, it is crucial for Small and Medium-sized Enterprises (SMEs) to understand and address the unknown impacts of climate risk in auditing their operations. Furthermore, preparing to meet the demands of Scope 3 emissions reporting is becoming essential for SMEs aiming to remain competitive and resilient in a rapidly changing business landscape.**

## Understanding Climate Risk in Auditing

Climate risk encompasses a broad spectrum of challenges, including physical risks (e.g., extreme weather events and rising sea levels) and transition risks (e.g., policy changes, technological shifts, and market preferences). Auditing a business's climate risk involves evaluating how these factors may affect its operations, financial performance, and long-term sustainability.

One unknown impact of climate risk in auditing is the potential for regulatory changes to disrupt business operations. Governments worldwide are implementing stringent environmental, social and governmental regulations to combat climate change, impacting SMEs across various industries. These changes may include carbon pricing, emissions limits, and cascading mandatory reporting requirements (from such regulations as TCFD, CSRD, CFD and SEC). Failure to anticipate and adapt to these regulatory shifts can result in financial penalties and operational disruptions.

Additionally, the physical risks associated with climate change can catch SMEs off guard. Rising temperatures, changing

precipitation patterns, and increased frequency of extreme weather events can damage infrastructure, disrupt supply chains, and affect production. These impacts, often underestimated in traditional financial audits, can lead to unexpected costs and losses if not properly assessed.

## The Demand for Scope 3 Reporting

As businesses increasingly focus on sustainability, Scope 3 emissions reporting is gaining prominence. Scope 3 emissions encompass indirect emissions generated throughout a business's value chain, including those associated with suppliers, customers, and product use. Preparing to meet the demands of Scope 3 reporting is essential for SMEs looking to align with global sustainability goals and meet investor expectations.

One unknown impact of Scope 3 reporting on SMEs is the potential to uncover hidden risks and opportunities in their supply chains. Assessing the emissions associated with suppliers can reveal vulnerabilities to climate-related disruptions and dependencies on high-emission activities. This information can help SMEs diversify their supply chain, reduce risks, and strengthen their resilience.

Moreover, Scope 3 reporting can uncover potential cost savings and efficiency improvements. By identifying emissions hotspots in their value chains, SMEs can pinpoint areas for emission reductions and resource optimisation. Implementing such measures not only reduces the environmental footprint but can also lead to cost reductions and enhanced competitiveness.

## Challenges in Auditing and Scope 3 Reporting

While the benefits of addressing climate risk and Scope 3 reporting are evident, SMEs often face significant challenges in these endeavours. One such challenge is the lack of data and expertise. Many SMEs lack the resources to collect and analyse comprehensive climate data, making it difficult to assess risks and track progress accurately.

Another challenge is the complexity of supply chain emissions. SMEs often have limited visibility into their suppliers' emissions and may struggle to engage suppliers in emission reduction efforts. This can impede progress in Scope 3 reporting and limit the effectiveness of sustainability initiatives.

Additionally, SMEs may face resistance from within their organisations.

Implementing climate risk assessments and Scope 3 reporting requires a cultural shift, and some employees and stakeholders may resist change. Overcoming this challenge requires strong leadership, effective communication, and a commitment to long-term sustainability goals.

How we deal with these issues are approached in different ways. However, one must cut through the issues outlined below; We deal with this by

- Adopting the KISS Principle
- 99.2% of UK businesses are SMEs with 0-49 employees (5.5m businesses) – therefore it must be simple and align to resources and ultimately profitability – but in the right way.
- SMEs account for 99.9% of all UK businesses:

- 1. Map a framework** - of all activities (Integrated External Engagement)
- 2. Check baseline compliance** - SECR, ESOS, GHG Protocol
- 3. Choose the scale of ESG engagement you as business want to achieve** – scope 3 is an area no business has achieved yet.

- 4. Identify the strategic commitment level.** Is the aspiration TCFD & SBTi, key standards in today's world of ESG?

The unknown impacts of climate risk in auditing a business and preparing for Scope 3 reporting are significant and cannot be underestimated by SMEs.

The risk versus reputation versus reward needs to be properly assessed, and scope 3 plays a part in this.

Failing to address these issues can lead to financial losses, regulatory penalties, and reputational damage. On the other hand, SMEs that proactively assess climate risks, engage in Scope 3 reporting, and implement sustainable practices stand to benefit from improved resilience, cost savings, and enhanced competitiveness in a rapidly evolving business landscape. To successfully navigate these challenges, SMEs must prioritize sustainability, invest in data and expertise, and engage with stakeholders to drive positive change.

To find out more contact Mark at [Mark.Lumsdon-Taylor@mha.co.uk](mailto:Mark.Lumsdon-Taylor@mha.co.uk)



# Adapting to the changing working day

**Hybrid and flexible working have changed how businesses approach the day-to-day in offices. Research from the Chartered Institute of Personnel and Development found that 66 per cent of organisations believe that offering flexibility for advertised roles is important in attracting new candidates. Experts at *Impact* share the different ways businesses are adjusting their processes to account for these changes**

**Changes to office environments bring plenty of positives, and it's forcing employers and employees alike to embrace and adapt to them. Especially if you're a business owner or part of management in charge of decision making, it can help with leadership development in making these decisions.**

## **Scheduling and timekeeping**

When implementing hybrid and flexible working into your working day, the most important thing to establish is what the split between office working and working from home will be. Building a routine on which days everyone commutes to the office can help keep productivity consistent while also allowing for the flexibility that hybrid working offers.

The challenge is finding the right balance between building a strong office culture where your full workforce is together and working while also feeling they're trusted when working remotely. One way you can assess which days are best for in-office is by analysing your internal data on outputs and productivity, as these numbers can help you make informed choices.

One thing that's important to note is that these days don't have to be

permanent. If you feel like they're no longer the optimal working days as time progresses, fluidly transitioning to different days is possible with hybrid working.

Keeping communication open with your workforce can help you make these decisions, as transparency will result in honest responses and reasoning as to how well the split is working.

## **Communication**

As a business owner or management, a huge concern might be how you contact your workforce without feeling invasive. That's why communication technology that allows for everything from instant messaging to live voice and video calls is an important investment.

These can be synced to your pre-existing email systems so that when meetings are scheduled, emails can be sent that attach a link to the online meeting link. This provides more flexibility when it comes to meetings, as while you might prefer everyone to be present in person for it, those working remotely can still be included.

It also can help make meetings with clients more flexible. You might have partnerships and projects with

companies all over the UK (and sometimes globally) with whom you can't always be in the same room, so being able to tune in with them no matter where they are means more open communication channels.

## **Collaborative working**

Hybrid working provides a new challenge of collaborating with a colleague if they're working from home and you're in the office. Investing in the right software bridges the gap between in-office collaborative working and keeping those working remotely involved.

Statista Market Insights has forecast that collaborative software is on track to reach around £610 million by the end of 2023. Thanks to the developments of Cloud-based programmes, there are plenty to choose from if you want one that is pre-built.

Alternatively, you can invest some extra time and money into your IT team to allow them to develop bespoke collaboration software if you want something more customisable and purpose-built for your processes and needs.

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

# Black in business

October's Black Business Week culminated in an action-packed and content-full business show at the Business Design Centre in Islington

## Special

It is a special venue – it started life as an agricultural hall – and attracted a big crowd to witness the show's annual pitch competition – the launchpad – where four businesses made their case to investors and buyers, a career advice zone, a business advice hub and scale-up sessions.

Specialist roundtables during the day enabled delegates to hear from experts on well-being, the green economy, tech and artificial

intelligence and creative industries.

Other sessions covered selling overseas, hosted by the Department of Business and Trade's (DBT) Export Academy, empowering change and loan applications. The Bank of England, British Airways and the BBC were among the wide-ranging 100+ exhibitors.

## Challenges

The DBT session heard from Bolaji Sofoluwe, co-founder of ETK Group, and Shalom Lloyd, chief executive of Naturally

Tribal Skincare, on their international business – how they got started in exporting, finding their first customers and the challenges they faced.

The main auditorium was packed for the keynote session in which Raphael Sofoluke, the founder of Black Business Week, was in conversation with investor and entrepreneur Stephen Bartlett.

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

# Sleep out to help out

## CEO Sleepout

**Bianca Robinson, chief executive of CEO Sleepout UK, urges LBM readers to brave a night out in the cold so someone else doesn't have to**

“Nobody should have to spend a night on the streets or live in housing that is insecure or unfit for human habitation. But that's the nightmare facing over 271,000 households, including 130,000 children in England today. And it's getting worse as the cost of living crisis drives people out of their homes and into slum housing or even onto the streets. If you agree that everybody deserves a secure roof over their heads and access to food and warmth, join us as we do something about it.

We bring big-hearted business leaders, just like you, together for an unforgettable night at Lord's Cricket Ground as we unite to fight homelessness in London. Can we count you in on 20th November? All you need is a big heart, a sleeping bag and a willingness to raise money so we can make a big difference.

## Fight homelessness

CEO Sleepout is a national charity set up to inspire the business community to unite to fight homelessness; raising money



for frontline services helping to change lives.

It brings business leaders together for one night to make a stand against homelessness. We do this by holding CEO Sleepout events in cities the length of the UK, from Northumberland to Portsmouth and everywhere in between, raising funds that make a real difference to people facing homelessness in our host cities. To date, we've raised a phenomenal £4 million from over 5,000 participants, and donated money to over 200 charities on the frontline of homelessness, changing countless lives.

## Empower

Our mission is to use CEO Sleepout events to raise vital funds to fight homelessness and poverty. We also aim to empower our network to speak up, speak out and use their voice to move the dial when it comes to the inequalities evident in our society.

CEO Sleepout events unlock compassion and understanding around some of the bigger issues our society has created.

Our events can be life-changing not only for the people receiving the care and support offered by our beneficiary charities on the frontline of homelessness. You may find that you've changed as a result too. A new outlook, a new depth of understanding and inspiration could surge as a result.

## Change-agents

We encourage the business leadership community to step into their power as change-agents, as part of the shift towards a purpose-driven brand of capitalism where businesses bake social impact into their strategy and everyday actions to strengthen the fabric of society.

That means embedding social value – not as a tick-box exercise, but because it's the right thing to do. Our vision is that business leads the way towards a more equitable society where everyone can live with dignity and nobody is without a home. ”

**CEO Sleepout London is taking place at Lord's Cricket Ground from 7.00 pm to 6.30 am 20-21 November. You can sign up at [weblink](http://weblink.com) below**

[www.ceosleepout.co.uk/london](http://www.ceosleepout.co.uk/london)



# Women in global business

## | Sejal Singh on unleashing the force of women entrepreneurs in the post-pandemic era

The Covid-19 pandemic has tested the resilience of societies and economies across the globe, prompting a call for recovery policies that prioritise inclusivity and equity. Amid this crisis, women have emerged as frontline heroes in the health response but also bore the brunt of economic setbacks. The pandemic's adverse impact on women entrepreneurs and their entrepreneurial ecosystems demands urgent attention. This article explores the untapped potential of women entrepreneurs and their pivotal role within regional trade agreements, emphasising the need for gender-responsive policies that can construct a more inclusive and equitable post-pandemic economy.



### Champions of change: women entrepreneurs

The pandemic cast a profound and disproportionate shadow on women entrepreneurs. As the world grappled with the unfolding health crisis, women found themselves juggling myriad responsibilities, from front-line health work to an upsurge in caregiving duties at home. Micro, small and medium-sized enterprise, where many women were active participants, faced crippling setbacks, leading to skyrocketing unemployment rates. Women in developing economies, particularly those in the informal sector, were hit hardest. Industries like tourism, accommodation, agriculture and food services, where women played pivotal roles, suffered dramatic collapses. Consequently, women's livelihoods were severely compromised, pushing them further into the abyss of poverty and insecurity.

### The gendered world of entrepreneurship

To propel women's participation in the evolving digital economy, we must adopt a comprehensive ecosystem approach. The entrepreneurial ecosystem, encompassing the environment for enterprise growth, should extend equal support to women entrepreneurs, granting them access to finance, markets and a nurturing entrepreneurial culture. Yet, research shows that entrepreneurial ecosystems often fall short in bolstering female entrepreneurs compared to their male counterparts. This disparity leaves male-led enterprises better poised to seize e-commerce opportunities, thereby exacerbating the gender gap. To address this, policymakers must infuse a gender perspective into entrepreneurship policies, ensuring they become more potent and inclusive.

### Trade agreements: navigating gender inequality

Even when trade agreements strive to be gender-neutral, they can have disparate impacts on men and women entrepreneurs due to unequal access to resources within the entrepreneurial ecosystem. To foster gender-responsive trade policies, it is imperative to conduct a comprehensive assessment of their effects on both genders. By acknowledging and rectifying these gender differences, trade agreements can evolve into formidable tools for promoting gender equality and stimulating economic growth.

### Embracing women entrepreneurs in the 'new normal'

By undervaluing women's role in the economy, we impede our collective recovery and readiness for future crises. To shape a more equitable future, policymakers must craft stimulus and trade policies through a gender-sensitive lens, recognising that entrepreneurial ecosystems inherently have gender dynamics. Digital literacy and e-commerce opportunities must be extended to all entrepreneurs, regardless of gender, to unlock their full potential. Targeted policy interventions that consider the entire ecosystem, including regulatory, financial and skill-building aspects, can pave the way for greater gender inclusion and empower women entrepreneurs in the post-pandemic economy.

### Resilient and equitable

As the world rebuilds from the wreckage of the pandemic, the significance of unleashing the potential of women entrepreneurs cannot be overstated. By nurturing an inclusive entrepreneurial ecosystem and implementing gender-responsive policies, we can ensure that women entrepreneurs take centre stage in shaping a resilient and equitable post-pandemic world. The time has come for policymakers to seize this unique opportunity and incorporate a gender perspective into their decision-making processes, thereby forging a future where women's contributions are not only valued but also celebrated.

**Sejal Singh is an international assistant at LCCI and holds an MSc in international relations and diplomacy from the University of Edinburgh**



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# Two minute interview

Dame Kathryn McDowell DBE DL of the LSO

## Who are you?

I'm Kathryn McDowell, and I joined the London Symphony Orchestra as managing director in 2005. The LSO is Resident of the Barbican Centre in the City and you can read more about us on pages 20-21.

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

The LSO has had a close association with LCCI for nearly a decade, and over that time we've hosted its member guests at many concerts over the seasons.

