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Insight

SPRING 2019 | ISSUE SEVENTEEN |
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CELEBRATING HERTFORDSHIRE BUSINESS



Another year has flown past and the biz4Biz awards 2019 are nearly upon us again. We are very excited about this year's host Fiona Bruce, the extraordinary BBC newsreader, journalist and presenter; and the importance and presence she will bring to our county awards program. You can read all about her amazing career on page 18.

You can also *Meet the Sponsors* of this year's awards on pages 22-33. Each and every one of these fantastic Hertfordshire businesses upholds high working standards that help to set the tone for the rest of county.

As usual, we would like to highlight some great local causes, working relentlessly to help so many people in Hertfordshire, which deserve and desperately need your support.

If you have an upcoming special occasion, like a ball or even taking to the stage to accept your award and would like to look glamorous, look out for our fantastic reader offer from our amazing hairdresser, who has won an award of her own.

We were overwhelmed by the number of businesses that took part in the awards this year. I would like to say congratulations to all our finalists for getting this far in the procedures and you should be very proud of yourselves.

I look forward to seeing many of you at the biz4Biz Awards 2019 Gala dinner on 17th May at Tewin Bury Farm and hope you all have an amazing night celebrating the success of Hertfordshire business.

Adrian Hawkins

Co-Founder & Chairman biz4Biz

Chairman Weldability Sif established 1925, Director and Trustee of the Weldability Sif Foundation, Deputy Chair Herts LEP Main Board, Skills and Employment Board - Chair.

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Building Better Businesses in Hertfordshire



For many Hertfordshire business owners, finding time to plan and to reflect on what's working and what isn't can be extremely difficult.

Our Business Planning Workshops will inspire and help you build a step-by-step, practical, dynamic business plan for the next twelve months, Quarter by Quarter. Our Business Planning Workshops make creating tactical plans for your business both educational and fun. You will learn strategies that are aimed at driving more profit into your business, will help you master your time, be clear on your priorities and equip you with the right mindset and tools to achieve your goals.



During these high energy days, you will:

1. Build a detailed business plan to achieve more success over the next twelve months.
 2. Develop new skills & tools to enable you to take control of your time and achieve more
 3. Learn proven strategies to increase sales & profit
- Our Business Planning Workshops make creating tactical plans for your business both educational and fun. You will learn strategies that will help you master your time, be clear on your priorities and equip you with the right mindset and tools to achieve your goals faster.

When: Thursday 11 April 2019, Thursday 11 July 2019

Timings: 9am Registration & 4pm Finish

Investment: £275 + VAT per delegate, per Workshop: includes workbooks & planners plus lunch & refreshments

Venue: Needham House Hotel, Little Wymondley, Hitchin, SG4 7JJ

Who should attend? Business decision makers from ALL sizes of business should attend this day. In fact the variety makes it more interesting, and great for extending your range of business contacts within the biz4Biz community. Many of our attendees find commonality and are soon helping one another!

So what are you waiting for? To reserve your place at our next Business Planning Workshop, register online at biz4biz.org/building-better-businesses

We look forward to seeing you there!

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NEWS



If you're looking to do something different this year and support a local charity then this event is for you. Experience the red carpet treatment with our Summer Ball on 8th June 2019. The tickets are only £35 and will include a three course meal, live entertainment including *BBC 3 Killer Magic Damien O'Brien* and some free chips to get you started off at the fabulous casino.

The Summer Ball is a charity fundraiser to help with the running costs of the centre. Jackie's Drop-In is a self-funding centre for adults with disabilities and relies heavily on donations and fundraising, holding several fundraising events throughout the year.

To buy Summer Ball tickets please contact: Centre@jackiesdropin.org.uk
www.jackiesdropin.org.uk
 01462 338752

Just be a Child to build new warehouse as operation expands

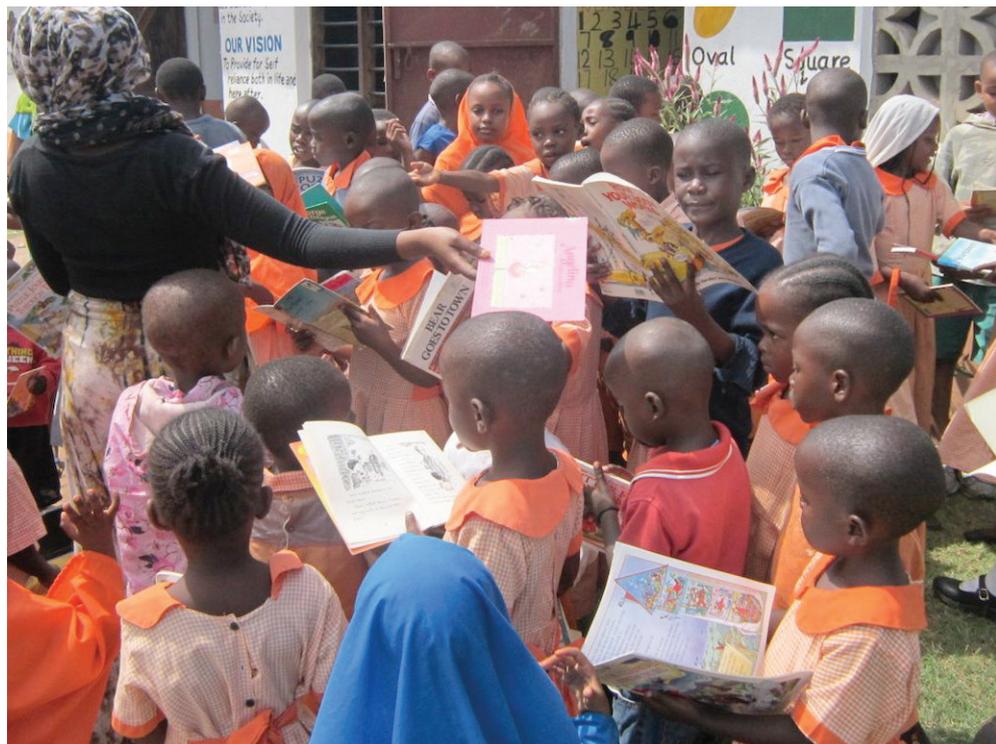
From 7,000 books and 2,000 items in 2015 to 45,000 books and 10,000 items such as furniture, toys and stationery in 2019. From one library per year to three a year is amazing growth.

Dollimore and Christie have helped tremendously by donating two static containers for storage. But the books keep on coming and the containers are just not enough any more.

Dollimore and Christie have now donated land to build a warehouse complete with shelving to store and organise the books. It will also keep the volunteers dry and comfortable, as they sort donations all year round.

Just Be a Child need to raise £10,000 by April and require volunteers to help build the warehouse or pack books, otherwise we will have to sadly stop accepting any more book donations.

If you would like to offer your support contact Lenka on 07737 500501 or via Lenka.mcalinden@justbeachild.com





New era for Hitchin hairdresser

Maria Maurello is an established and well known Hitchin hairdresser where she has been styling hair for over 18 years. She has now opened her new fabulous hair salon right in the heart of Hitchin. The salon is bright and contemporary, and Maria makes you feel special from the moment you walk through the door.

She is passionate about her profession and always keeps ahead of new trends. As well as doing the usual cut and blow dry she also specialises in colour and hair extensions for which she is continually updating her knowledge. To find out more about Hair by Maria call her on 07875 717684 or visit www.facebook.com/pages/category/Hair-Salon/Hair-by-Maria-1621982771401085

Working together for the good of our patients

Following on from the success of the joint working between Isabel Hospice and Garden House Hospice Care on a number of initiatives - both hospices are delighted to announce that they will be working closer in collaboration in the coming months.

National guidance from the Charity Commission encourages charities to work together so with this in mind both hospices will identify and prioritise areas where they can work in collaboration to improve service delivery and drive better value for money across their operations – whilst continually putting the patient at the heart of everything they do.

Both charities combined, serve over half a million people in the neighbouring communities of North Herts, Stevenage, Mid and Eastern Hertfordshire and surrounding villages.