## What was your first job in London?

After growing up in Northern Ireland and studying Music at Edinburgh University, I spent a year in Vienna as a volunteer working with political refugees in a UN camp before working with the Scottish Chamber Orchestra, Association of British Orchestras, Welsh National Opera and the Ulster Orchestra. I then moved to London and became Music Director of the Arts Council England in the 1990s.

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

Seeing full houses once again at LSO concerts in our Barbican home and on tour. The pandemic had a

devastating impact on the live performing arts. The sector has come back from the brink, and audiences, in many cases new ones, are finding renewed enthusiasm for live performance having been starved of it through the world-wide lockdowns.

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

At the LSO we have the privilege of working with inspiring business people. Most recently, we have been fortunate to develop some life-changing programmes for emerging professional musicians with the creation of the LSO Conservatoire Scholarship programme, another vital and valuable scheme supported by Alex and Elena Gerko.

Alex Gerko is an absolute genius in his field but what I admire most is how he and his wife are prepared to support others to reach their true potential.

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

I would welcome a better infrastructure for electric vehicles and improving Tube and bus services.



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

Before Brexit, like many in the performing arts sector, the LSO earned a considerable portion of their income from touring abroad. Since Brexit, we have experienced extra costs and added bureaucracy, for example, Carnets. Every European tour now has to have a Carnet which has added around £10K to each one – whether it lasts for two days or two weeks. In addition to the cost, it is a huge added burden to the administration team and the musicians who no longer have the freedom to put their instrument either on the truck or carry it for just one leg of the outbound or inbound journey.

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

I love the richness and variety of our cultural life, unlike any city in the world, which now extends to our cuisine, London feels like a great international city. That said, at the same time you can thrive within a vibrant local community.

One least favourite thing is that often still in restaurants, tap water isn't automatically offered at the table.

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

I would develop a mechanism that allows for free transport for students to attend classical music concerts in the centre of London, say free transport within the M25 for three hours before and after a performance. Moving the barrier of transport costs would be a wonderful incentive.

## Who would you consider an appropriate person to play you in a movie of your life?

I have always rather fancied being an actor, so could I play myself? If not, then that great Irish actor Fiona Shaw.

## What is your favourite quotation?

"The future belongs to those who believe in the beauty of their dreams." Eleanor Roosevelt

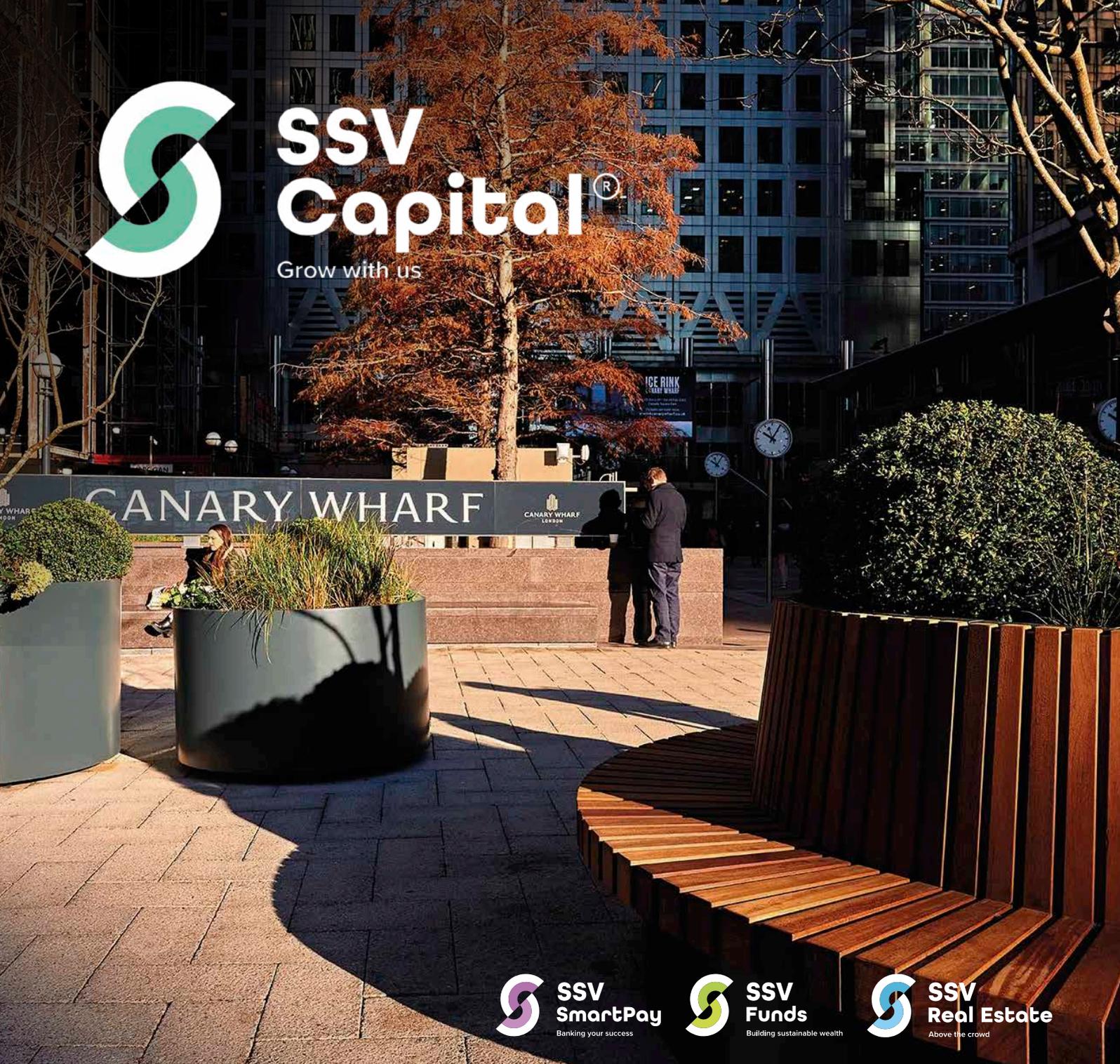
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### 3 reasons people are putting off the move from ISDN (and why they shouldn't)

The ISDN network isn't being completely retired until 2025, but that doesn't mean that you should relax until then. In fact, from September 2023, you will no longer be able to add to or change these services, meaning that your phone system will become completely inflexible. Here are the three main reasons that businesses tell us why they're not ready to make the change, and why we tell them they should do it anyway!

#### I'm still in contract for ISDN –

If you've invested heavily in your system, then ending the contract early can be a hard ask. However, it's worth checking when your contract ends and what fees you could be liable for. Changing to a new cloud-based system now may work out cheaper and having an up-to-date modern phone system will immediately improve the way you work.

#### It's going to be a hassle –

While change often requires extra work both SIP and Cloud Telephony (the two obvious ISDN alternatives), are easy to set up and require little effort for you or your team. We've been implementing these systems for years now and are experts so you can leave the heavy lifting to us.

#### It's not broken –

ISDN does work just fine and will do for a couple more months, but after that you'll no longer be able to add or make any changes to your system, stopping healthy growth and change in your business.



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# The Mansion House Compact

## I Prem Goyal on a pioneering agreement to strengthen UK PLC

**“ In a groundbreaking move, the Lord Mayor of the City of London, together with the Chancellor of the Exchequer, recently signed the Mansion House Compact. This historic commitment, led by some of Britain's largest pension firms, aims to allocate a minimum of five per cent of defined contribution (DC) funds to unlisted equities by 2030. The significance of this agreement lies in its potential to unlock over £50 billion of new capital, not only fostering innovation but also ensuring better returns for savers.**



The UK's pension system has long been grappling with significant challenges. According to a 2022 industry survey, a mere 14 per cent of DC pension scheme members believe they are on track for a retirement income that will sustain their current standard of living. This, coupled with insufficient returns and the fact that one in five pensioners already lives in relative poverty in the UK, underscores the urgency for reforms in our pension system.

### Empowering

The Mansion House Compact demonstrates the collective commitment by the Chancellor and Lord Mayor to tackle these issues head-on. Currently only 0.5 per cent of UK DC pension assets are invested in unlisted UK equities. This allocation is not just about benefiting a select few; it's about democratising returns, empowering millions of savers to have a stake in shaping the UK's most innovative companies of the future. Furthermore,

this move will grant growth companies greater access to institutional capital, creating a thriving ecosystem that supports job creation and prosperity throughout the nation.

The initiative also aligns perfectly with the country's long-term economic goals. It establishes a supportive public policy framework

that enables institutional investors to invest effectively

in unlisted equities and other private capital.

We must acknowledge the pivotal role played by the Lord Mayor and City of

London Corporation

in bringing together key stakeholders from the pension industry to create this voluntary compact.

**It establishes a supportive public policy framework that enables institutional investors to effectively invest in unlisted equities and other private capital.**

### Widespread support

The signing of the compact was attended by major players involved across the UK pension market. It also received the support of Chris Hayward, policy chair of the London Corporation and from both main political parties. Spearheaded by the private sector with the full support of the public sector, this initiative opens up the possibility of using existing investment vehicles or even creating new ones, such as the Future Growth Fund, to facilitate these investments. This widespread support showcases a

shared recognition of the need for improvements in our pension system and a commitment to bolstering homegrown businesses and the overall economy.

I understand that there might be concerns surrounding risk taking but these are not radical measures. They present an opportunity for pension funds to allocate a modest yet meaningful portion of our assets to unlisted equities voluntarily. Similar initiatives in Canada and Australia have had great success allowing in pension funds such the Ontario Teachers' Pension Plan to gain four per cent in a difficult financial year and remain fully funded for the tenth year in a row. This initiative encourages better returns and simultaneously, supports the growth of innovative businesses in sectors like fintech and biotech right here in the UK.

### Economic prosperity

The Mansion House Compact is a landmark achievement. It directly addresses the critical challenges faced by the UK's pension system while igniting innovation and growth throughout the country. At the City of London Chamber, we firmly believe it will unlock significant capital for investment in high-growth companies, ultimately providing better returns for savers and fuelling the nation's economic prosperity. Encouraging collaboration between different sectors is a key tenet of the City of London Chamber's work and we commend the Lord Mayor, the Chancellor of the Exchequer and all parties involved in this groundbreaking agreement. ”

**Alderman Prem Goyal OBE is chair of the audit and risk management committee of the City of London and founding chair of the City of London Chamber**

[www.cityoflondon.gov.uk](http://www.cityoflondon.gov.uk)

# Two minute interview

Sarah Wilson of ACE Travel Management



## Who are you?

Sarah Wilson, chief executive of ACE Travel Management, a specialist travel management company.

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

ACE has been an LCCI member for many years, about ten, I think! We have raised the profile of our organisation through the events and exhibitions and connections made.

## What was your first job in London?

I worked for a small boutique travel company, very much like ACE. It was located in the West End just off Oxford Street, so a very bustling place to be.

Many of our clients were design and fashion houses in that area and

occasionally I got to meet clients in their showrooms and offices which was a hive of activity.

I learned that travelling for business was always going to be quite last minute, reactive and personal. Yes, processes are important for business travel but so is that person's time and level of comfort.



Kanya King  
@TheAsianAwards,  
CC BY-SA 3.0

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

It has to be the winning Business Travel Management Company of the Year 2022 award from the European Mission Awards. It was fantastic for the team to be recognised for all the hard work they put in.

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

My role model would be the esteemed Kanya King, founder and chief executive of MOBO awards – a very savvy hard-working lady who came from a humble background.

I had the opportunity of listening to her speak at an event and she simply out-shone all the other entrepreneurs there. She said: "Make business your pleasure, and pleasure your business. Enjoy what you do and make

sure the people around you are too."

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

Getting the new scanners at all the airports (LCY already has them) will improve security and reduce queues as people will no longer have to remove liquids, laptops, etc. Ensuring border control is fully staffed in peak times. Trains into London are so unreliable – it really puts people off. However the new Elizabeth line is fabulous!

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

The government was so totally oblivious to and unconcerned about the effect of the travel industry during the pandemic's restrictions. It was incredibly frustrating and upsetting not only for

our business but for the many companies who had contracts to fulfil and needed to travel.

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

As an avid theatre goer, I love London's diversity of art. From Shakespeare's Globe to the Old Menier Chocolate Factory – there is so much to choose from.

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

Lots of scope. Namely ULEZ.

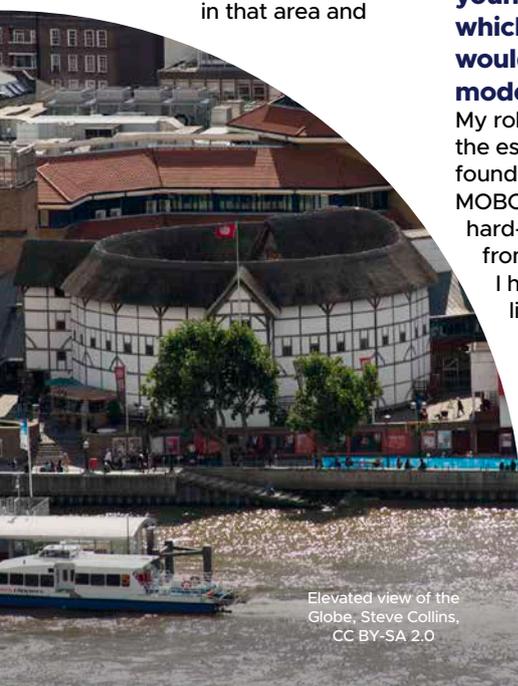
## Who would you consider an appropriate person to play you in a movie of your life?

Sarah Lancashire

## What is your favourite quotation?

"Nothing is ever quite as bad as it seems, or quite as good" My Dad!

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



Elevated view of the Globe, Steve Collins,  
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# New Members



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“Annual certification in the ISO17100 translation quality standard.”

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While your bilingual employee may speak two languages, they are not a qualified translator. Nor is Google Translate. Not relying on a skilled professional could damage your brand.

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If you are planning to take your business into the global marketplace, just get in touch with our friendly team. We take the time to understand your requirements and are committed to helping you to expand your brand seamlessly into new markets.





# LCCI Member News

UNIVERSITY OF  
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## University of Westminster

### Employ Autism

At the University of Westminster, we are pleased to be working with Ambitious about Autism as part of the Employ Autism Higher Education Network.

As part of this programme, we will be funding paid internships for 15 autistic students / recent graduates over the summer period and are currently seeking employers to work with us on this scheme. Participating organisations would receive free training and support in working with people with autism.

The benefits of offering an internship to one of our autistic students / recent graduates include:

- access to a pool of untapped, diverse talent
- promotion of diversity of thought and problem solving
- reflection of the diversity of your clients and communities
- potentially become a 'Disability Confident' Employer

Internships run for 8 weeks on a full-time basis or can be spread over 40 days on a part-time basis.

**If you would like more information, then please get in touch with us [employautism@westminster.ac.uk](mailto:employautism@westminster.ac.uk). You can also see a past student case study from this scheme on our website.**



## Capital City College Group

In the wake of COVID-19, the UK faces an extraordinary challenge, with 1.2 million job vacancies that require filling, this posed a significant hurdle in matching the skills needed. Additionally, there was a growing call for increased gender diversity in tech, where the current representation of women stood at 24%. Several reports published emphasised this and the need for more diverse talent. In response to these, Capital City College Group forged a partnership with O1Founders, O1F is leading a tech education revolution spotting untapped talent and welcoming everyone regardless of age, culture, or education offering companies the opportunity to recruit the next generation of diverse talent through apprenticeships. All apprentices will have exposure to at least 12 months of unique peer-to-peer pedagogy to learn technical and critical soft skills and a range of coding languages before starting their apprenticeship with the employer.

**W:** [o1founders.co/apprenticeships/](https://o1founders.co/apprenticeships/)



## Hensoldt UK

### HENSOLDT UK Achieves Gold Award in Defence Employer Recognition Scheme

HENSOLDT UK is proud to announce that it has been awarded the prestigious Gold Award in the Defence Employer Recognition Scheme (ERS) by the British Ministry of Defence. This governmental recognition is a testament to HENSOLDT UK's commitment to supporting the armed forces community and its dedication to providing exceptional employment opportunities and support to military veterans, reservists, and their families.

Currently employing 17 veterans, with a workforce of 160, the company makes specific provision within its employment policies to ensure that all the training and support is given to enable ex-forces personnel to make a successful transition and utilise their skills to meet the company's needs. Additionally, reservists and cadet instructors are given 10 extra paid days of leave to deploy and attend training camps.

[www.uk.hensoldt.net](http://www.uk.hensoldt.net)



## Heathrow Airport

### Heathrow to host 25th annual Business Summit

Heathrow is once again opening its doors to entrepreneurs and local business owners at its 25th Business Summit.

The event gives companies a chance to meet face-to-face with partners working across the UK's hub airport, gaining invaluable insight into how their own business can become a part of the Heathrow supply chain.

Airport leaders are constantly on the lookout for new services and products that can improve passenger experience, keep operations running safely and efficiently and help the sector on its trajectory to net zero by 2050.

**The Summit will take place at the Heathrow Raddison Hotel on Thursday 16 November. To find out more, please visit <https://heathrowbusinesssummit.com/>**

The Heathrow Business Summit is delivered with the support of local Chambers of Commerce and business groups. Delegates will be able to listen to a series of talks from Heathrow leaders and partners, alongside networking sessions and exhibition stands from existing suppliers.



## Brunel Co-Innovate

### We have an exciting opportunity for businesses to work with final year Brunel students to bring fresh ideas into business.

If you have a collaboration idea in any of these fields listed below, you can work with final year Brunel students to bring your ideas into action.

- Digital Design (Digital Marketing, branding)
- Design (Product or Service Design, innovative and sustainable of particular interest)
- Computer Science (programming, web app or mobile app development, business modelling, use of artificial intelligence, machine learning, networks, security, code quality, programming methodology, human-computer interaction, social media, etc.)
- Business (business planning, marketing strategy, accounting and business management)
- Engineering (All aspects of manufacturing in SME's, Supply chain resilience, AI in supply chains,
- Product passports for manufacturers, circular economy, sustainability initiatives, Digital manufacturing)

**Contact us at [co-innovate@brunel.ac.uk](mailto:co-innovate@brunel.ac.uk)**



## United Corporation Ltd

United Corporation Limited - a serial export winner - have recently won a five-year price agreement contract with Qatar Shell GTL Limited. The deal is based on the supply of 100 per cent UK manufactured high-tech cryogenic equipment alongside ancillary services - British exports to Qatar.



### Milestone

Managing director Karim Fatehi MBE - currently interim chief executive of LCCI - called it a 'milestone contract' and one that will create further opportunity in the UK for supply chain engineering and export. He especially thanked the Department of Business and Trade for their support.

### Growth

Fatehi added: "I am pleased our export activity has moved into the post-pandemic phase. We are looking forward to growth for our international export market. This is a very positive development and it shows that our company is well-positioned to succeed in the global economy."

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

## LONDON CITY AIRPORT

### London City Airport

We were delighted to see that our Patron, London City Airport, launched a 'Women in Aviation Programme' which is a 3-month education programme in which 300 young women from 10 schools across East London participate.

Congratulations again to Sydenham School, the winners of the 'Women in Aviation' mentorship program.

A panel of judges comprised of industry experts awarded the winning group with vouchers and a special airside tour of LCY to showcase the airport's state-of-the-art digital air traffic control tower and new generation aircraft. The group, from Sydenham School, showcased innovative ideas and solutions on how to make the airport zero emission, considering both landside and airside operations. The students demonstrated excellent knowledge of how aircrafts can be made sustainably by using hydrogen fuel and sustainable aviation fuels (SAFs), as well as through changing the material of the aircraft.

In celebration of their outstanding achievement, LCY rolled out the red carpet as they visited the airport for an exclusive airside tour.

Read more about this, [here](#)



## Multifi

**multifi: Unleashing SME Growth** multifi, a cutting-edge business finance startup, is launching with a remarkable £10 million credit pool exclusively for UK SMEs. Small and medium-sized businesses (SMBs), which make up 99% of UK companies and employ over 16 million people, often struggle to access affordable credit.

Cashflow problems are a significant hurdle, with 82% of business failures linked to this issue. multifi simplifies the process with an online platform, offering SMBs access to up to £200,000 in credit that can be used alongside existing finance solutions, rapid payments, and straightforward terms.

Our mission is to empower SMBs to thrive and expand, turning potential into reality. We've secured £10 million from and we're just getting started.

multifi's diverse leadership team, with experience at Aldermore, Barclays, Citi, and HSBC, understands SMBs' challenges firsthand. Join us on this journey to transform business finance for SMBs.

**Learn more at [multifi.co.uk](http://multifi.co.uk) or email [sunil.dial@multifi.co.uk](mailto:sunil.dial@multifi.co.uk)**

# Multilingual Content: Think Globally, Act Locally



Oleg Semerikov CEO

**Did you know that a staggering 65% of consumers prefer web content in their first language? In fact, 40% of them simply won't make a purchase if the content isn't presented in their native tongue (source: CSA "Can't Read, Won't Buy" survey).**

Many global businesses recognise the vital role of multilingual content in elevating brand awareness, improving the customer experience, growing revenues, establishing credibility, and boosting online visibility. However, local businesses can reap these rewards just as effectively by speaking directly to their customers in their native languages.

According to The Migration Observatory, in 2021, migrants accounted for 14.4% of the

UK's population, comprising a substantial 9.5 million people. While the majority of them speak English, Nelson Mandela's wise words ring true: "If you talk to a man in a language he understands, that goes to his head. If you talk to him in his own language, that goes to his heart". Here is the secret to success for your web content and marketing materials: communicate with your customers in their native languages and see your revenue grow. The primary mother tongues of most expats in the UK include Polish, Hindi, Romanian, Italian, Portuguese, Spanish, Urdu, German, Chinese, and more.

Furthermore, let's not overlook over 186,000 Ukrainians who have sought shelter in the UK since the outbreak of the war in Ukraine (source: gov.uk, Sept. 2023). Alarmingly, only half of them reported proficiency in English (source: OECD survey). Language barriers pose a significant challenge for them. A 2023 survey conducted by the ONS reveals that 52% of Ukrainians in the UK are employed or self-employed. This translates into a substantial consumer base in the UK. Regardless of their income levels, they all make online and offline purchases and could potentially become consumers of your products or services.

With such a diverse population in the UK, multilingual translation and content creation services are no longer optional. They are the cornerstone of any successful business strategy. By localising your content, you're not only catering for the local market but also positioning yourself for seamless global expansion. Don't just reach out, connect on a deeper level – the language of your customers' hearts.

At Translators Family, we aim to facilitate cross-cultural communication by providing expertise and multilingual solutions. Having started our journey in 2006 in Ukraine, today we're an established translation and content creation company with teams in the UK and worldwide. Among our clients are governmental and humanitarian organisations, marketing, legal, financial, and consulting companies, and other enterprises. By creating, adapting, and translating your marketing, legal, and other content, including websites, videos, and software, we help you reach diverse target audiences. Let's go global together!

*Oleg Semerikov, General Manager at Translators Family, a multilingual vendor.*

For more information visit [www.translatorsfamily.com](http://www.translatorsfamily.com)

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# LCCI Member Offers



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## ■ NOA IGNITE

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# The post-Economic Crime and Corporate Transparency Bill world



**By Andreea Brindas, Solicitor, and Pamela Blore, Senior Associate Professional Support Lawyer, Birketts LLP**

The Economic Crime and Corporate Transparency Bill (the Bill) is currently making its way through Parliament and some businesses are already considering its practical implications.

## Identity verification

All:

- current and future individual directors will be required to have their identity verified and the company must ensure that an individual does not act as a director unless their identity has been verified;

- current and future persons with significant control (PSCs) and, in case of a relevant legal entity (RLEs), an officer of the RLE, must have their identity verified. PSCs and RLEs are relevant in respect of share ownership, voting rights or significant influence or control over a company;

- individuals or organisations delivering documents to Companies House will be required to have their identity verified. If a company is making its own

filings at Companies House, then the person filing must be an employee or officer of the company whose identity is verified. Alternatively, any employee of an authorised corporate service provider (ACSP) can file on the company's behalf.

There are various proposed time periods for the verification to take place, but generally they are on incorporation or within 14 days of appointment (for directors) or known status (PSCs/RLEs).

Generally, it is expected that the ID verification will be a one-off requirement and once a person is verified, they obtain verified status and a unique identifier number. However, there may be instances where re-verification is required, for example if someone changes their name.

## Reforms to Companies House (Registrar)

Currently, the Registrar has minimal powers to query information provided to it and is therefore limited in its ability to identify errors or raise concerns where suspicious activity is suspected.

However, the Bill aims to combat this and change the role of Companies House from a passive administrator to an active corporate gatekeeper, with its objectives will be set out in a new section of the Companies Act 2006, namely 1081A.

A sample of the proposed new powers of the Registrar include (but are not limited to):

- power to reject documents which are not consistent with the information already on the register and/or remove material from the register that has been previously accepted;
- power to require additional information and/or request that inconsistencies are resolved;
- power to strike a company's name off the register if it has reasonable cause to believe that any information

contained in, or statement connected to, its application for registration or registration is false;

- power to determine a new name for a company whose name contains a computer code or where it fails to change its name having been directed to do so; and

- power to analyse information for the purposes of crime prevention or detection (where appropriate).

## Other measures / changes

There are various other changes that companies may wish to consider.

- **Shareholder information.** Companies will be required, as a one-off, to include full details of all their members in the next annual confirmation statement to be filed after the Bill comes into effect.

- **Statutory registers.** The registers of directors, directors' residential addresses or secretaries and PSC would be kept centrally at Companies House rather than internally.

- **Email address.** Companies would be required to maintain a registered statutory email address which will be used only for the Government or Companies House to communicate with the company.

- **Restriction on company names.** Further restrictions are proposed by the Bill with regard to company names, for example, if the name suggests a connection with a foreign government, includes a computer code or gives a misleading impression of its activities.

- Improving financial information on the register. All small companies, including micro-entities, would be required to file their profit and loss accounts at Companies House and the existing option for micro-entities to file abridged accounts will be removed.



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# Mint condition

The Mint Leaf Lounge in the City proved a splendid venue for the LCCI's recent Asian Business Association (ABA) networking reception.

Guests heard from ABA deputy chair Rahul Mehta and Clelia Bevillard from principal partner Westminster University's WeNetwork.

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





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REWARDS

# Future of the financial sector

Lord Philip Hammond joined the City of London Chamber at the Guildhall as LBM was going to press in late October for a discussion on the future of the financial sector in the United Kingdom.

The meeting was organised by Alderman Prem Goyal and included members of both the London and City of London chambers and Corporation of London policy chair Chris Hayward.

Lord Hammond, a former chancellor, spoke of the role of the financial sector in the British economy, stressing that 'growth' was the keyword.

## Engine

"If Britain is to prosper, if the north of England is to prosper, it is essential to cement the position of the engine that is the

**"If Britain is to prosper, if the north of England is to prosper, it is essential to cement the position of the engine that is the financial sector driving the British economy and global economy"**

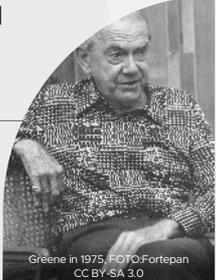
financial sector driving the British economy and global economy", he stated.

He added that as "the world is changing, it's not the capital that flows in the European countries that Britain needs to be mindful of, but rather the capital that flows into Asia".



## Answers to The Knowledge

On page 22

- 1 Westminster Abbey. In the 11<sup>th</sup> century it became known as 'west minster' to distinguish it from the 'east minister' that was St Paul's Cathedral. 
- 2 Luton Airport. Over 200 flights were cancelled.
- 3 Paul McCartney with his band Wings, by then made up of just three members with Linda McCartney and Denny Laine alongside the former Beatle.
- 4 There are two: Putney Bridge and Upminster Bridge with 34 stops between them. Putney Bridge crosses the river Thames, Upminster the river Ingrebourne.
- 5 The White Tower in the Tower of London. It was built the time of Willam the Conqueror in the 1080s.
- 6 George Frederick Handel (1685-1759). German-born, he moved to London in 1712.
- 7 *Beowulf*. It is thought to have been written as early as 700 AD with the author unknown.
- 8 1986. It refers to the deregulation of the stock market with computerised trading replacing the old pit-style trading floor.
- 9 Graham Greene (1904-1991). Perhaps his best-known novel is *Brighton Rock*. 
- 10 The Evening Standard. It started life as The Standard and became an evening paper in 1859. It became a free paper in 2009.

Greene in 1975. FOTO:Fortepan  
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# Coming up...