Doctors, nurses, health care professionals and other staff from the organisations have very positive experiences of joint working, including recent collaboration on a heart failure project and the provision of end-of-life education in care homes. The hospices have also worked closely on a successful bid to secure National Lottery Community funding for £450,000 to help fund a joint Compassionate Neighbours scheme.



DATES FOR THE DIARY

For more information and to register online visit www.biz4biz.org/connexions.html

Thursday 11th April, Thursday 11 July 2019

Business Planning Workshop

Needham House Hotel, Little Wymondley - Book tickets for this exclusive event at www.biz4biz.org/building-better-businesses

For more details of these events, visit www.biz4Biz.org or contact biz4Biz Secretariat on 01462 478031



biz4Biz ConneXions

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CONNEXIONS

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On 21st February **Amanda Freeland**, **Manufacturing Growth programme** came to explain about their grant scheme available

Have you ever wondered about the availability of a grant to help pay for expert advice to support your business growth (or that of your clients)? Do you think the application process would be lengthy, complicated or involve lots of form-filling?

At our recent ConneXions meeting held on 21st February, Amanda Freeland of the Manufacturing Growth Programme grant scheme explained how simple and fast it can be to get free, local help in obtaining a grant towards your own or your clients' costs.

Amanda has over 20 years' experience in public-funded support for small and medium sized firms. She used to run the Hertfordshire Growth Hub and is now the county's Growth Manager for Manufacturing.

Amanda explained how simple and straightforward it is to access the grant funding available and it is open to owners and senior executives of Hertfordshire-based companies who are looking to grow their businesses.



On 21st March **Bob Ferguson**, came to talk to us about the power of storytelling in modern business

Whether connecting with your audience digitally or in one-to-one communication, storytelling is now recognised as one of the most powerful techniques to improve your marketing.

Clever use of storytelling techniques will allow you to:

- Engage your audience to maximise the impact of your marketing messages.
- Deliver persuasively to make your audience take action.
- Be memorable as the go-to person in your field.

Bob showed exactly why storytelling has a big impact on what you say, whether to an audience or one-to-one. He explained how these techniques can be used in almost any business situation.

Bob Ferguson is a three times UK & Ireland speech champion who represented the UK at the world public speaking championships in America. His passion for public speaking radically improved his influence in the incredibly logical world of engineering. Now a qualified speech coach and member of the UK Guild of Speechwriters, Bob coaches clients to craft great messages for important events.

★ IT'S ON ★

biz4Biz Awards Gala Dinner 17th May 2019



The biz4Biz Awards judging panel have cast their final votes after an overwhelming 414 businesses were nominated this year. We are now looking forward to welcoming our finalists and their guests at the most glamorous event on the Hertfordshire business calendar.

And this is where the fun begins!

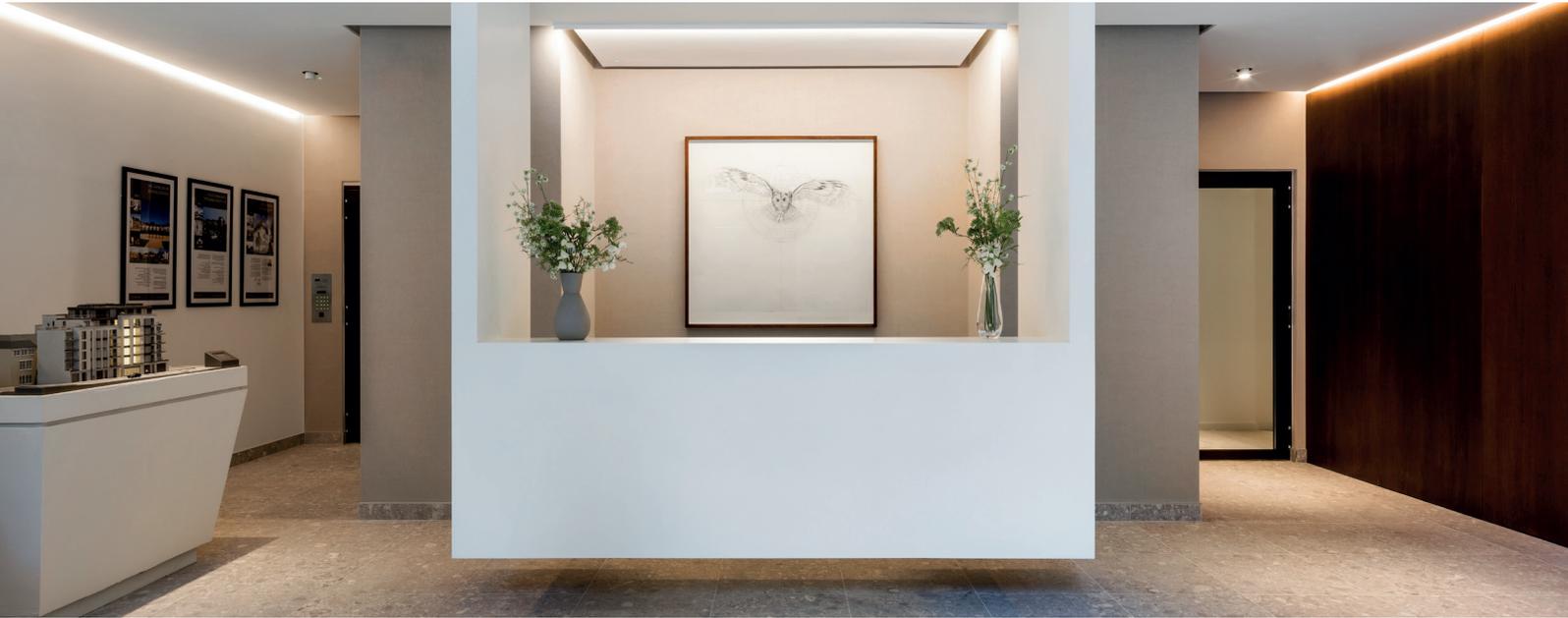
We cannot wait to dust off our sparkly shoes and practise our smoothest networking skills for a fabulous night with Hertfordshire's finest. Moving the event to May has conjured visions of sipping champagne on the patio beneath the glittering stars, enjoying the warm summer air and chatting happily with like-minded people. The food looks to be as fantastic as ever and we know we won't be the only

guests massively looking forward to it or to the wine, which was excellent last year!

The Meadow Barn at Tewin Bury Farm is a beautiful setting for an awards ceremony such as this and still feels intimate despite having a seated dinner capacity for 350 guests. Tickets for the night have already begun to sell and we're expecting the usual snowballing effect once the finalists are announced so be sure to book sooner rather than later to avoid disappointment – hopefully we'll be clinking our glasses in a few months as we congratulate you on your win!

Go to www.bizawards.info/events/booking-requests/new to get yours before it's too late!





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CAN YOUR OFFICE WORK HARDER FOR YOU?

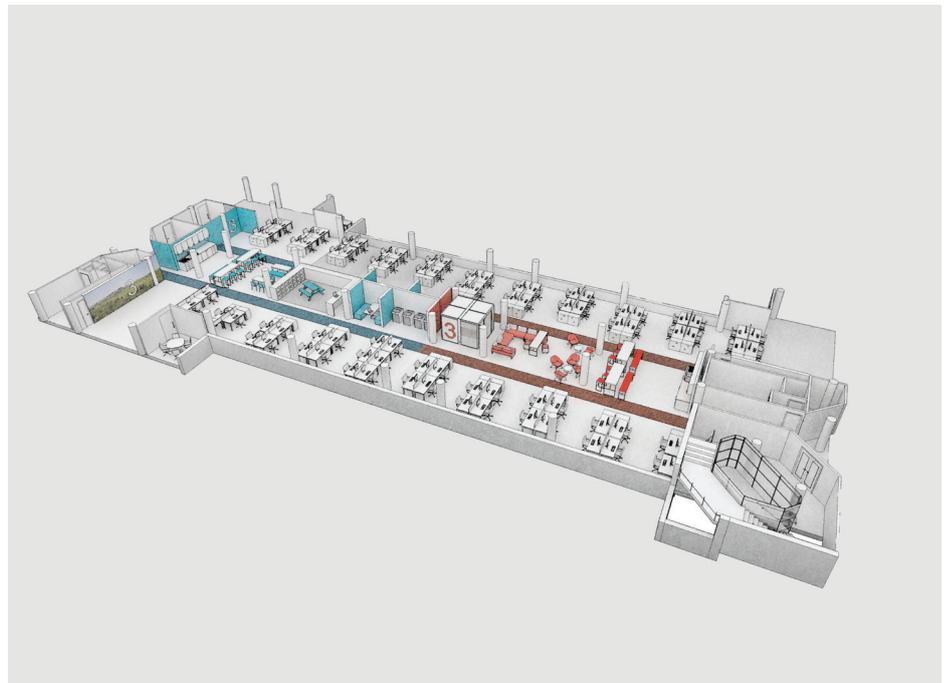
It's time to transform your office into something more than a simple working space.