## NOVEMBER

**Networking Training: How to work a room with Heather White, Smart Networking at LCCI**  
Tuesday 1 November, 2.00pm – 4.30pm

**How to Drive Productivity and Resilience in the Workplace during Challenging Times with Sarah Jo Loveday, Founder, peopleknd**  
Monday 6 November, 1.45pm – 2.30pm

**Understanding and Taking Advantage of Free Trade Agreements (FTA)**  
Monday 6 November, 2.00pm – 3.00pm

**Supply Chain Resilience**  
Tuesday 7 November, 10.00am – 11.00am

**International Trade Week Networking Reception at LCCI**  
Thursday 7 November, 12.00pm – 2.00pm

**Business Owners Club Winter Reception at Balfour At Bow Wine Vaults**  
Tuesday 7 November, 4.00pm – 6.00pm  
*Programme Partner: LenovoPRO*

**Understanding Cross-Cultural Communication – a game changer for international trade**  
Wednesday 8 November, 10.00am – 11.00am

**Women in Business Reception with Naomi Riches MBE, London 2012 Paralympic Champion at Tower Suites**  
Wednesday 8 November, 6.30pm – 8.30pm

**Expanding your Business Internationally – Networking Reception at LCCI**  
Thursday 9 November, 12.00pm – 2.00pm  
*Programme Partners: HSBC and UPS*

## Lord Mayor's Show: LCCI Open House

**Saturday 11 November, 10.00am – 5.00pm**  
Mansion House

LCCI will be exhibiting a float in support of Ukraine at this year's Lord Mayor's Show on Saturday 11 November, the biggest day in the City's calendar which celebrates the spirit, vigour, diversity of London and the inauguration of the new Lord Mayor. The route starts at Mansion House and ends at Victoria Street. If you are joining the celebrations, be sure to pop in to LCCI's Members Lounge to warm up over a tea or coffee or join us for a celebratory drink at lunchtime. The lounge will be open from 10.00am - 5.00pm for members visiting the parade.



**City of London Chamber Property and Construction Networking and Briefing with guest speaker Shравan Joshi MBE, Chairman of Planning & Transportation, City of London Corporation**  
Tuesday 14 November, 12.00pm – 2.00pm

**Networking Reception Celebrating Global Entrepreneurship Week at LCCI**  
Tuesday 14 November, 5.00pm – 7.00pm

**APPG for London as a Global City Parliamentary Reception at House of Commons Sponsored by Excel London**  
Wednesday 15 November, 1.00pm – 3.00pm

**Maximise your Membership at LCCI**  
Thursday 16 November, 3.00pm – 5.00pm

**International Market Intelligence and Research**  
Tuesday 21 November, 10.00am – 11.00am

**Go Connect Networking at the Juno Rooms**  
Tuesday 21 November, 3.00pm – 5.00pm

**International Market Intelligence and Research**  
Tuesday 21 November, 10.00am – 11.00am

## Black Business Association Networking Reception

**Tuesday 23 November, 6.00pm – 8.30pm**  
LCCI

Join us for an evening of networking and hear from our amazing guest speakers Segun Akinwoleola, The Gym Kitchen and Carlton Brown, Marshall & Brown who will each share their own stories, how they became success entrepreneurs and how they have overcome individual challenges. Supported by programme partner **University of Westminster**. The event is free to attend for all Members and the Community Network.

**Menopause and Work: How to avoid the exit of your most senior and valuable women in your business**

Monday 27 November, 2.00pm – 2.45pm

**Asian Business Association Winter Reception at Bombay Brasserie**

Thursday 30 November, 6.00pm – 8.30pm

*Programme Partner: University of Westminster*

## DECEMBER

# Annual Winter Reception

**Thursday 7 December, 6.00pm – 8.30pm**

Fortnum & Mason

Celebrate the festive season on Thursday 7 December, 6.00pm – 8.30pm at Fortnum & Mason. The reception will be held on the ground floor field restaurant, overlooking the store's world-renowned Food Hall, where attendees will be treated to fine wine and delectable canapés. Guests will also have the opportunity to indulge in some in-store shopping prior to the reception and enter a business card draw to win a hamper. Tickets start at £118.80 inclusive of VAT for Patron and Premier Plus members.

**Go Connect Festive Networking at LCCI**

Wednesday 13 December, 3.00pm – 5.00pm

## JANUARY

# Add value to your business: use an internship scheme

**Tuesday 16 January, 10.00am – 10.45am**

Free Webinar

Have you ever considered utilising interns as an additional resource for your business? Join this free webinar on Tuesday 16 January, 10.00am – 10.45am and hear from Patrick Gorman, London Internship Manager at CAPA, to find out more about the world of internships and hear how working with a structured, academic internship scheme with dedicated support staff can add value to your business.



**Coffee and Connect Networking at LCCI**

Wednesday 18 January, 10.00am – 12.00pm

**Women in Business Networking with Sara Davison, The Divorce Coach at LCCI**

Thursday 18 January, 12.00pm – 2.00pm

**LinkedIn Workshop: How to Grow Your Business Through LinkedIn**

Monday 22 January, 3.00pm – 4.30pm

**Business Owners Club New Year Reception at St James Place Entrepreneur Club**

Tuesday 23 January, 6.00pm – 8.00pm

*Programme Partner: LenovoPRO*

# Capital 500

**Wednesday 24 January, 12.00pm – 2.00pm**

Haymacintyre

On Wednesday 24 January, 12.00pm – 2.00pm LCCI will discuss the latest results for the Capital 500 – London's largest and most authoritative regular business survey. We will be joined by guest speakers Ian Daniels, Property Partner from Haysmacintyre, Vicky Pryce, Chief Economic Advisor and Board Member for Cebr, and James Rentoul, Director at Savanta ComRes, to hear their thoughts on the Q4 2023 results. Sponsored and hosted by **Haymacintyre** this complimentary event is open to all Members, Community Network and Non-members.

# Go Connect! Networking

**Wednesday 24 January, 4.00pm – 6.00pm**

Humble Grape, Fleet Street

LCCI member venue **Humble Grape, Fleet Street** will host the first networking event for 2024, at a station tasting event where guests will be able to network as well as experience their broad selection of wines. Taking place on Wednesday 24 January, 4.00pm – 6.00pm this event is open to Members only.



# What are Bedbugs and how can they be treated?

**Shield Pest Control is one of London's longest-running and highly regarded pest control organisations. Operating for almost fifty years, the company is renowned for providing incredibly high standards of pest control services to both domestic and commercial clients across Southeast England.**

Due to an influx of bedbug infestations in Paris this year, UK residents have been on high alert, cautious of transmission via travellers going to and from Paris to the United Kingdom. At Shield Pest Control, our bedbug callouts have become a daily occurrence with a minimum of 2-4 per day. But, what exactly are bedbugs? In this article, we will be discussing what bedbugs are, prevention tactics, and how to detect them.

Bedbugs are small reddish-brown insects that feed off of the blood of humans, often during sleep due to being able to sense the carbon dioxide emitting from our bodies whilst we rest. Due to their small size, bed bugs can often go unnoticed until someone gets bitten, which is when people start to look for an answer.

Bedbugs can infest homes, hotels, or anywhere where someone lives or stays, and are considered to be a public health pest that is hard to hide from. Bedbugs are often associated with poor hygiene, but this is a common misconception. In reality, bedbugs are typically spread through travel, making frequent travellers more susceptible to bedbug issues. The pest can easily be transmitted from person to person on public transportation, including

planes, trains, and buses, which is why residents are so concerned about its spread from Paris.

Signs that you may have a bedbug infestation include red and itchy bite marks, typically found in either a line or cluster on exposed skin. You may also notice tiny blood spots on bed sheets, indicating that bedbugs have either bitten or been squashed during sleep. Additionally, you may see excretion marks on bed sheets that resemble ink splatters, or cast nymphal skins (similar to when a snake sheds its skin) in areas where bedbugs are hiding. Finally, if you spot a bedbug itself, that's a clear sign that you have a problem.

Bedbugs can be hard to treat due to the pest being highly resilient and the ability to survive for up to a year without feeding. Insecticide applications alone are not effective against bedbugs since bedbug eggs are waterproof. You would need to wait for the eggs to hatch into the nymphal stage before any insecticide will successfully take effect.

The best approach to treating bedbugs is with a combination of insecticides, as well as a heat treatment. By implementing a heat treatment, you will eradicate the entire life cycle of the

bedbugs, including the eggs, nymphs and adults, all in just one day. Beds, mattresses, sofas and clothing are all able to be treated above 60 degrees with heat treatment. Insecticide spray is also recommended to be applied to all floors and wall-to-floor junctions. This process should be repeated over several weeks for complete elimination.

The key to detecting bedbugs is to be vigilant. When travelling, ensure that you avoid putting your suitcase on the bed. Instead, place it onto a luggage rack if available until you have thoroughly checked the bed. Pull the bed out, check the mattresses and see if you can identify any of the signs mentioned.

If you suspect a bedbug infestation, it is important to take action by calling a pest control specialist to determine the extent of the infestation. Do not feel ashamed to ask for help.

Shield Pest Control's qualified technicians are experts in bedbug detection and elimination, taking a comprehensive approach that ensures that we don't just treat the symptoms, but address the root cause of the infestation.

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# Who's who in the Skills, Innovation and Entrepreneurship committee

**This group – whose full title is the London, Fostering Skills, Innovation and Entrepreneurship committee – brings together industry, education and training around the needs of London business across skills, innovation and entrepreneurship.**

The committee contributes to and informs LCCI's policies, supports the chamber in representing key challenges and opportunities, and shares best practice across these critical themes.

## Transformation

Skills, Innovation and Entrepreneurship Committee. It works to preserve London's role as a city for entrepreneurs, responds to the changing nature of work, and encourages collaboration across London's business community. The committee drives transformation, seeks opportunities for new ways of working, and helps create an environment for innovative businesses to share their expertise for cross-sector learning.



**Chair - Anthony Impey, chief executive, Be the Business**

Be the Business is a not-for-profit organisation that is boosting productivity in the UK. Impey is also chair of the City & Guilds Industry Skills Board and the Institute of Coding's Artificial Intelligence Governance Board.



**Charmain Browning, head of people UK, DP World**

At DP World, her remit includes responsible for creating and implementing the UK people strategy and for all aspects of

the employee lifecycle across the UK for ports and terminals.



**Neil Coates, chief operating officer, enterprise and employment, London South East Colleges**

Focuses on developing strong interdependent teams to enable innovation, he has a remit to drive the group's employer engagement strategy, developing pathways into employment, including professional training opportunities to ensure employers have a central voice in the skills for their staff.



**Linsey Cole, director of business engagement, University of Westminster**

Leads Westminster's work with business, industry and employers, including student enterprise, short courses, apprenticeships and alumni relations. Prior to Westminster, she led award-winning enterprise education programmes to support students and graduates to develop their enterprise skills and start successful businesses.



**Carlos Cubillo-Barsi, chief executive, OCN London**

OCN London is an Ofqual regulated awarding organisation working with businesses across the UK to develop the

skills and qualifications they need to thrive. Over 25 years leadership experience within further education and a track record in providing learners from all backgrounds with opportunities to secure great jobs and develop in their role.



**Kurt Hintz, executive principal, Capital City College Group**

Has worked in Further Education for over 20 years and has a history of vocational and apprenticeship training delivery. Has managed teaching and learning projects including the ETF outstanding teaching, learning and assessment and flexible learning project in cyber security.



**Steve Lee, director of apprenticeships and business development, Newham College**

Responsible for driving the college's employer engagement strategy, working with employers to develop curriculum and shape courses to meet the current and future skills needs of industry. Member of the executive committee for Newham Chamber of Commerce and a T-Level ambassador for the Department of Education. Has over 15 years' senior leadership experience across the further education sector.



**Ian Rabbidge, founder and managing director, Alvio**

Has 30 years experience launching startups and commercialising brands as diverse as Red Bull to P&O

Ferries. During lockdown he and his partners founded Alvio, the app that enables brands and retailers to collaborate and scale rapidly across the Shopify ecommerce platform.



**Andrew Stonehouse, founding partner and creative director, S2 Design and Advertising Ltd**

Has over 30-years' experience in the branding and graphic design industry. In his career, he has developed strategic brand positioning and communications for a wide variety of organisations from international enterprises, NFPs and NGOs through to small start-ups.



**Haarprit S Suri, director, Suri London Properties Holdings**

His business is residential and student accommodation in property sector. He is a Freeman at The World Traders company, City Livery, chair, Park Royal Business Group, board member Bridge India, Ealing Acton Business Club, member of LCCI Council.



**Jonathan Woodhead, policy adviser, Birkbeck, University of London**

Responsible for public affairs and stakeholder engagement, he has a broad experience in the universities sector ranging from working for the main HE membership organisation, working for an MP in Parliament and holding strategic roles at two London universities.

# Trading places

**Daniel Peters gives the background to the burgeoning number of free trade agreements in the world and how they have developed since the earliest days of trade**

People have exchanged or traded goods since the dawn of humanity – before borders or territories were established – as they sought to obtain products or

materials which they couldn't produce or didn't exist in their part of the world.

As individual states were created, certain factors emerged as essential in cross border transactions. This included demand, capability to produce, transport of goods, payment, and origin. The origin of goods was particularly important when it was deemed necessary to establish or confirm provenance as a demonstration of quality or taste.

## Silk Route

Ultimately the emergence of individual states drove a need for more detailed descriptions of goods and a tariff classification

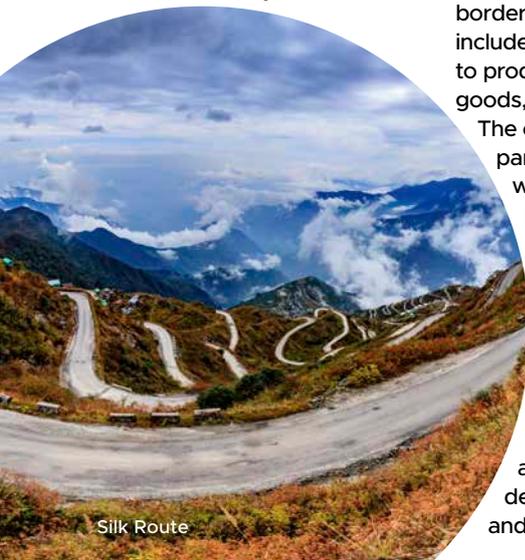
system but this did not impede the development of extensive global trade transactions. Indeed the Silk Route – in its prime from the 2nd century BC until the 1400s – transcended geographical borders and the power of traders trumped that of country officials. From the inland starting point of Xi'an in central China, all the way to the western fringes of the Roman Empire, businesses had their own protecting forces, set tolls and tariffs, and exchanged and spread cultures and religions as well as goods such as silk and precious stones.