Back in the early 20th Century, modernist architects rejected walls and separation in favour of open plan work spaces which promoted equality and democracy. Open plan has dominated ever since, however, it is now proving to be a problematic format.

The modern workforce favours a relaxed and flexible approach to work - with this in mind, the problems with open plan are clear. Lack of privacy is obvious but have you considered how open plan can stymie creativity and teamwork? Ironically, open plan is anti-social because people feel they need to be quiet - critical telephone calls happen in the "privacy" of a corridor and meetings are held away from their workspace.

It is possible to create a dynamic, contemporary working environment that responds to the specific needs of your team, and there are many business benefits for doing so. Existing staff will be motivated as you clearly understand their needs, and the best new talent will be attracted to your company. When your offices reflect your ethos and brand, visiting clients will clearly understand what it means to do business with you.

To discover how your office can work harder for your business, create a detailed brief that clearly defines exactly what every single person does and how they work together. Consider the environmental requirements of each role



and the constraints and opportunities of the building too. We find that a variety of workspaces are usually needed to satisfy the demands of team members at different times of the working week.

For ease, seek expert help. Saunders works with clients to understand the nature of their work, their brand, the team and the spaces required before developing design proposals that will exceed your aspirations. We can then detail the agreed scheme before preparing tender information. Taking

this time to create an innovative yet practical workspace will generate numerous benefits for your business over and over again.

Saunders are a national architecture and urban design practice passionate about good design and seeking solutions that add value.

For more information about space planning, please contact Annabel Lait on 01707 385 300 or email at annabel.lait@saundersarchitects.com



WICKED MATA Handcrafted, live edge tables. We have an all-consuming love for the materials we use. Each sustainably-sourced slab is carefully worked on in-house, by hand, to enhance and celebrate every unique knot, grain and split. Our showroom on Icknield Way, Letchworth is now open, showcasing some of our beautiful finished tables. For more information visit wickedmata.com





DELIVERING CONFIDENCE THROUGH LEADING LOGISTICS SOLUTIONS

Aztek Logistics are Hertfordshire based specialists in distribution and warehousing

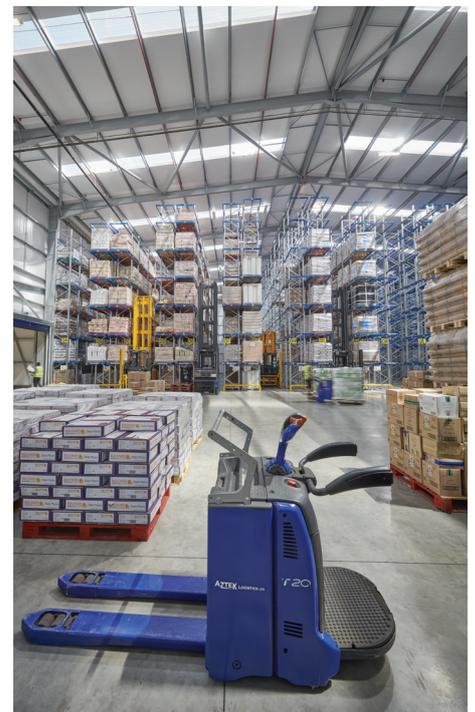
Sixteen years ago Stuart Charter set up what was to become Aztek Logistics with one van, one client and a whole lot of hope and aspiration. Today, the company operates from a 7 acre freehold site based in Letchworth, Hertfordshire with 70 staff, 40 vehicles and a wide range of logistics services. At the heart of this operational base is a brand new hi-bay warehouse facility, with 4,600 pallet locations – operated by a very narrow aisle racking and forklift system, backed up by a highly regarded Warehouse Management System.

Along with accreditations that only a professionally run operation can attain,

Aztek Logistics now moves into a new and exciting era.

Aztek Logistics celebrated their 15 years of trading during 2018, and to the extensive range of services they already offered, it was decided that Freight Forwarding would compliment and further enhance their services to their clients.

Aztek's dedicated team have over 25 years experience in the industry so whether it's a UK manufacturer, distributor, importer or exporter they're dealing with, every case receives a first class service with a personal touch.





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- Express worldwide courier services customs clearance / customs documents legalised and certified.
- Deferment account for payment of duties and taxes.
- Full marine insurance.

For more details on Freight Forwarding, please contact:

Gareth Clare – Business Development Manager 01462 419129

gareth@azteklogistics.co.uk

Nathalie Smith – Sales Assistant
01462 414147

nathalie@azteklogistics.co.uk

SITE STATISTICS

Site Location: Letchworth, Hertfordshire
– 7 acres secured and monitored by CCTV (yard and warehouse)

Staff: Circa 70, including drivers, warehouse and admin.

Role & Capabilities Warehousing, Pick and pack, Container off-loading, Palletising, Banding, Wrapping, Labelling and other value added services

Warehouse area: 2,700sqm ambient hi-bay (12m to eaves) facility, 4,500sqm ambient warehousing (7m to eaves). Total on-site pallet holding of 8,500 racked locations.

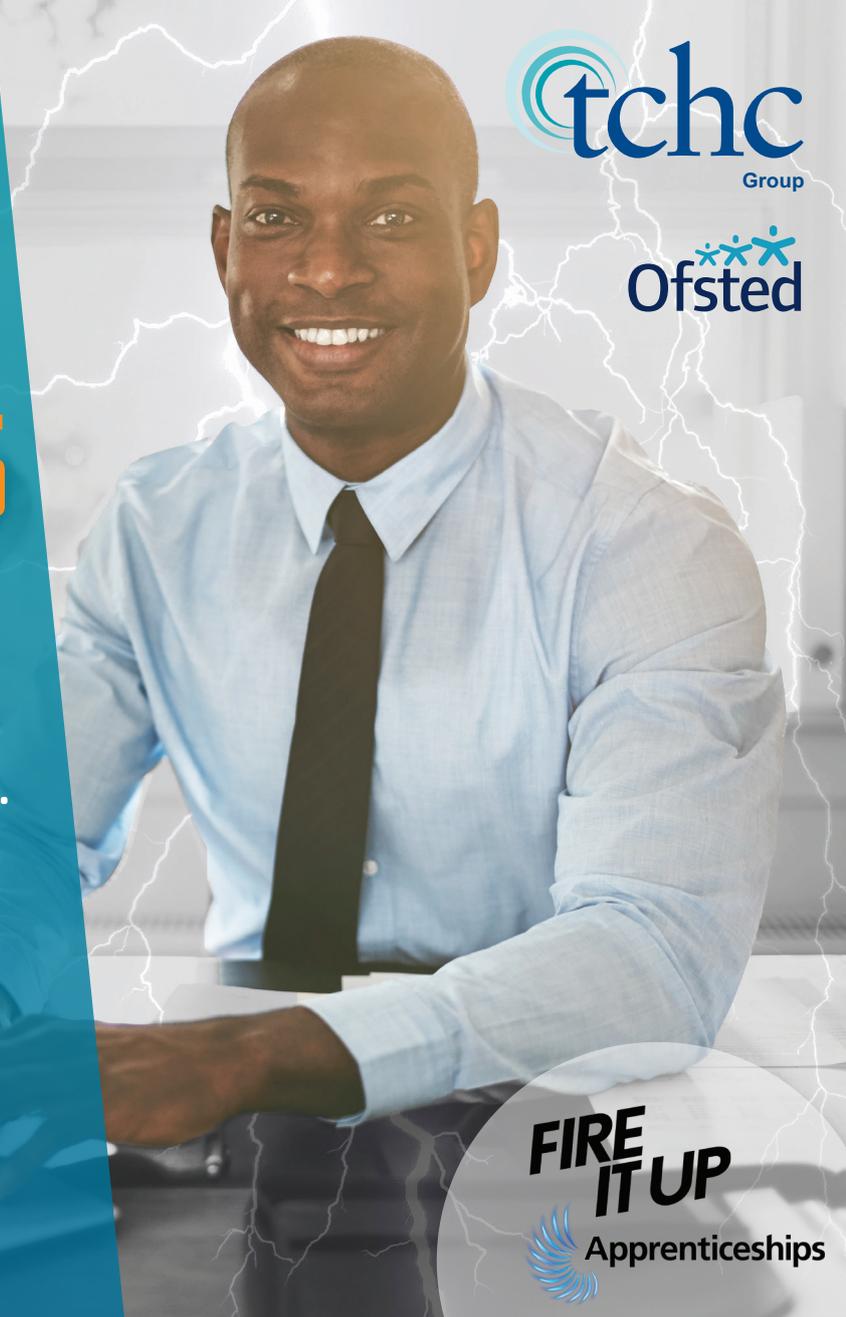
Distribution: 40 vehicles and trailers based on site, from 3.5cwt vans to 44t articulated vehicles offering both a dedicated and pallet network service.