The demise of the first incarnation of the Silk Route is attributed to the increasing dangers of bandits, a rise in trade boycotts, and natural phenomena such as sandstorms. But perhaps

the main factor was the development of navigational tools and sailing vessels which made maritime trading more practicable. The route was resurrected in President Xi Jinping's thirteenth five-year plan (2016-20) for China which included the 'belt and road' initiative, still well under way and potentially involving 65 per cent of the world's population and a third of its GDP.

## Hanseatic League

Later to be developed – though deeper and concentrated in the European area – was the Hanseatic League. Named after the 'hanse' (merchants), the league was set up in 1241 when the cities of Lubeck and Hamburg concluded a 'treaty of friendship and free



Silk Route

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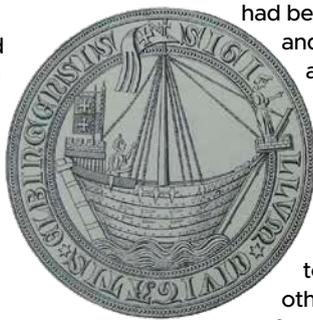
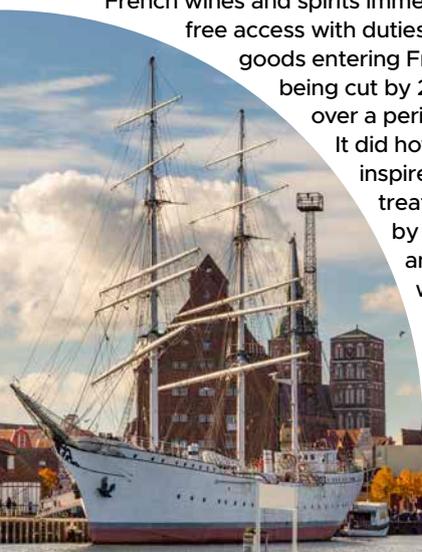
trade'. Fish was the original link. Lubeck's river Trave was a spawning ground for herring. Hamburg, on the river Elbe, was close to salt mines, salt being used to preserve the fish. With a canal allowing inland transit by water, ancillary services were quickly developed – barrels for shipping the fish, specialist shoes and clothing, and taverns and beer for thirsty workers. One historian wrote that it was to be expected with "men hard at work fishing, salting and packing the herring, that beer would have been drunk in large quantities but the amount consumed almost passes belief!"

The success of the herring arrangement led to other cities using a similarly cooperative model and an expansion of the league which at its zenith included Cologne, Gotland, Novograd, Riga, Tallinn and London. By the 15th century it had become a powerful club of cities with almost total control of north European trade. As one historian put it: "Since there were no navies to protect their cargoes, no international bodies to regulate tariffs and trade, and few ports had regulatory authorities to manage their use, the merchants banded together to establish tariff agreements, provide for common defence and make sure ports were safely maintained."

### Cobden-Chevalier Treaty

The Hanseatic League eventually died out by the end of the 16th century when nation states asserted their power over cities but their multi-city trade arrangements can be seen as a blueprint for subsequent country ones. The first one generally recognised as a bilateral country trade agreement is the Cobden-Chevalier Treaty between Britain and France in 1860 – named after Richard Cobden, a merchant, opponent of the Corn Laws, and a champion of free trade. It did not appear however to give the Brits a particularly good deal, allowing French wines and spirits immediate tariff free access with duties on British goods entering France being cut by 20 per cent over a period of time.

It did however inspire other treaties signed by Britain and France which introduced the 'most favoured nation' concept



Siegel Elbing 1350



Omni Mount Washington Resort, Bretton Woods

(essentially preferential tariff rates based on origin) which was adopted as a principle in future trade agreements.

### Bretton Woods

Fast forward to the 1940s by which time trade barriers had grown and protectionism was prevalent. Many considered that the absence of free trade had been a factor in the two world wars and, in 1946, the Bretton Woods agreement came into effect which included rules to prevent national trade barriers being erected. Two years later the General Agreement on Tariffs and Trade (GATT) was formed with an initial 23 countries committing to the "reduction of tariffs and other trade barriers and elimination of preferences on a reciprocal and mutually advantageous basis".

GATT worked on the basis of negotiation 'rounds' in locations from Annecy to Doha and have succeeded in reducing average global tariffs from 22 per cent in 1947 to less than five per cent today. GATT's successor – the World Trade Organisation (WTO), formed in 1995 – had a more comprehensive objective namely "the regulation of trade in goods, services and intellectual property (IP) by providing a framework for negotiating trade agreement and a dispute resolution process to enforce adherence to WTO agreements".

### Doha Round failure

Membership of the WTO now stands at 164 and all free trade agreements need to be registered with the organisation. With the failure of the Doha Round of negotiations in 2011 after ten years of talks, the number of bilateral and other trade agreement has gone through the roof.

FTA have broadly been defined as arrangements between two or more countries to reduce or eliminate barriers to trade and investment and to facilitate stronger trade and commercial ties between them. But increasingly they have developed to cover much more.

Fewer are now baldly termed FTA. Instead we have agreements on digital economy, comprehensive economic partnerships, trade continuity, strategic partnerships and, perhaps the one with the trickiest acronym in a strong field, the Comprehensive and Progressive Agreement for Trans-Pacific Partnership – UK participation in the CPTPP is expected in this in the second half of next year.

### Chapters

The scope of the agreements has developed well beyond trade in goods, services and IP. The EU's agreement with Canada, for example, has 30 chapters and innumerable annexes and protocols which include trade remedies, mutual recognition of professional qualifications, telecommunications, e-commerce, competition and dispute settlement. Sustainability policies are increasingly being covered and there is a drive to promote gender-sensitive trade policy and address gender inequalities resulting from agreements with developing countries.

This is to be welcomed and indeed the LCCI has recently received support from the appropriate minister in the Shadow Cabinet of the Chamber's stance on including women in all trade deals that could be negotiated by a future Labour government.

### Lack of awareness

From a practical point of view it is also the case that there is a vast array of different origin rules that apply in varieties of trade agreement. This presents businesses, especially SMEs, with technical and bureaucratic barriers which many of them choose to avoid by not taking advantage of the agreements. This, and the lack of awareness of the agreements in the first place, is one of the main challenges for governments around the world who wish to promote trade.

[www.londonchamber.co.uk/LCCI/media/media/inclusion-of-women-in-the-negotiation-of-free-trade-agreements.pdf?ext=.pdf](http://www.londonchamber.co.uk/LCCI/media/media/inclusion-of-women-in-the-negotiation-of-free-trade-agreements.pdf?ext=.pdf)

# London Business Matters

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# CAPITAL MATTERS

NOVEMBER\DECEMBER 2023

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COVER STORY

Q&A with Chloe Jones and Mary Harding from Troup Bywaters + Anders

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For any queries on features or advertising in *Capital Matters*, contact:

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# Why do international business favour Hessen?



By Jonas Winkler, Director Location Marketing & Investor Services, Hessen Trade & Invest

The economically vibrant state of Hessen lies at the heart of Germany and Europe, at the crossroads of numerous international transportation routes. Home to a eurozone's financial center, it has evolved into one of Europe's strongest regions and is a dynamic science, innovation, and business hub.

Hessen's economic core is Frankfurt am Main, a major financial and commercial location. Boasting more than 200 domestic and overseas banks, stock exchange Deutsche Börse, German central bank Deutsche Bundesbank, and the European Central Bank (ECB), Frankfurt is Germany's preeminent financial center and plays a prominent role in Continental Europe.

Hessen has successfully positioned itself as an international business and technology location in Germany and Europe for many years now. Since 2012 - the year Hessen Trade & Invest (HTAI) was founded - 1,675 international companies have set up operations in Hessen or expanded existing investments here, bringing the total to more than 13,000 so far. What is more, fewer than 4% have left again after coming here - a remarkable success rate.

## Hessen - a home from home for many international companies

Hessen boasts an extensive network of English-speaking lawyers, tax consultants, and HR service providers plus much, much more. International companies benefit from

Frankfurt Airport's frequent flights to 349 destinations in 102 countries. For many international companies, Hessen feels like a home from home: The international community is alive and visible everywhere.

## An international R&D location at the heart of Europe

Many international companies have already established their EU headquarters near Frankfurt Airport, which offers easy access to markets in Germany and Europe. And many of these have also located their

R&D centers in Hessen. The state has become a top research and health industry location in recent years - and not just in the Greater Frankfurt area. Australian group Sonic Healthcare Ltd., which owns biovis Diagnostik MVZ GmbH, invested in Limburg/Lahn some years ago.

This year, a new lab facility opened at the Limburg site and the workforce increased in response to dynamic growth in demand for microbiome analysis services.

Other examples of successful R&D locations can be found in the automotive sector. Chinese electric car makers Geely (with their Brand Lotus) and Chery Europe have been based in Raunheim, near Frankfurt, for more than five years now. These Chinese companies are taking a similar approach to Hyundai, Kia, Honda Motor Co., and Toyota, which started adapting Asian engineering to European customers' needs very early on.

Traditional and innovative technology sectors are increasingly

converging - such as in the areas of resource efficiency and digitalization - and interdisciplinary networking is becoming more common. National and international companies use Hessen Trade & Invest's services to make new contacts, learn about new trends, and obtain tailor-made advice on funding opportunities - free of charge and without obligation. We act as a partner for business, science, policymakers, and society at large, providing cooperative, pragmatic technology funding.

To sum up: International business favour Hessen as a powerful place to research, develop, and successfully launch products on the German and European markets.

## Services for international investors

Our teams of experts (HTAI) advise international investors with the help of our Hessen Economic Development network. We work together closely with regional partners in northern, central, and southern Hessen, as well as with more than 130 municipalities in the state.

Not only can we help you become established here, but we'll also focus on your continuing business development in Germany and Europe. HTAI has numerous experts in almost all industrial sectors in Hessen. And it goes without saying that our services are free of charge.

## Jonas Winkler

Director Investor Services & Location Marketing HTAI

T: +49 611 950 17 8641

E: jonas.winkler@htai.de



HESSEN

TRADE & INVEST

Hessen Economic Development



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# Empowering your Business

The State of Hessen is a premier investment destination in Europe. Our region offers you a strategic location in Germany, first-class infrastructure and highly skilled talent. Join our empowering ecosystem and use our region as a launchpad to boost your business!



**invest-in-hessen.com**



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Ministry for Economic Affairs,  
Energy, Transport and Housing  
State of Hessen



**HESSEN**  
TRADE & INVEST

Hessen Economic Development

# Unlocking Innovation through Knowledge Transfer Partnership (KTP)

Are you a forward-thinking business eager to drive innovation and gain a competitive edge in your industry? At London South Bank University (LSBU) we can help you transform and grow your business with our academic expertise on our part-funded KTP programme.

## Why partner with LSBU?

- **Expertise:** LSBU fosters a vibrant, world-class research community across diverse fields. Find expertise and partner with us for cutting-edge knowledge and skills to elevate your business.
- **Research Excellence:** 95% of our research is world-leading, internationally excellent or recognised. We're eager to apply our findings to address your unique business challenges.
- **Business Growth:** KTPs drive tangible business growth. Partner with us to enhance products, streamline operations, and gain a competitive edge.
- **Funding Support:** Access financial support for your collaborative project. KTPs make innovation affordable, particularly for small and medium-sized enterprises.
- **Long-Term Commitment:** Our KTPs offer more than short-term benefits. They're a commitment to long-term innovation, talent development, and the enduring success of your company.

 My company is just completing its second very successful KTP with LSBU. Not only have we managed essential change processes that benefit the company's efficiency and profitability, but have also gained a highly competent and valuable team member.

KTP Project Partner

## Connect with us

[southbankinnovation.co.uk](https://southbankinnovation.co.uk)



## Investing in skilled digital design creatives is key to ensuring future innovation

Today, providing effective and innovative creative digital content, communications and branding is essential for every business sector, from in-house design departments and agencies to finance, retail, technology, government, NGOs and charity sectors. The BA Creative Digital Design Professional degree apprenticeship is an opportunity to develop apprentices into skilled, confident digital design professionals who can add innovative creative solutions to today's fast moving digital landscape.

Since the introduction of the apprenticeship levy in 2017, employers have significantly increased their investment in apprenticeships, reflecting the UK economy needs for high-skill and high-innovation within their workforce. Universities UK reports 98% of employers are seeking degrees that make their apprentices future ready, equipped with knowledge and 'soft skills' vital for an adaptable, agile and competitive future.

The BA Creative Digital Design Professional degree apprenticeship is attractive for upskilling current employees and recruiting apprentices. Apprentices are driven, ambitious employees who can bring real creative diversity of thinking to your company. It is a chance to add value to your workforce by developing an apprentice's career. Watch them progress into confident digital design professionals, skilled creative content creators and communicators that meet your organisation's need to innovate.

Middlesex University provides the apprenticeship training and has a long and successful history of offering high calibre Arts and Design education and work-based learning programmes. It is the first university in London and the Southeast to offer the BA Creative Digital Design Professional degree apprenticeship. Apprentice training is financed through the Apprenticeship Levy fund.

**Find out more at [apprenticeadm@mdx.ac.uk](mailto:apprenticeadm@mdx.ac.uk)**

### Enhance your company's creative potential with an apprenticeship

- Upskill current employees or attract new recruits
- Gain apprentices that can implement digital design concepts, develop and communicate new products and services and provide innovative design solutions
- Partner with Middlesex University, a creative industries education leader and experienced degree apprenticeship provider
- Employers with payroll of **more than £3 million** can use their apprenticeship levy contributions to pay for places on apprenticeship programmes. Employers with a payroll **below £3 million** are eligible for government funding that will cover up to 95% of the cost of an apprenticeship course

In association with



**Email [apprenticeadm@mdx.ac.uk](mailto:apprenticeadm@mdx.ac.uk) to find out more.**  
**Start date: September 2024**

# Don't get caught out by the CSCS skills card changes!

## Get qualified at New City College to obtain your new card

CSCS Industry Accreditation cards will soon become invalid and many construction workers will need to be assessed and gain a qualification in order to obtain one of the new CSCS cards.

The changes are likely to affect around 60,000 workers, managers and employers in the building industry.

Cards previously gained through 'Grandfather Rights' – or employer recommendation – will be banned on 31st December 2024 and cannot be renewed.

What you need to do next will depend on your occupation and what qualifications you already hold. Construction workers with no prior qualifications will now have to achieve an NVQ Level 2 in their trade in order to hold a card that allows them access to building sites.

Now is the time to plan ahead!

All workers must register for the qualification before their card expires in 2024. If you are an employer, you must help your employees complete and achieve the qualification.



If it all sounds a bit complicated, do not despair. At New City College, we can help!

We have tailored courses for construction workers – making it cheaper and quicker for employees to get qualified and obtain their new CSCS card. Our NVQ-only pathways will help ensure workers have the relevant qualifications that are now needed within the industry.

### Why are these changes being made?

The new scheme has been developed through the Construction Leadership Council's drive for a fully trained and competent workforce.

### Will I have to attend college to achieve the NVQ?

No, NVQ assessments are completed in the workplace so you will not have to take time off work or attend college.

### How much will it cost?

This varies depending on the college or training provider, the qualification and assessment method. CITB grants are available to assist with the costs.

### How long will the NVQ take?

The qualification can be achieved in a minimum of 14 weeks. The average is between 6 and 12 months from registration to receiving the certificate.

### Will I have to do the NVQ again when my CSCS card needs renewing?

No, NVQs are generally lifelong qualifications.

If you have any questions about the changes and would like to discuss your options, our course advisors really know their stuff, so give us a call on

**020 7613 9239** for honest, straightforward advice. See our courses at New City Trade Skills ([ncctradeskills.co.uk](https://www.ncctradeskills.co.uk))



New City  
Trade Skills

## Get qualified with us

Whether you are just starting out, an experienced professional or an allied tradesman, we can help you find the right course and get qualified quickly and effectively.

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- Expert tutors
- Purpose-built training centres
- Quality courses, competitively priced

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[commercial@ncclondon.ac.uk](mailto:commercial@ncclondon.ac.uk)



Department  
for Education



## Q&A with Chloe Jones, HR Coordinator and Mary Harding, L&D Coordinator from Troup Bywaters + Anders



### WHY DID YOU INVEST IN THESE TRAINING AND EMPLOYMENT SCHEME(S)?

**Chloe:** Troup Bywaters + Anders formally introduced its apprenticeship scheme in 2012, working with training providers to create a standard fit for the industry. We continue to be involved in the development of building services design engineering standards, acting as a lead employer and trailblazer in the industry.

Through our investment in apprenticeships, we have been able to address a skills gap by developing and nurturing our own pool of home-grown talent – a crucial factor in strengthening retention as well as the sustainability and ethos of our business.

Not only that, but our apprentices have also positively contributed to both our financial growth and size, demonstrating the success of the scheme. This year, we've taken on 12 apprentices nationally and we hope to

continue on this path of progressive growth as we look to the future.

Historically, University has been the typical route into engineering, but apprenticeships have helped to open up a more accessible pathway into the profession and provide opportunities to people from more diverse and vast backgrounds. This has helped us enhance our EDI at a grassroots level. A good example of this is the recruitment of apprentices who are school leavers; the scheme allows us to help shape their learning and skills directly in accordance with our business ethos and values.

Our scheme has introduced a professional route into the industry which provides both academic, training and development opportunities at all stages up to Chartership, allowing us to align with the Engineering Council competence standards and professional engineering institutions such as CIBSE.

### WHAT CHALLENGES HAVE YOUR LEARNERS HELPED YOUR BUSINESS OVERCOME?

**Chloe:** Our apprenticeship scheme has aided STEM engagement, particularly within underrepresented groups in the industry, such as women and ethnic minorities. Supporting data shows that since its introduction, our scheme has seen our female apprentice ratio increase to 21% and our ethnic minority apprentice ratio increase to 20% - both numbers being above the industry average.

*Continued on p91...*

**Our scheme has introduced a professional route into the industry which provides both academic, training and development opportunities at all stages up to Chartership**



# The Croydon College Group

encompassing Croydon College, Coulsdon Sixth Form and Croydon University Centre, has a long history of delivering education.

**Croydon College offers a wide range of technical and vocational qualifications, which are career-based and are tailored towards real working environments and are designed to give students the best opportunities to gain the qualifications and skills they need for the career they want. The College prides itself on top-quality teaching spaces, industry-standard facilities, software and equipment, as well as links to over 1,000 employers.**

Studying at the College prepares students for the workplace, by creating a learning environment that blends hands-on technical learning with knowledge and professional work experience.

In addition, Croydon College is one of south London's leading providers of apprenticeships. Apprenticeships are offered at a range of levels, and open to anyone over the age of 16. There are no tuition fees as training costs are funded by the government and employers.

Coulsdon Sixth Form College provides the young people of Coulsdon and the surrounding area with an exceptional sixth-form experience. Small enough to know each individual student, yet big enough to provide wide subject choice and access to amazing facilities and teachers who bring their industry experience to the classrooms, studios and workshops.

The choice of subjects at the College is extensive with 30 A Levels to choose from and a wide range of BTEC subjects. There is more choice at Coulsdon than many other school sixth forms or colleges and its small class sizes provide room for individual attention and support. Students can also build their own programme of study combining A Levels and BTECs where appropriate, allowing a specialist focus on their studies while boosting their UCAS points.

Croydon University Centre, located right in the heart of Croydon, are passionate about offering high-quality, affordable university degrees and higher national

programmes directly to the community. Courses are designed with local stakeholders in industries in high demand including healthcare, nursing, teacher training and construction.

Tuition is offered in small groups in a supportive and inclusive environment, making the Centre a truly unique place to study, with contact time built flexibly around existing work, childcare or other commitments.

The University Centre has a partnership with the University of Roehampton – one of the top ten universities in London. This collaborative partnership ensures the programmes are updated and incorporate important employability elements and essential academic skills within it. This allows students a real opportunity to further their career ambitions or progress to postgraduate opportunities beyond Croydon University Centre.

We're enrolling now - find out more at [www.croydon.ac.uk](http://www.croydon.ac.uk), [www.coulsdon.ac.uk](http://www.coulsdon.ac.uk) and [www.croydonuniversitycentre.ac.uk](http://www.croydonuniversitycentre.ac.uk).



**Croydon College**

# OPEN EVENT

**SAT 4th NOVEMBER 2023** | 10AM-2PM  
**WED 13TH MARCH 2024** | 5PM-7PM  
**WED 19TH JUNE 2024** | 5PM-7PM

**REGISTER AT | CROYDON.AC.UK**

**Coulsdon Sixth Form College**

# OPEN EVENT

**THU 16th NOVEMBER 2023** | 5PM-7PM  
**WED 20th MARCH 2024** | 5PM-7PM  
**WED 26th JUNE 2024** | 5PM-7PM

**REGISTER AT | COULSDON.AC.UK**

*Continued from p89...*

It allows succession planning for the future of the business and fosters an inclusive culture.

Secondly, it's helped to improve overall retention rates. Currently, 23% of our workforce are apprentices, graduates and trainees.

We've also been able to solve innovative challenges with the input of our apprentices. Many are representatives on our Future Leaders board, which we launched last year. This forum is made up of a mixture of people across the business who get together to exchange ideas, experiences and give feedback. This feedback is shared with the board and informs the business' wider strategy. An example of the impact they've helped to make is within our enhanced benefits package. Thanks to their views, company-wide changes were made and implemented.

### WHAT DO YOU CONSIDER TO BE THE MAIN BENEFITS OF THE TRAINING AND EMPLOYMENT SCHEME(S) YOU PARTICIPATE IN?

**Mary:** Apprentices have a really positive impact across Troup Bywaters + Anders. Our Future Leaders board is just one example, but the whole business also benefits from their presence in the workplace.

This is reflected in our metrics having increased turnover by 70% since 2012 and won 42 awards of excellence related to people development and apprenticeships.

We definitely see our business as a valuable environment for apprentices to carve out a successful career. One of our apprentices, Samuel Clark said that for him, some of the key benefits include pursuing a degree 'at no cost to [him]', 'early exposure to the industry' and helping him create 'a detailed career plan'.

### WHAT ADVICE WOULD YOU GIVE TO EMPLOYERS CONSIDERING USING A TRAINING AND EMPLOYMENT SCHEME FOR THE FIRST TIME?

**Mary:** We would suggest employers utilise Government support and advice to help them shape their training programme, as well as the wealth of resources that are available online. We're also part of several industry coalitions - such as the Technical Apprenticeship Consortium (TAC) - which allows us to exchange experiences and best practices with other employers seeking to sharpen their training scheme(s).

When creating the programme, consider manager and stakeholder buy-in to ensure best practice is established from the start. If you create clear objectives, then you can make sure the programme aligns well with the business' strategy ensuring the programme and the business grow together.

It's also worth saying - keep looking for ways to improve. We champion continuous improvement and this includes our apprenticeship scheme. Refining the programme's design so it benefits all parties involved is an ongoing process, fuelled by experience.

**To find out more about how you can get your organisation involved visit:** [https://find-employer-schemes.education.gov.uk?utm\\_source=LondonChamberMagazine\\_medium=editorial&utm\\_campaign=rev&utm\\_term=und&utm\\_content=TroupBywaters+Anders](https://find-employer-schemes.education.gov.uk?utm_source=LondonChamberMagazine_medium=editorial&utm_campaign=rev&utm_term=und&utm_content=TroupBywaters+Anders)

**TROUP  
BYWATERS  
+ ANDERS**

# LMC – Keeping your business moving

Specialist provider of apprenticeships for project delivery.

We are living in a volatile and uncertain world, which creates a challenging environment for businesses operating today. At London Metropolitan College (LMC) we understand the challenges London businesses face and have proudly supported our cities employers to recruit, develop and retain top talent since 2018. With over 70% of London employers experiencing difficulties recruiting staff, LMC are supporting businesses to grow talent from within.

Did you know that there is now government funding available to cover 95% of the cost of staff development, from entry level roles, right through to senior management. Apprenticeships create a unique opportunity to develop your people capability, creating a productive working environment for your staff, by offering pathways to development, that will allow your employees to grow with the business.

There are many longstanding misconceptions about apprenticeships, that they are for 16–18-year-olds and suited to trade professions but the reality is in stark contrast to this, in fact in 2022, 47% of all apprenticeship starts were over the age of 25, compared to just 22% aged 16–18 years, furthermore the largest growth area for apprenticeships is seen in the higher and advanced apprenticeships, with health, business, law and STEM leading the field. The recent London Skills Survey, noted that top skills needed within the capital included, data handling, project management and administration, and at LMC we deliver apprenticeships across these key areas, from entry level Business Administration to Degree Apprenticeship Programmes in collaboration with the University of West London.

As a specialist provider LMC bring even greater efficiencies to your business, embedding project management principles into all our programmes. Project management is more than just a simple qualification, it is your key to ensuring your business is as efficient and productive as it can be, and that your employees are delivering the best work they can, with the resources they have.

Apprenticeship prices start at just £250, with our degree programmes just £1,100, for the entire duration. If you are a London based SME, you may also find support through the London Progression Collaboration, to cover the full cost of funding for your apprenticeship.

## Our Apprenticeship Programmes

- ▶ L3 Business Administration + APMPFQ Project Fundamentals Qualification
- ▶ L3 Project Controls Technician + ECITB L3 Diploma in Project Controls Practice
- ▶ L4 Information Manager
- ▶ L4 Associate Project Manager + APM Project Management Qualification
- ▶ BSc (Hons) Integrated Degree Apprenticeship in Project Management + APM Project Management Qualification
- ▶ L6 Project Controls Professional Apprenticeship + Enhanced degree option available.

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# Apprenticeships Align to UEL's Careers First Ethos

The University of East London (UEL) began its higher degree apprenticeship provision in 2016 with the Digital and Technology Solutions apprenticeship, and our first employers included well-known names, such as Barclays and Accenture.

It has grown significantly since then. Today we support over 1,500 learners on 16

“The University of East London has been pioneering futures since 1898, from the 2nd Industrial Revolution through to where we are now, the 4th. We are a careers-led university. Our mission is to prepare you for the jobs of the future.”

Professor Amanda J. Broderick  
Vice-Chancellor & President

Apprenticeship Programmes ranging from Civil Engineering to Teaching providing opportunities for learners to gain a higher education degree while also improving their knowledge and skills at work.

Apprenticeships help employers upskill their workforce, while also improving recruitment and retention at almost every level within an organisation from new starts to senior leaders.

For UEL, the tripartite relationship between the apprentice, the employer and the University embraces the very ethos of the University's "Vision 2028" transformation strategy, a mission to prepare our students for the jobs of the future.

Our apprenticeship programmes produce graduates with the skills, tools and competencies sought by employers in a rapidly changing world. Apprenticeships



also align with UEL's long-standing commitment to inclusion and social mobility.

UEL stands out from other providers by ensuring apprentices are embedded in the same high-quality education experience as our traditional courses. As such, we have dedicated teams across the University that work in partnership with our six Schools to pioneer a high-quality apprenticeship experience for both our apprentices and employers.

We strive to keep our courses innovative and current with the changing pressures of careers-centric learning and it is our goal to solidify a position as one of the leading apprenticeship providers in the country.



As part of our commitment to innovation growth, we are proud to announce the development of 5 new apprenticeships, these include; Sustainability Business Specialist Level 7, Youth Worker Level 6 and more.

For more information about how your business can benefit from degree apprenticeships, visit us at [www.uel.ac.uk/study/apprenticeships](http://www.uel.ac.uk/study/apprenticeships). Both apprenticeship levy paying and smaller non-levy paying organisations can benefit from apprenticeships and we can guide you through the process.



## APPRENTICESHIPS



Invest in your team and develop a new generation of experts.

Hiring an apprentice is an effective way to grow talent and develop a motivated and qualified workforce. They are an exciting option for both apprentice and employer: as well as filling skills gaps, our research shows that they boost morale and staff retention.

You can hire someone new or upskill an existing employee. Our dedicated team of apprenticeship managers will support you and your apprentice through the entire journey.