Accreditations: BRC storage and distribution (AA grade), Organic approved, FORS Gold Distribution Fleet

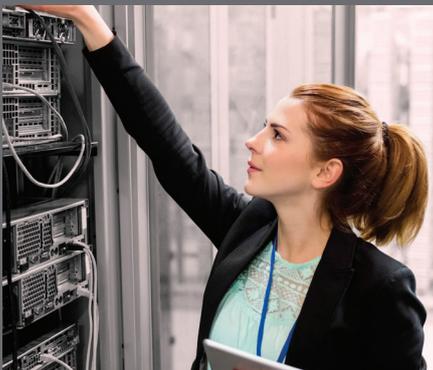
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IMPROVE YOUR BUSINESS SKILLS WITH APPRENTICESHIPS

Apprenticeships were once viewed as the subordinate to any degree or BTEC qualification. No-one would think that you could be doing an apprenticeship at an accounting firm or become a software designer.

The way we think about and perceive apprentices and apprenticeships is changing, for the better. Apprenticeships are offered in all sorts of industries, from IT development, retail management, print media, finance and social care. There is hardly a sector that isn't covered. They also range from the equivalent to GCSEs up to a Masters Degree.

For the apprentice the position enables them to learn in the work place, develop skills which will be transferable in everyday life and in their future career, alongside the major selling point of earning a wage.

For a business an apprenticeship offers a cost-effective way to upskill your work

force or recruit someone you can mould to your business needs. Whether you are spending your levy payments or if you are an SME paying just 10% of the training cost, an apprenticeship offers an excellent choice of training. The government funds approved apprenticeship standards and frameworks, averaging between £3,000-£27,000 depending on the standard/



framework. There may also be additional financial benefits as some areas offer additional grants.

Other training available to both individuals and businesses, is through the Flexible Learning Fund, in Hertfordshire one of these programme is called Class2Cloud. An online learning platform where anyone can access functional skills lessons in English, Maths, IT and Social Media. Class2Cloud makes for a great additional training tool, lessons can be completed in the learner's own time, taking nothing from their work hours. For a business Class2Cloud can help employees to revise and improve their functional skills, it may have been much more than a decade since they completed GCSEs or A Levels, and 'brushing up' on these core skills and developing new ones can be hugely beneficial to ensure a business is working efficiently and staff are delivering to the very best of their ability. Benefitting them and you.



Fiona Bruce

Host of *Question Time*, presenter of *Antiques Roadshow* and charity patron:
Meet the extraordinary BBC newsreader, journalist and presenter who
will be this year's biz4Biz Awards host.

Long-time household name, Fiona Bruce, never seems to be out of the spotlight and lately she has been making waves as the brand new host of *Question Time*. While some regarded her as a controversial choice, it's safe to say that Bruce impressed the masses on her first day and has continued to live up to her professional, hardworking and journalistic reputation.

Bruce's first episode of *Question Time* was an undisputed success, with praise for her "calmness, clarity and dry wit" (*Daily Telegraph*) she "swept away 25 years of David Dimbleby's *Question Time* and claimed [it] absolutely as her own" (*The Guardian*).

While critics have mumbled that the decision is in keeping with the current social climate and that male competition, Nick Robinson,

never stood a chance, this is something Bruce adamantly denies. In a recent interview with *The Times*, she claimed that this was insulting and unfair to say the least. Bruce insists that she was chosen because she was considered to be the best person for the job and after watching her debut episode (and in fact every episode after that) I feel I am inclined to agree. Handling guests with ease, she coaxes them back to the question on hand and asserts herself excellently to maintain order.

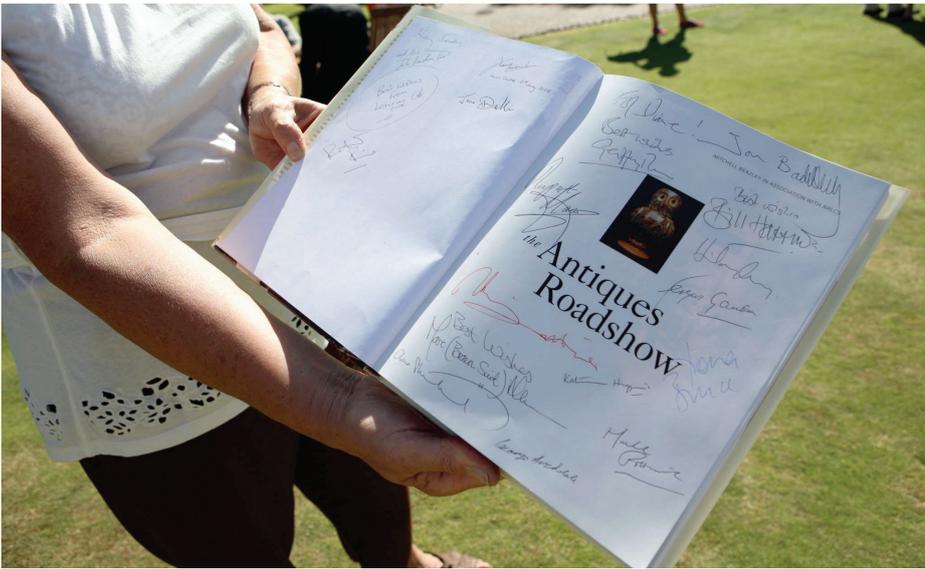
For those still questioning whether Fiona Bruce really belongs on the show, despite her obvious competency and style, it is important to remember how she got here. She has led a busy and varied career, working hard at the bottom before rising (granted, very swiftly) to the top of the BBC presenting and journalistic hierarchy.



“ She swept away 25 years of David Dimbleby’s Question Time and claimed it as her own ”

After working in a job she hated, having graduated university (Oxford, that is) with a 2:1 in French and Italian, Bruce worked at London ad agency BMP where she met husband, Nigel. She really began her career in journalism when she met Tim Gardam, the then editor of Panorama, by chance at a wedding. She seized the opportunity with both hands and dropped her CV on his desk just days later. Not willing to let this chance pass her by, she pitched her ideas over lunch and for her efforts was rewarded with a job as a researcher. Bruce made her way around a few other shows, before finding herself back at Panorama, this time in front of the camera and this is where she was working when, in 1999, she was headhunted by the





head of BBC News to co-host The Six O'clock News. This talented lady has also left her mark on a number of shows including Fake or Fortune, Crimewatch and the show she refused to give up even for Question Time: Antiques Roadshow, which she has been presenting for 11 years.

Following The Six O'clock News, Bruce was then offered the slot as the first female presenter on The Nine O'clock News - therefore defending herself in the wake of the Question Time chair announcement must have felt like treading old ground. It is true that she is no stranger to gender equality issues. Describing student activism as a massive part of her university experience, Bruce regularly attended protests and more notably, helped implement a member of staff to whom female students could go to for help and advice. While she has firmly denied her career ever having been limited due to her gender, she stood with her colleagues in demanding



equal pay after the BBC's gender pay gap was reported at 10.7%.

As perhaps you would expect from a woman who has fought for valued causes since her university days, Fiona Bruce is also a patron of some of the UK's most humanitarian charities. She is an honorary vice-president of a charity called Vision Aid Overseas, which has helped improve the vision of over 27

million children, she took part in a campaign for Women's Aid, Bruce was also inducted into the NSPCC's Hall of Fame for the work she has undertaken on their behalf.

As well as on the news and Question Time, you can also see Fiona Bruce as the host of this year's biz4Biz Awards where we hope to support yet another humbling charity – the Essex and Herts Air ambulance.

BARCLAYS

MAIN SPONSOR AND BUSINESS OF THE YEAR

For the 3rd year running now, we are sponsoring judging the biz4Biz Awards. We're thrilled to be a part of this initiative and how transformational it has been for the businesses that feature. Being nominated, let alone winning, is such a great way for anyone to promote their business. Of course, it provides a great buzz and motivator for their teams. We feel privileged to be part of such a supportive professional partnership with biz4Biz and would encourage anyone that has not thought about it before to enter.

We also want to take this opportunity to share news of our new partnership with leading Fintech MarketInvoice, Europe's largest online invoice finance platform, to transform the way UK businesses manage cash flow and accelerate growth. The partnership will give Barclays Business Banking clients seamless access to MarketInvoice's online solutions, unlocking fast access to funding. B2B companies often experience cash

flow pressure owing to the long payment terms they have with their customers. The terms of an invoice can often dictate a payment period as long as 120 days, leaving businesses with a cash flow gap in the interim. With MarketInvoice's solutions, businesses can advance funds against their outstanding invoices, accessing that cash straight away.

Barclays already offers invoice finance to large businesses, so this partnership will enable our Relationship Managers to extend the proposition to work for their SME clients too. This will additionally give Barclays clients access to MarketInvoice's proprietary Selective Invoice Discounting solution which offers businesses the flexibility to choose which invoices they want to raise funding against.

Many small businesses are treating invoice finance as an essential part of their growth strategy; providing them with the working capital necessary to capitalise on new opportunities as they scale. It is

an easy way for businesses to access an innovative form of funding that is both controllable and effective.

Following a successful pilot programme, a National Rollout of the partnership is currently underway which will see close to 1000 Barclays Relationship Managers equipped with MarketInvoice's solutions in the coming months.

Founded in 2011, MarketInvoice has funded invoices worth more than £2 billion, boosting cash flow for thousands of UK businesses. MarketInvoice already supports several businesses in Hertfordshire, having funded invoices worth more than £34.2m in the region.

If you would like to discuss this in more detail then please do contact one of my Relationship Managers in the area who would be more than happy to speak to you.

Micky Kosowycz
*Area Business Manager in
the North East Herts Team.*



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SPONSOR OF BEST CORPORATE SOCIAL RESPONSIBILITY

With cutting edge capabilities and decades of experience, Airbus is Europe's largest and most innovative defence and space company.

Airbus is Europe's largest and most innovative defence and space company. We create innovative, effective space and defence solutions and services for our customers, driving our industry forward. It is one of the three divisions of the Airbus Group and Europe's number one defence and Space Company. Generating revenues of around €11 billion per year and employing approx. 32,000 employees, Airbus Defence and Space is one of the world's largest space companies and one of the top 10 defence companies globally.

Airbus Defence and Space develops and engineers cutting-edge and peerlessly reliable products in the field of defence and space. The three business lines consist of military aircraft, space systems and communications, intelligence and security. Military aircraft is responsible for fighter aircraft, airlifters, aerial refuelling tankers and airborne warfare systems. Space systems focuses on space exploration, Earth observation, intelligence systems, network and tactical systems and informative solutions. While communications, intelligence and security plays a key role in secure communications and cyber security.

Our defence and space technologies enable governments and institutions to protect natural resources, societies and individual freedom. Airbus aircraft, satellites and services help to monitor climate and crops, and to secure borders. Airbus Defence and Space solutions guarantee sovereignty in foreign affairs and defence matters while its portfolio also ensures communication, mobility, the expansion of knowledge and the safeguarding of the environment.



Above: The European Space Agency's ExoMars Rover is being built in a special cleanroom at Airbus in Stevenage



ExoMars rover prototype 'Bruno' in the Airbus Mars yard at Stevenage

Amongst our flagship products are the transport aircraft A400M, the military jet Eurofighter, and in the framework of the Airbus Safran Launcher joint venture, the Ariane launcher. In addition to this, telecommunication, Earth observation and navigation satellites, human spaceflight, space electronics, ground systems and equipment - with its broad portfolio and unique know-how and expertise of its employees Airbus plays a leading role on the global space market.

Here at Airbus Stevenage, we are a world leading centre for telecommunication satellites, including direct to home



The Airbus built Solar Orbiter is due to launch in early 2020

broadcast satellites, as well as Earth observation and science spacecraft. Airbus Stevenage also is home to the European Space Agency's ExoMars rover mission, due to launch in 2020. With more than 1,200 employees, Airbus Stevenage is at the cutting edge of design, development and operation of major space systems.

Pioneering the future together.

www.airbus.com

AIRBUS

BBW SOLICITORS

SPONSOR OF BEST MARKETING AND PROMOTIONAL SERVICES PROVIDER



Brignalls Balderston Warren (or BBW Solicitors for short) are founding members of biz4Biz and Bruce Lendrum is one of the original Directors. They are a leading law firm in North Herts and Central Beds, with offices in Biggleswade, Letchworth and Stevenage providing expert legal advice to businesses, families and individuals in relation to English law.

BBW consider biz4Biz Business Awards as extremely important for the Business Community and in recognising local businesses and people for their amazing achievements in building up successful businesses.

BBW Solicitors have developed strong ties with local organisations, charities and business groups, so whether you are a private individual, running your own business, working for a charity or representing a large corporation, BBW are ready to listen, consider and advise.

Our expertise is recognised in the Legal 500 directory. We are also Lexcel accredited. Lexcel is the Law Society's international practice management standard. The Lexcel practice management standard is only awarded to solicitors who meet the highest management and customer care standards.

We also have the Conveyancing Quality Award which recognises a high standard of residential conveyancing procedures and standards.

BBW is one of the longest established and largest law firms in Stevenage, North Hertfordshire and Central Bedfordshire. Our three offices are conveniently located in the heart of the local

community, along the A1 corridor at Stevenage, Letchworth and Biggleswade. Our offices are easily accessible with parking nearby and we have facilities for disabled access at all our offices.

With BBW, you'll benefit from our extensive experience in all types of legal matters, affecting everyone from private individuals to international organisations. We possess a wealth of legal expertise covering all areas of English law.

Take a look at our website at www.bbwlaw.biz at your leisure which will provide you with information about our services, our people and how we can assist you.