## INVEST IN AN APPRENTICE

### CONTACT US TODAY

Find out more about the Apprenticeships delivered by the University of East London. Email [degreeapprenticeships@uel.ac.uk](mailto:degreeapprenticeships@uel.ac.uk) or visit [www.uel.ac.uk/apprenticeships](http://www.uel.ac.uk/apprenticeships)



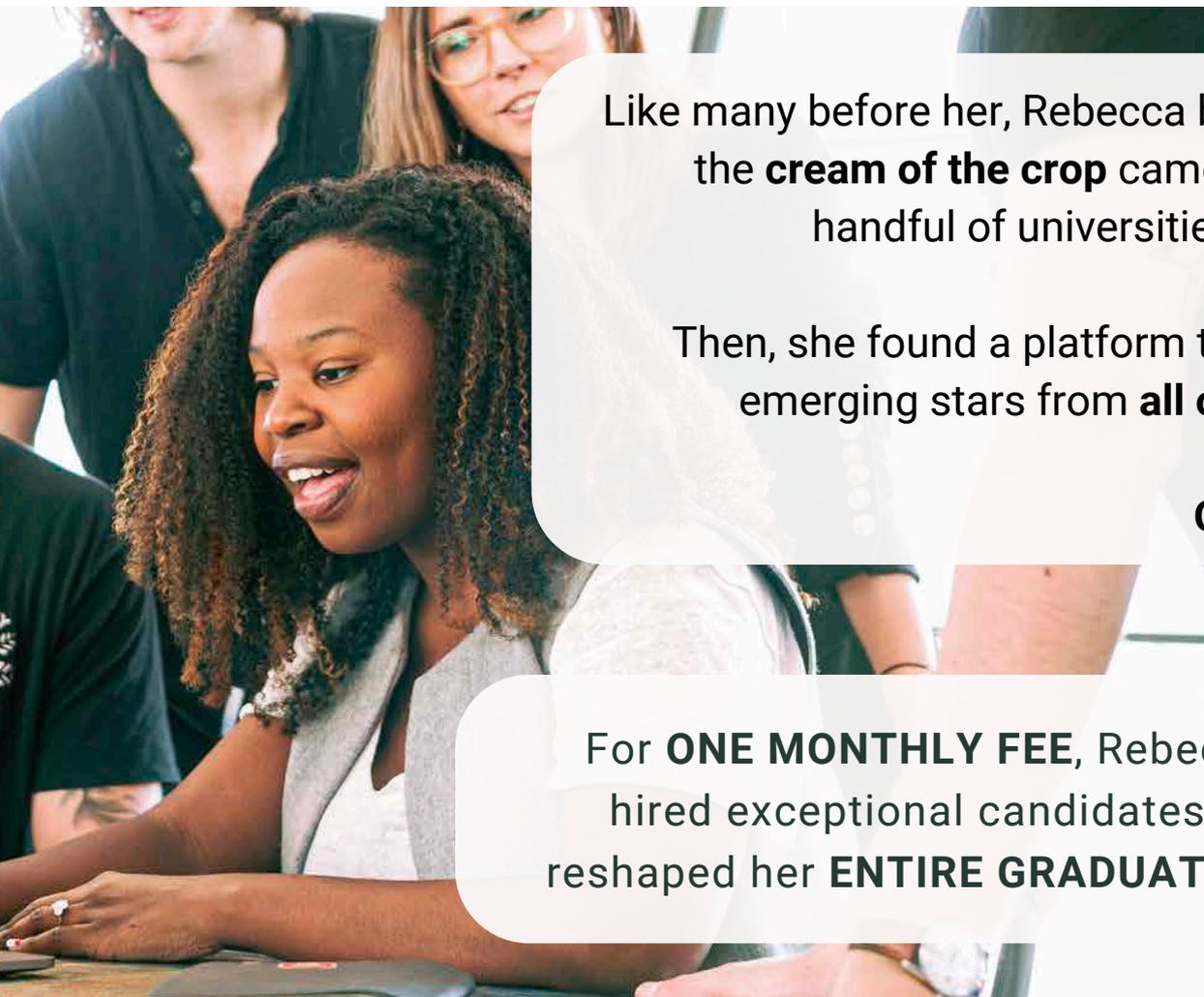
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## **EMERGING TALENT RECRUITMENT REIMAGINED**

*Join Rebecca: Dive into a cost-effective, diverse talent haven.  
Your future awaits.*



# Join the Skills Revolution

The Government's Skills Revolution campaign is an open call for employers to support business growth with training and employment programmes. As an Ofsted 'Good' national training provider, Ixion can provide easy access to apprenticeships, driving better results, plugging skills gaps and improving staff retention.

From IT teams to marketing, team leaders and management, apprenticeships cover a range of subjects, levels and job roles. Apprenticeships are suitable for any sector, providing a cost-effective solution to train new staff or upskill existing staff.

## The importance of apprenticeships

One of Ixion's clients, Theo Petrou, General Manager at Mears Group says:

"Apprentices are the most important employees of any organisation. They are an investment into the future sustainability of any business as they are essential to the insurance of its progression."

Newly recruited apprentices can go on to become loyal and valued members of staff, with 90% of apprentices staying with their employer after completing their apprenticeship. (Source: National Apprenticeship Service).



Apprenticeships can boost the skills in your workforce and improve productivity while creating a learning culture and a socially responsible business that boost the local economy.

## Contributing to a more sustainable society

Technological efficiencies, process improvement plus employee awareness and development can support your organisation to contribute to a sustainable society.

Rachel Green, Stakeholder and Key Account Manager at Ixion says:

"Businesses are focusing on their sustainability now more than ever and how they can reach their net zero targets. A number of our programmes directly support green careers, including our suite of IT and management apprenticeships."

## Based on your needs

Apprenticeships are flexible training programmes and can be adapted to the needs of the organisation, the individual and their role, and are supportive of special educational needs.

Ixion undertakes an organisation-wide needs analysis to understand training requirements both now and in the future. Ixion also use a number of diagnostic tools to support and adapt programmes to ensure individuals reach their potential.

As Ixion's latest Ofsted report highlights:

*"Leaders and managers work with employers and their apprentices to offer highly relevant programmes. Many apprentices complete useful additional qualifications. For example, apprentices employed by the National Autistic Society take a level 2 certificate in understanding autism spectrum disorder alongside their apprenticeship. Apprentices studying learning and development and human resources gain qualifications with the Chartered Institute of Personnel and Development. Managers and staff ensure that training sessions and assessment opportunities occur at the time best suited to apprentices shift patterns."*

## Join the Skills Revolution!

We are an Ofsted 'Good' training provider putting care into developing and progressing careers.

Our apprenticeship delivery includes:

- A dedicated account manager.
- Industry-experienced teaching assessors.
- Exclusive access to CPD modules.
- Bespoke delivery based on employer needs.
- Training that supports company growth.
- Development of Green Skills.
- Learner Wellbeing Support Service.
- SEND support based on needs analysis.



[apprenticeships@ixionholdings.com](mailto:apprenticeships@ixionholdings.com)

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# Why Oxford is the Ideal Destination for your Next Meeting or Event

“I wonder anybody does anything at Oxford but dream and remember, the place is so beautiful” – W.B. Yeats

Few sights are more evocative than Oxford, the ‘city of dreaming spires’. Bosting spectacular architecture and fascinating history, it’s no wonder the city has inspired some of the leading figures throughout history.



With great transport access, impressive and unique venues and surrounded by some of the UK’s most beautiful countryside, Oxford offers everything you need for your next event without the high price tag. Just an hour from London & 50 minutes from Heathrow Airport, Oxford has perfect venues, activities and suppliers waiting to make your next event a success.

## Choose a venue in the heart of the city...

Located in the city centre, Oxford Town Hall allows easy access to hotels, transport links and famous landmarks and tourist attractions visited by millions from around the globe your delegates may wish to explore during their stay in the city.

Oxford Town Hall is ideally situated for public transport and close to car parks for convenient access for your guests.

## Choose Oxford Town Hall... From grand ballrooms to intimate meeting rooms

With 3 large function room and 10 further meeting spaces, Oxford Town Hall is one of the largest venues in the city. The largest room, the iconic Main Hall can comfortably hold over 700 delegates theatre style. The spaces available to hire can be hired in any combination, accommodating over 1000 delegates over the venue with ease.

Just want a small meeting with some colleagues? No problem. With 10 meeting rooms to choose from and excellent facilities, Oxford Town Hall is the ideal space for meetings, training courses, and team away days.

## Flexible options tailored to your event

This beautiful venue hosts a variety of events, from conferences and meetings to business dinners and evening networking events, making Oxford Town Hall a versatile setting.

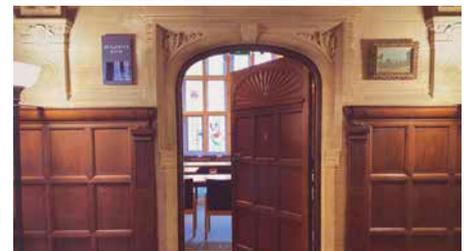
It prides itself on providing affordable and flexible solutions, with 13 rooms available to hire in any combination. The team treat all bookings individually and work with you to find solutions that fit your requirements.

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With sweeping staircases, intimate wood panelled meeting rooms, and grand ballrooms, Oxford Town Hall will amaze your guests and provides a unique setting for any meeting or event. Whether dressed to impress or stripped back with little to no decoration, Oxford Town Hall provides a stunning backdrop for your meeting or event.

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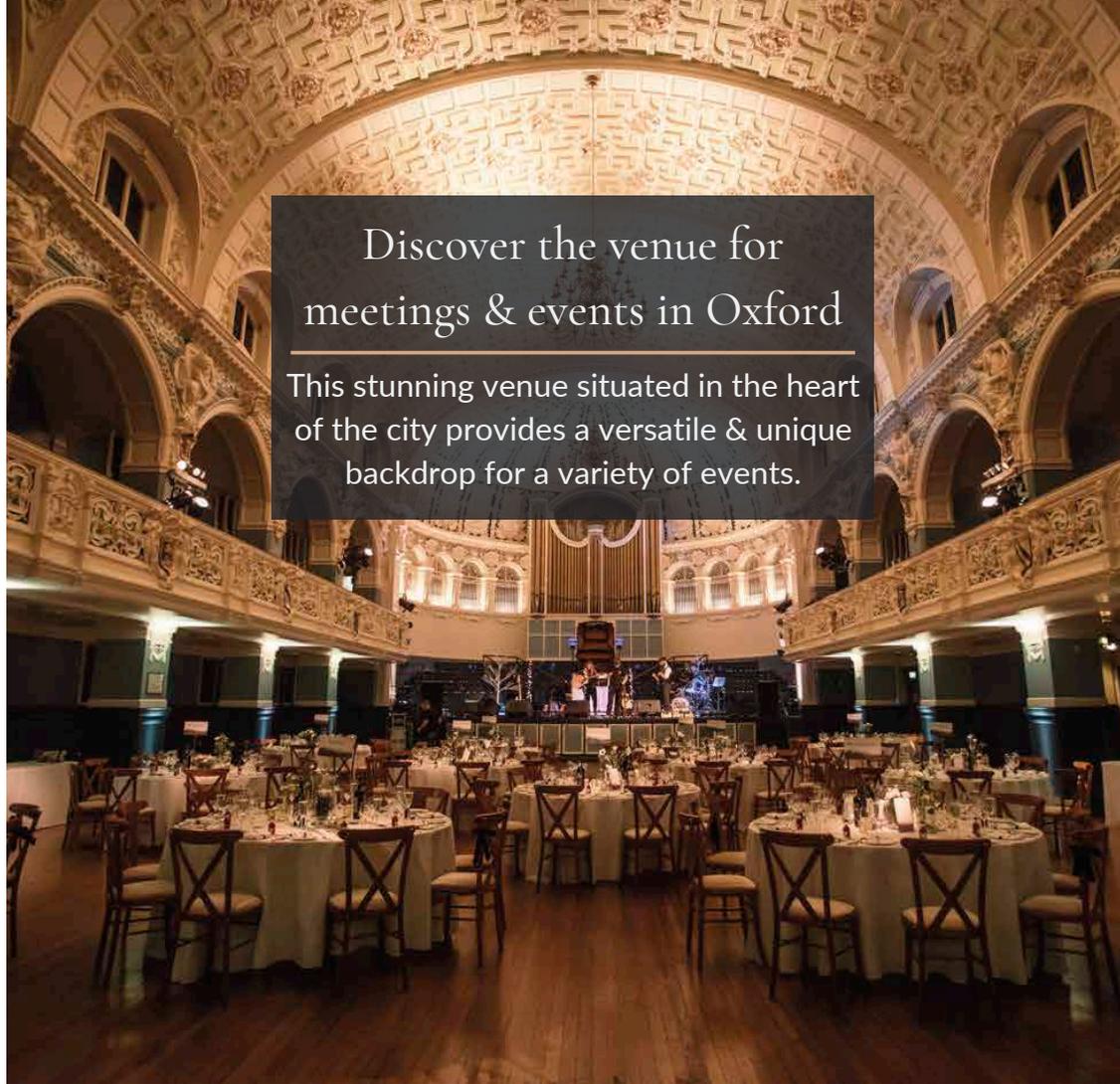


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# Unlocking potential – Coaching's role in optimising workplace L&D



**Is content really king when it comes to effective workplace learning and development? With City & Guilds' Training Trends report saying 99% of large employers have experienced the failure of in-house training programmes over the last five years, is there a better way of supporting your L&D strategy with a means of embedding learning more successfully?**

Coaching in the context of adult learning is a powerful form of scaffolding that supports learners as they acquire new skills, knowledge and perspectives. Scaffolding refers to the temporary support provided by a knowledgeable mentor or trainer to help learners reach higher levels of understanding and independence. Similarly, coaching serves as a structured framework that aids learners in achieving their learning goals in a personalised and effective manner.

The scaffolding theory is based on Vygotsky's Zone of Proximal Development (ZPD) concept of educational psychology. It represents 'the space between what the learner is capable of doing unsupported and what the learner cannot do even with support. It is the range where the learner is able to perform, but only with the support of a teacher or a peer with more knowledge or expertise.'

It's a useful lens to apply in the context of workplace learning. For example, colleagues working in a learning circle on a shared



problem provides each individual access to support that can assist them in performing beyond what they can do on their own. Group coaching offers similar supportive opportunities.

Building on Vygotsky's work, Jerome Bruner created the scaffolding theory in the 1950s to describe the process where the learner is given support from an instructor which is then gradually removed as the learner's skills increase. The idea being that the scaffolding provides enough support so that the learner feels challenged, but not beyond their current level of capability.

Both theories shape learning experiences and resources that focus on the skills development and coaching can function as effective scaffolding for many reasons.

The first is personalisation in that coaching considers the individual learner's needs, preferences and learning style. Coaches tailor their approach to match the unique characteristics of each learner to ensure support is relevant and engaging.

Coaching also serves well with goal clarity. Coaches work with the learner to set clear,

achievable learning goals. This is the foundation for the learning journey and helps the learner to stay focused and motivated.

The use of reflective practice is also part of the coaching approach. Learners are encouraged to reflect on their experiences and progress. This enhances self-awareness and allows the individual to make connections between theory and real-life application.