For further information, please do not hesitate to contact us on the following numbers and email:

01462 482248 (Letchworth office)
01438 359311 (Stevenage office)
01767 313813 (Biggleswade office)

enquiries@bbwlaw.biz

At BBW whether you're a private individual, running your own business, working for a charity or representing a large corporation, we're ready to listen, consider and advise.

bbw Solicitors

Areas of Expertise:

Company & Commercial | Commercial Property | Commercial Litigation | Residential Conveyancing | Employment | Disputes | Family & Children | Wills, Tax & Financial Planning | Probate

Our three offices are conveniently located in the heart of the local community along the A1 corridor



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Letchworth Garden City
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01462 482248



Stevenage Office
Forum Chambers
The Forum, Stevenage
Hertfordshire, SG1 1EL
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Biggleswade Office
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Bedfordshire, SG18 8EP
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GEORGE HAY

SPONSOR OF BUSINESS SERVICES OF THE YEAR

George Hay Chartered Accountants are a firm of friendly and approachable professionals, who provide accountancy and business advisory services to businesses and individuals. This year, in fact, marks 80 years since the firm was first established!

With offices in Letchworth, Biggleswade and Huntingdon, our client base comprises both smaller local businesses and start-ups, as well as larger blue-chip companies and our expertise spans a diverse range of industry sectors.

Helping you to develop is what we do best

We pride ourselves on delivering a high-quality and personalised service to each one of our clients and take great pleasure in developing working relationships that are both successful and long-lasting.

Crunching the numbers and dispensing sound business advice is what we do best, and it is always rewarding to see businesses develop and thrive, as a result.

Running a successful business is no mean feat, which is why we think it's important to celebrate the accomplishments of businesses in the local community. By pledging our support to events such as the biz4Biz Awards, we are able to do this.

Celebrating success in the business community

This year, once again, George Hay are proud to be supporting the biz4Biz Awards 2019. We are sponsoring the 'Business Services of the Year' category, open to Hertfordshire-based businesses that provide professional services to SMEs; from catering to cleaning, and from



property services to business consultancy and car hire.

Keith Middleton from George Hay Chartered Accountants, who is also a Director on the board of biz4Biz, said: "A successful business is often the result of many parts coming together to form a well-organised and effectual whole. The story is no different for SME's; many of whom work alongside one or more business services providers at any one time."

"Service providers can be an invaluable source of specialist support for SME's that are looking to establish or maintain certain standards and a competitive edge in the marketplace. Access to such vital resources can give small business-owners peace of mind, allowing them to focus on what they do best; growing their business."

"The biz4Biz Awards is the perfect opportunity for these organisations to showcase how they are helping SME's locally, and beyond, to succeed."

"We are looking forward to another special evening on 17 May, where we get to celebrate the achievements of businesses from across Hertfordshire."

Go for growth

Whether your business is just beginning to flourish, or whether you already have a whole raft of achievements under your belt we can work with you to understand your requirements. We provide a wide range of audit, accountancy, taxation and business advisory services to help you streamline your accounting, as a result freeing up more of your time and enabling you to focus on growing your business.

So, if you'd like to find out more about how George Hay can help you, contact one of our team today on 01462 708810 or visit www.georgehay.co.uk



HART LEARNING & DEVELOPMENT

SPONSOR OF BEST APPRENTICESHIP

Hart Learning & Development (Hart L&D) are delighted to be sponsoring the Best Apprenticeship award at the 2019 Biz4biz awards.

We are part of Hart Learning Group which includes North Hertfordshire College and are based with our College colleagues at their campus in Stevenage.

We provide apprenticeships to a diverse range of businesses including SMEs and national companies such as Lloyds Banking Group, Ocado, Ramsay Health Care, GKN and the Co-op Group. In 2017/18, over 750 apprenticeships started with us, the most of any Hertfordshire provider.

The statistics are persuasive on the benefits to your business of taking on an apprentice: 78% of employers report improved productivity, 74% report improved product or service quality and 83% would recommend apprentices to other businesses.

At Hart L&D we are passionate about investing in and developing emerging talent and want to make it as easy as possible for businesses to take on apprentices. We understand the demands on you and that you need to get the best possible return on your investment.

We pride ourselves on our strong relationships with our clients investing time in nurturing the relationship and providing a seamless service. We know that if apprentices are going to become an essential part of your workforce, they need to add value to your business and be able to develop their skillset. That is why we provide apprenticeships from intermediate through to higher levels so there is real development and progression.



Don't take our word for it. Here is what one of our clients, Hertfordshire County Council, says:

'Our apprentices have the ability to ask why and challenge the way we do things and suggest modern, efficient alternatives. The apprenticeship programme is a fantastic way to get into the industry. many of our apprentices have progressed and it's not unusual for a past apprentice to now be a supervisor for the current ones.'

For more information on how we have helped our clients and how we can help you, email us at enquiries@hartld.co.uk



HART

LEARNING + DEVELOPMENT

HERTFORDSHIRE LOCAL ENTERPRISE PARTNERSHIP

SPONSOR OF LARGE BUSINESS OF THE YEAR

WHAT WE DO

We bring businesses and the public sector together to target investment in order to ensure our enterprises, communities and people thrive.

Our vision is simple: that Hertfordshire should perform to its full potential. This means that by 2030, it should be recognised as the functional core of the UK's Golden Triangle, with the most significant concentration anywhere in Europe of scientific and related research.

Hertfordshire should also share and drive the advantages gained from its proximity to a multi-cultural and vibrant global city, whilst also valuing the strengths and character of its distinctive towns and the surrounding rural areas. And the benefits should flow to all parts of Hertfordshire, to the people who live and work across the county.

This process of growth must also be "smart". That means that we must place the emphasis on high value job creation and productivity; innovation and enterprise must be unleashed across all sectors; our places must be geared up to changing patterns of work and the lifestyles that come with them; and, crucially, our infrastructure must be fully fit for purpose as demands on it increase.

To achieve these aspirations, our Strategic Economic Plan is built around four priorities:

- To maintain our global excellence in science and technology;
- To positively harness our interconnectedness, particularly our relationship with London and elsewhere;
- To re-invigorate our places for the 21st Century;
- To build the wider foundations for growth across our businesses and people.



Our workstreams are focused on achieving these priorities to support smart, sustainable economic growth:

Strategic Infrastructure and

Regeneration: With our local authority partners, we are delivering digital and transport connections and reinvigorating our town centres.

Skills and Employment: We are creating lasting links between schools, colleges and universities to deliver the skills employers need.

Enterprise and Innovation: We are stimulating business growth and innovation by investing in research and development and creating the right conditions to attract further inward investment.

Business support: We are encouraging our small businesses to scale up with access to expert business support to help them to fulfil their potential.

WHO WE ARE

Our business-led Board is responsible for setting the overall strategic vision and priorities for economic development in the county. Our Board members

are unremunerated and give their time voluntarily. All our private sector board members are recruited through an open and transparent recruitment process. Sitting underneath our main LEP Board are a number of strategic Programme Boards whose members play a vital role in the overall decision-making process. Our Envoy programme was set up in 2016 to harness the expertise of local business leaders to help identify and solve key issues for the county and act as external advocates for the LEP to Government, industry and inward investors.

Our extensive network of businesses, not for profit and local authorities means that we can be confident that the priorities that we are progressing and the projects that we are investing in are the right ones for our county and its future generations. Visit www.hertfordshirelep.com for more information.

Hertfordshire
Local Enterprise Partnership

PERFECTLY PLACED FOR BUSINESS

LONGMORES

SPONSOR OF TECHNOLOGY SERVICES PROVIDER



Since 1819 Longmores has been Hertford's leading law firm and a leading law firm in Hertfordshire. As the firm goes in to its 200th year, Longmores leads the field in its offering to businesses. We provide the full range of legal services that businesses of any size may need. Our Company Commercial team will prepare the documents needed to set up your trading entity, regularise the arrangement between your partners or shareholders, and protect your intellectual property; our Commercial Property team will advise you on negotiating the best terms of your lease; and our Employment team will prepare your contracts of employment, employment policies, and directors' service contracts. Hopefully, you will never need our Dispute Resolution team. But they will be there if

you ever fall out with a supplier or other business partner.