Through one-on-one interactions, coaching can assist learners in developing specific skills. Breaking down complex concepts into manageable steps enables the learner to build up their expertise and confidence.

A coaching approach fosters accountability for the learner and their own learning journey. Making space for regular check-ins and progress updates helps the learner stay on track. It also helps build crucial soft skills like problem solving because the learner is encouraged to find their own solutions, so this is pivotal in building independent thinking and decision-making skills.

In-house training programmes can be beset with challenges around planning, design,

delivery and evaluation. By augmenting them with coaching, challenges such as ensuring that the programme is engaging and keeps learners invested in their own development can be overcome. It can help create meaningful progression pathways and enable L&D professionals to assess the impact the training has had. It can also help bolster statistics like take-up rates, satisfaction levels and improve completion versus dropout levels.

Coaching provides a structured, flexible framework that scaffolds the learner's growth by offering a personalised approach, targeted skill development and continuous improvement and support. It creates a dynamic learning environment which encourages independent thinking, self-directed learning and lasting transformation. So whether it is acquiring new skills or navigating career transitions, coaching plays a valuable role in facilitating and embedding learning.

**For more information visit [www.aeec.com](http://www.aeec.com)**



*By Karen Smart,  
head of consultancy, AoEC*

# THE STEALTHY SIEGE: NAVIGATING CYBER SECURITY CHALLENGES FOR SMES IN THE UK

**In this era of digital transformation, businesses of all sizes are experiencing a profound shift in operations. Amidst this evolving landscape, small and medium-sized enterprises (SMEs) face a unique set of cyber security hurdles, often lacking the necessary resources for effective combat. Providers of software solutions primarily focus on tailoring products for larger corporations, leaving SMEs to wrestle with inferior versions or invest in solutions that overpromise and underdeliver.**

Regrettably, cyber security vendors often present stripped-back versions of enterprise-grade software to SMEs, asserting their effectiveness. While these versions might be affordable and user-friendly, they frequently lack the robust features and comprehensive protection that their larger counterparts offer. It's akin to attempting to squeeze a square peg into a round hole; the solutions are not customised for the specific needs and challenges of smaller enterprises, leaving them exposed to cyber threats.

Exacerbating the issue, vendors often oversell these solutions. The cyber security market, riddled with technical jargon and complexity, can be treacherous for the layperson. SMEs often find themselves investing in solutions that promise comprehensive protection but fail to provide the resilience they require. In the absence of technical expertise, it's easy to fall victim to the allure of 'all-in-one' solutions and inflated promises. Unnecessary features are presented as essential, leading to wasted expenditure and insufficient defences.

Even when a solution is apt, the cost of implementation and ongoing maintenance can be prohibitively high for SMEs. Beyond software procurement, companies must also invest in infrastructure, staff training, and continuous system updates to stay ahead of evolving threats. These costs can rapidly deplete budgets, forcing businesses to make difficult decisions about where to invest their limited resources.

Moreover, smaller firms often lack the means to maintain a dedicated IT security team, compelling them to rely on employees who may lack specialised expertise. This results in a security strategy that is reactive rather than proactive, leaving these businesses



susceptible to breaches. Given the potentially catastrophic financial and reputational consequences of data breaches, this is a risk that SMEs can ill afford.

To tackle these challenges, SMEs themselves must take a strategic initiative. They need to understand that cyber security solutions are not a 'one size fits all'. It is crucial to assess their unique needs and vulnerabilities and seek out products that cater to these specifics, rather than settling for watered-down enterprise versions. An investment in research at the outset can yield significant returns in the long run.

Grasping the true value of a solution is another critical step. SMEs must develop a discerning eye to sift through the hype and inflated promises. It is advantageous to reach out to industry experts, subscribe to cyber security newsletters, and participate in webinars or workshops. Knowledge truly is power, and an informed decision will protect against being oversold or under-protected.

In terms of costs, SMEs can explore open-source software or SaaS (Software as a Service) models. These solutions frequently offer robust security at a reduced cost. Additionally, outsourcing certain aspects of their cyber security

needs could be considered. Managed security service providers (MSSPs) provide scalable, cost-effective services, allowing businesses to remain protected without the burden of a dedicated team.

Fostering a culture of cyber security within an organisation is of equal importance. All employees should be trained to comprehend the risks and responsibilities associated with cyber security. Regular workshops and training sessions can help ensure preparedness and vigilance within the company.

Lastly, SMEs should seek assistance from government bodies or industry groups. Engaging with these entities can provide access to a wealth of knowledge and collective experience.

Facing cyber threats is an unavoidable aspect of the digital age. Still, with proactive measures and strategic initiatives, SMEs can successfully navigate this complex landscape. The focus should not be on having the largest budget, but on spending wisely and cultivating a culture of security. If executed properly, cyber security can transition from a daunting challenge to a competitive advantage.



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In today's business landscape, Microsoft 365 is a crucial tool used by over a million companies worldwide. This suite of applications includes critical programs such as Word, Excel, PowerPoint, Teams and Outlook – paying a vital role in boosting productivity while streamlining collaboration and facilitating daily operations. If your organisation is using the standard business license for Microsoft 365, you might be exposing yourself to security threats. VDC.cloud can help.

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# Clarity and Beyond: Understanding the Importance of Eyecare

Our eyes are the windows to the world, providing us with the invaluable gift of vision. It's easy to take this gift for granted until it starts to diminish. The importance of eyecare cannot be overstated, as it plays a vital role in preserving our vision and overall quality of life. To shed light on this critical subject, we turn to the insights and expertise of the Association of British Dispensing Opticians (ABDO), which has been at the forefront of advocating for optimal eyecare. In this article, we will explore the significance of eyecare and the vital role of eyecare professionals in protecting your sight.

## THE HIDDEN EPIDEMIC OF EYE HEALTH PROBLEMS

While the importance of eyecare is often underestimated, it is essential to recognize that eye conditions and vision problems are widespread. In the UK alone, there are over two million people living with sight loss, and around 50% of these cases could have been prevented with timely eyecare, according to the Royal National Institute for the Blind.

This statistic underscores the importance of regular eye examinations, as they can detect and address potential problems early on. Early intervention can significantly reduce the risk of permanent vision loss and enhance the quality of life for countless individuals.

## EYECARE BEYOND CLEAR VISION

Eyecare encompasses much more than simply ensuring clear vision. ABDO President Daryl Newsome FBDO R SMC(Tech) CL says, "At your eye test the eyecare practitioner can also detect signs of health problems such as diabetes, high blood pressure, and certain types of cancer." In other words, regular eye examinations can serve as a preventive measure for broader health issues.

What's more, healthy living can benefit your eye health as well as your body.

Studies show smoking increases the risk of age-related macular degeneration, cataracts, glaucoma and diabetic retinopathy and Dry Eye Syndrome.

ABDO's EyecareFAQ campaign has been sharing good eye health information with the public for almost 10 years. As part of this campaign, Healthy You, Healthy Eyes looks at the research behind how to keep your eyes healthy. Daryl adds, "Eat a balanced diet to stay healthy: it has benefits for your whole body as well as your eyes. Being overweight can put you at risk of health problems including high blood pressure, stroke and type 2 diabetes which can have adverse effects on the eyes. Leafy green vegetables and certain kinds of fish can have a positive effect."



*Continued on p104..*

Continued from p103..

This interconnectedness between eye health and overall well-being emphasises the need for proactive eyecare. A regular eye check can serve as a valuable tool for identifying potential health concerns, allowing for timely intervention and treatment.

### PROTECTING OUR MOST PRECIOUS SENSE

Our sight is a sense we rely on daily, making it invaluable. Daryl Newsome emphasizes this point, stating, "Our eyes are a vital part of how we experience the world, and taking care of them should be a top priority." The importance of eyecare is rooted in safeguarding our most precious sense and preserving the world as we know it.

"Through regular eye examinations and proper eyecare practices, we can minimize the risk of vision problems and ensure that we continue to see the beauty and wonder of the world around us."

### EYECARE FOR ALL AGES

Good eyecare is essential for people of all ages. Children need regular eye examinations to ensure that their vision develops properly, and adults need them to monitor changes in their eyesight as they age. This underscores the lifelong commitment to eyecare that everyone should adopt. Whether you're a child, teenager, or senior citizen, your eyesight deserves attention and care throughout your life.

**Whether you're a child, teenager, or senior citizen, your eyesight deserves attention and care throughout your life.**

Different ages have different issues to watch out for. As a new parent you should be aware that your child doesn't need to be able to read to have a sight test. While health visitors will carry out a basic check, Daryl Newsome says, "Do make sure that you take your toddler for an appointment at your local opticians. Ask around for recommendations of a practice that is good with little ones. By getting this test in early,

any developmental problems such as squint and lazy eye can be picked up and treated before they start affecting your child's learning."

As you enter your forties, it's like that even if you haven't had any issues with your eyes before, small print may get a little harder to see. This can be a particular issue in the Autumn as days get shorter and light levels lower. Daryl Newsome says, "It's perfectly normal for your vision to change as you get older. Make sure you book a visit to your local optical practice where not only will you be able to get eyewear to help, you will also have a vital health check on your eyes." Not everyone is aware that the risk of eye disease increases as you get older, and as you enter your forties it is important to have at least biannual eye tests including a check of the pressure inside your eyes and your field of vision if required. Problems with these can be an early sign of glaucoma. Glaucoma usually starts without any symptoms, so an eye examination is key to early detection. Once detected there are a range of treatments that can help protect your sight for the long term.

### DISPENSING OPTICIANS: THE GUARDIANS OF VISION

Dispensing opticians are highly trained clinical professionals who are dedicated to ensuring that people receive the best eyecare possible. They provide expert advice on eyewear and can help you choose the right glasses or contact lenses for your needs. When you visit your local opticians ask to speak to the dispensing optician. Daryl Newsome says, "A dispensing optician can assist you in getting the right service for you, and making sure you get the best frames and lenses if you need them. Their expertise in selecting and fitting eyewear ensures that you not only see clearly but also receive the best possible eye health advice, visual comfort and protection for work, sports and hobbies."

### EYEWEAR AS A FASHION STATEMENT

Eyewear is more than just a vision

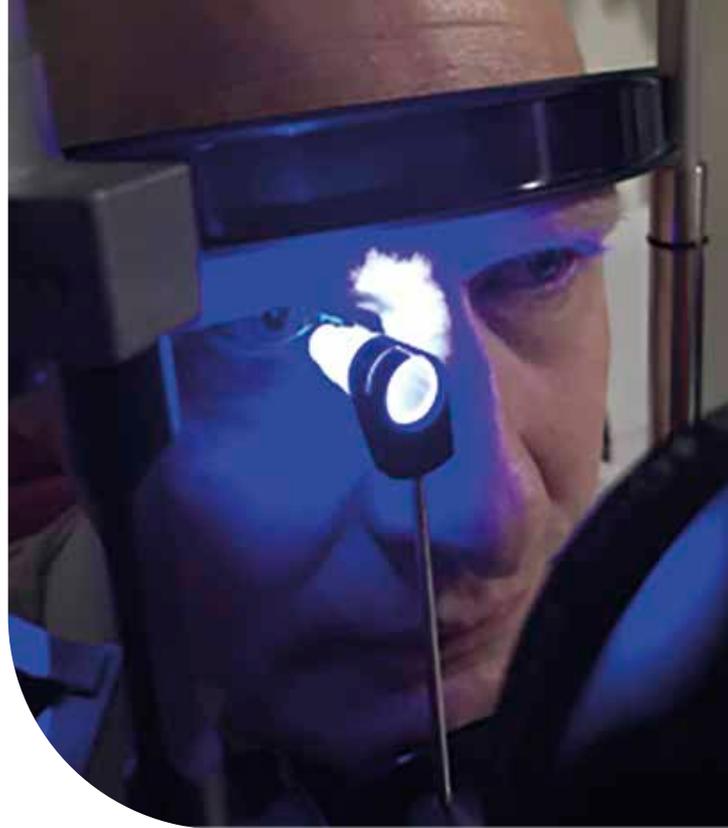
correction tool; it is also a fashion statement and a protective shield for your eyes. Daryl Newsome says, "Choosing the right eyewear can enhance your style and protect your eyes from harmful UV rays, dust, and other environmental factors." Dispensing opticians specialise in eyewear guidance and can help you discover the perfect range of spectacles for you. What's more there are now sustainable frames made from recycled plastic, wood or bamboo meaning you can match your ethics with your eyewear. And if you have a job where eye protection is needed, a dispensing optician can supply that too.

### RAISING AWARENESS FOR EYECARE

ABDO is actively involved in raising awareness about the importance of eyecare through EyecareFAQ. This campaign aims to ensure that people are well-informed about the significance of regular eye examinations and eyecare practices. At the same time, the Association provides professional qualifications and ongoing professional development for its members to ensure that they maintain high standards and provide excellent eye care and eye wear.

In conclusion, eyecare is a fundamental aspect of maintaining our overall health and well-being. Remember the advice in this article and make eyecare a priority in your life, ensuring that you continue to see the world with clarity, vibrancy, and wonder.

**Find out more about your eye health by following EyecareFAQ on social media or visiting <https://www.abdo.org.uk/eyecarefaq>**





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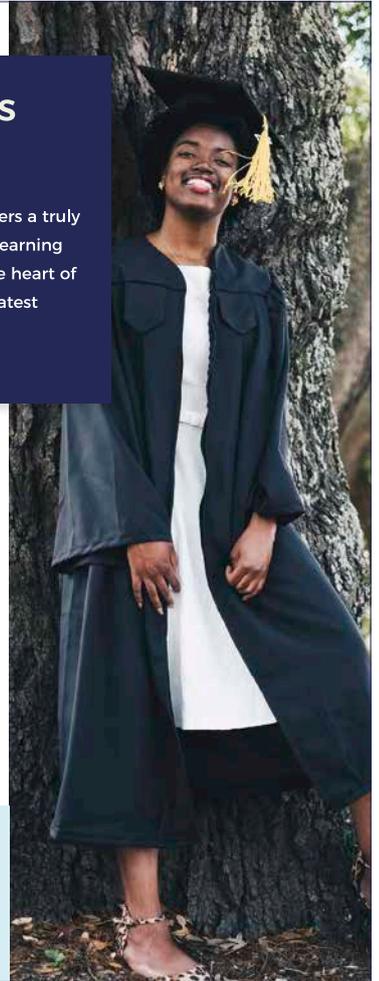
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## THEN YOU SHOULD SEE THE COST OF BAD CYBER SECURITY

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