We also offer a fully comprehensive range of services for individuals. We assist business owners and other private individuals with their private property portfolios, to protect their personal wealth for the benefit of their heirs through careful tax planning and through pre and postnuptial agreements. Our private client team are consistently recognised by the leading legal directories for the depth of their experience with trusts and tax planning.

Longmores have been active in Biz4Biz for some time and are delighted to sponsor this exciting award this year. We count numerous technology services

businesses amongst our clients and we have found that businesses of this kind are some of the most interesting to act for. Our specialists, especially our intellectual property lawyers, are able to advise on all legal issues that are likely to arise in a business of this kind. Our experience from other clients in the sector may mean that we can save you time by providing a ready-made and simple solution to a seemingly complex problem.

You'll find most of what you may need to know about us at our website longmores.law or please call us on 01992 300333.

 **LONGMORES**
SOLICITORS

NEEDHAM HOUSE

SPONSOR OF BEST LEGAL AND FINANCIAL SERVICES PROVIDER

Set in the heart of Little Wymondley, just outside of Hitchin, Needham House offers the perfect retreat for both leisure guests and business guests. Surrounded by beautiful countryside, our 4 star hotel offers 79 boutique bedrooms, exclusive 3-bedroom lodge, 17 event spaces, 2 rosette SG4 Brasserie, and ESPA Spa with modern gym.

Our range of bedrooms offer guests a fantastically equipped room, complete with extra comfy bed, modern decor, interactive television, walk-in shower and beautiful views of the Needham grounds. The Lodge offers the perfect place to entertain family and friends. Complete with 3 double bedrooms, 2 bathrooms, kitchen, lounge and dining area in our tranquil gardens, we add the opportunity to really make the most of your stay with us.

The meeting rooms offer a perfect solution for your next event, whether it be a small board meeting, large conference or product launch. All meeting rooms come equipped with modern technology, natural daylight and comfortable seating for delegates. With 15 spaces to choose from, the options are endless!

Within the two acres of picturesque grounds lies the Garden Marquee which is the perfect space to stage a range of events for up to 250 guests. Completed to the highest specification, the Marquee comes equipped with its own bar, starlit cloth, dancefloor, fully equipped kitchen and decorative uplighters, also available on a dry hire basis for external catering.

Weddings at Needham House Hotel are staged in a manner that reflects the unique occasion of the happy couple's special day. Surrounded by exquisite views, attention to detail is paramount and we endeavour to make every wedding day "an experience you will treasure forever."



Spa & leisure is all part of the experience at Needham House Hotel, where facilities include a Turkish Hamman, Swedish sauna, and relaxation lounge. ESPA products are used and available to purchase to ensure ultimate relaxation. There is also a state of the art gym with cardio and strength machines if you fancy burning some calories.

Our 2 rosette SG4 Brasserie is designed for diners to enjoy great home cooked food in a relaxing setting. We are open for breakfast, lunch and dinner for guests to dine with small or large parties in our beautiful brasserie. Our bar specialises in the art of making exquisite cocktails, with over

40 different gins to choose from you'll be certain to unwind in style.

You can also enjoy traditional Afternoon Tea in the welcoming and relaxing atmosphere of the Wymondley Lounge. Indulge in an array of sandwiches, traditional fruit and buttermilk scones with clotted cream and strawberry jam, and a selection of mouth-watering cakes including Needham Battenberg, Chocolate Fancies and Macaroons.

For further information, please contact us on: 01462 417240 sales@needhamhouse.co.uk www.needhamhouse.co.uk

ONE FACILITY

SPONSOR OF BEST EMPLOYMENT SERVICES PROVIDER

We are experts in facilities' management, but first and foremost we are all about other people!

With a diverse client base across UK sectors including retail, commercial, defence, aerospace and property management organisations, One Facility's expert teams deliver complete solutions that provide seamless integration of all areas of facility management.

From the smallest periodic inspection task to complex system installations, our clients rely on us for high-quality, compliant and sustainable services that support and enhance their facilities, minimise disruption to their business and their operations and deliver efficiencies, cost savings and overall value.

With this strong heritage of facilities management, you might then expect One Facility to sponsor a more technical award category! For us, though, central to our success has always been our people. That's why we have chosen to sponsor the award for Best Employment Services Provider: A primary aim of our business is to be an employer of choice in our industry and in the regions where we operate. And it's why we are so proud of maintaining our corporate commitments to our people:



continual training, personal and professional development, competitive salary and compensations packages with highly-flexible family-friendly working arrangements, and committing to standards such as the London Living Wage.

This approach is embodied in our Investors in People certification and our core quality and environmental accreditations (ISO 9001 and 14001), plus Health & Safety accreditations to make sure we are keeping people safe while also focusing on their well-being.

Central to our approach is involving our staff in how our company develops and

how our services evolve to support our clients. The Values graphic shown here encapsulates how we work – and all the definitions were suggested and agreed by our staff.

One Facility is delighted to sponsor this award and to be supporting the Biz4Biz Awards 2018.



For further information on One Facility visit our website: www.onefacility.co.uk



RICHMOND HOUSE

SPONSOR OF BEST FAMILY BUSINESS

A few words from Paul Beasley,
Richmond House CEO



We all understand the role and importance of families. Everyone is shaped by those who brought us into the world, and who nurtured and looked after us. In business, families play a significant role too – probably more than most people realise.

According to the Institute for Family Business, “two thirds of UK businesses are family owned - 4.7 million in total, of which over 17,000 are medium and large businesses” (source: <http://www.ifb.org.uk/voice/uk-family-business/>) They also state that “family firms employ almost 12.2 million people in the UK – 47% of private sector employment.”

Clearly the importance of family businesses to the economy, local and national, is very significant. It's something I recognised early in my career.

At Richmond House, we have the privilege of working with, in some cases, four generations from the same family. Many of our clients established their own businesses and are involved in their family firms in a full or part-time role. Naturally therefore, we see at first hand the challenges facing those who own, manage and work in family businesses across Hertfordshire.

Of course, all the businesses we work with, whether family-owned or not,

face the same issues; two key ones being recruiting and retaining staff, and succession planning. Equally, those business owners who we advise regarding their own finances have the same aspirations and goals regardless of the history of the business or its legal status.

However, when we visit a family business, we know that there are some special, additional factors that need to be considered. Succession planning takes on a different meaning when you'd like family members to take over the reins. This is done all the while considering how to ensure that those relatives who choose not to be involved in the family firm don't lose out. Managing a business when personal relationships are involved, can be tricky.

The issue of succession planning is highlighted by another statistic from the Institute for Family Business, stating ‘some 100,000 family businesses transfer ownership between generations each year; a crucial time in underpinning the future of the business.’

An additional headache for those owning or working in a family firm is that their personal finances are generally inextricably linked with those of the

business. Therefore, it's essential that any financial planning takes both areas into account.

With so much of our work revolving around advising those involved in family businesses, I was very keen that Richmond House should sponsor the 'Best Family Business' Award. Small and medium-sized businesses are the backbone of the Hertfordshire economy and about two thirds of them are likely to be family owned. We wish you every success.

Specialist Services

Our service is delivered through three specialist companies. Richmond Health Wealth Management provides bespoke financial planning for owners and senior employees. Richmond House Corporate Services provides financial advice to companies and administers the full range of employee benefits to the wider staff. Richmond House Investment Management offers active management of pension and investment portfolios in line with the financial planning advice received. Together they provide holistic solutions that a business and its people need.

Please visit www.richmondhousewm.co.uk or call us on 0333 241 3350.



STEVENAGE BOROUGH COUNCIL

SPONSOR OF MADE IN HERTS



Whether you're a start-up business or looking to grow and expand, Stevenage Borough Council provides you with a single point of contact to access the following business support services available from the council and its partners:

- Access to Funding resources
- Support with finding suitable premises, with access to superb commercial accommodation in well-established business parks
- Support with promotion of achievements and successes
- Links to education, training institutions and organisations to discuss your specific needs, including taking on apprentices
- Support with developing your supply chains, through local and regional events

- Access to enterprise and innovation services and a network of innovation centres
- Access to business consultants and advisors; providing support for business planning, sales and marketing, exporting, mentoring and other helpful sources
- Planning and Regulatory advice and support with your growth plans
- Aftercare support

For further information please contact economicdevelopment@stevenage.gov.uk or visit the website www.investinstevenage.co.uk

Stevenage
BOROUGH COUNCIL



UNIVERSITY OF HERTFORDSHIRE

SPONSOR OF SME BUSINESS OF THE YEAR



Herts for business

At Herts, we make it our business to help you with yours. Whether you're starting out in business or looking for talent, support or facilities to take your company to the next level, we're here to offer our support.

Your business, our expertise

We drive innovation through research across all business sectors. Our industry specialists are experienced in providing consultancy support and assistance on a huge variety of projects and are available to unlock your business potential. We deliver tangible business results for local, national and international businesses via a range of partnerships and opportunities.

Develop your people

Developing your people can help with the growth of your business. We offer a wide range of qualifications from apprenticeship programmes to professional accreditation. Training not only boosts your employee morale and motivation but also helps create a company culture that fosters productivity and new ideas. We teach. They learn. You grow.

Smart thinkers

Think of us as a talent pipeline for your business. You might be looking to recruit for a busy period, or searching for innovative individuals to inject fresh thinking. We'll work with you through the graduate

recruitment process, from role planning to appointment. If short term is your priority, then you can advertise with us for free and our experts will support you in finding the right applicants to fill those positions.

World-class facilities

Our modern campuses are equipped with state-of-the-art resources and specialist equipment as well as expert teams who are skilled in helping businesses of all sizes. From single rooms to large conference facilities, we're the University of Herts for hire. Find out more at herts.ac.uk/business

University of Hertfordshire UH



LOOK GLAMOROUS AT THE AWARDS WITH THIS FABULOUS READER OFFER

What better way to prepare yourself for the glamorous biz4Biz Awards gala dinner than with an award winning hair specialist? If you are lucky enough to be attending special occasions such as black tie events and weddings, you deserve to feel nothing short of divine. The perfect look will help you to walk tall, speak with confidence and, of course, produce photos that you are proud to look back on!

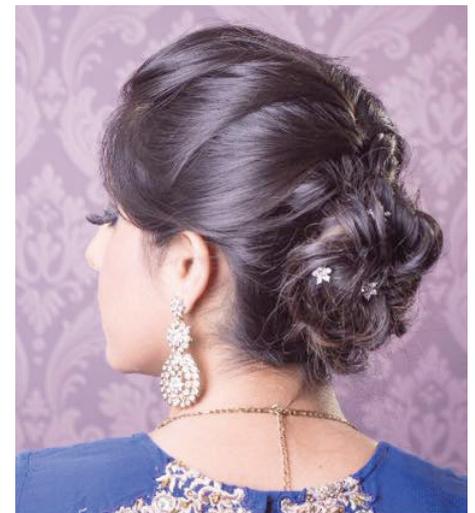
Kim Sandford has been styling women's hair for twenty-two years and specialises in creating beautiful bridal and wedding guest styles. "I cherish every opportunity to make my clients feel fabulous and confident!"

Over the course of her career, Kim has worked extremely hard on her business and on pushing herself out of her comfort zone and strengthening her practice in every area to create the unparalleled service you see today. To ensure she keeps at the top of her game, Kim still takes on every training opportunity available to keep her ahead of the latest trends. As a result, she picks up unbelievable tricks and secrets for providing the best results

including when using hair extensions for adding length and volume for that extra glamorous feeling. Kim has also recently launched her own label products for her clients which have received outstanding reviews.

Kim Sandford Hairdressing was recently recognised by the Four Counties Wedding Awards, which is run and hosted by Tracy Butterfield the wedding industry expert who covers Hertfordshire, Bedfordshire, Buckinghamshire and Cambridge. The awards help support a charity called *The Wedding Wishing Well*, who help fund weddings for terminally ill people a charity Kim describes as being "close to [her] heart".

"I was [just] looking forward to networking - when they called my name I couldn't believe it, I was thinking to myself 'I wish I had had my hair done!'" After winning Best Wedding Hairdresser 2018 at the Four Counties Wedding Awards, Kim is looking forward to another successful year in 2019. Book her now for your next event, wedding and of course the biz4Biz Awards!



Kim Sandford
HAIRDRESSING

INSIGHT READERS GET AN EXCLUSIVE

10% OFF

HAIR FOR THE BIZ4BIZ AWARDS GALA

BESPOKE SPORTING EXPERIENCES WITH SPORTING LEGENDS

Eclipse Spots Promotions provide the opportunity for you and your business to team build, network and entertain your clients or staff in a unique sporting environment.

They specialise in working with and incorporating sporting legends into sporting experiences in two ways: By participation and dining.

How: You can play sports, such as football, cricket, golf, tennis, basketball all with your sporting hero or cycle, row or raft with GB Olympians.

Where: This happens at iconic venues such as Wembley Stadium, Lords CG, Premier League football grounds, Rugby Stadia, London Velodrome and Copper Box. You can also listen to, dine and even sing with your sporting icon.

Eclipse create bespoke events for their clients' needs and budget to help deliver the ultimate sporting experience!

As sports fans, we all dream of playing and competing alongside our heroes. When those dreams become a reality, you hope the reality goes like a dream.

Stephen says:

Eclipse Sports Promotions launched in 2004. My vision back then was to create a sporting experience with a difference - entertainment, inspiration, and fun, without the stuffy corporate attitude. Almost 15 years on, I'm proud of the fact that we have established and developed our business, yet retained the personal, unique and flexible approach that has helped ensure our clients also become loyal friends.

Our growing staple of sporting legends contains some of the greatest names from across British sport, yet all are dedicated to fulfilling our core objective - making you feel relaxed and comfortable and providing you with an experience you will never forget.

From our prestigious pitch days at some of English football's greatest venues, to playing cricket at Lords, to our legendary Christmas sporting lunches, we will take care of your every need, and promise that you will enjoy every minute of it.

GET IN TOUCH

If you would like more information.
T 07717 798378 • 020 8441 2714
E info@eclipsesports.co.uk
www.eclipsesports.co.uk

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Presenting an exclusive group of sporting legends to create unique participation and dining events, tailored to you!

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- 16th**
 May

'Champions' League' Football Legends Tournament

26th
 April
- 11th**
 June

Committee Room World Cup Dinner, Lords
- 21st**
 June

Horse Racing at Royal Ascot

eclipse Sports Promotions www.eclipsesports.co.uk • 020 8441 2714



TAKING PAYMENTS OVER THE PHONE

For many businesses taking card payments over the phone is critical. It's a quick way to accept payment. But not all is clear as laws born to combat fraud tighten their grip.

Regulators have been busy over the last 18 months forcing small and large organisations alike to take stronger measures to protect financial and personal information.

Why?

While many businesses complain about the additional regulation, it is worth considering that card fraud extends to over £4bn annually. Incredibly, on average in 2018 UK businesses suffered an average of 633 attacks to breach their networks every day.

In the last quarter of 2018 alone breaches occurred in many well-known companies such as FIFA, Facebook and Uber. While Equifax got fined just £500,000, the estimated, eye watering breach cost to the company was £3.5bn.

But do smaller businesses really need to worry about all this?

Yes, because unfortunately they are more of a target today than ever, and they are less likely to survive if breached.

61% of breach victims are SMB's, which is increasing year on year, as smaller companies have not had the headspace or the resources to secure themselves. More concerning is that 60% of SMB's that experience an attack go under within 6 months.

Case Study: Restaurant - 2017 - a breach of payment card information resulted in £21,000 of audit expenses and an additional £66,000 in fines and penalties from the credit card companies.

What regulations apply to me?

Card issuers and the governments are forcing organisations to improve security. If you take card payments, you are subjected to the following:

- Feb 18: The Payment Card Industry Security Standard Council (PCI SSC) enforces a new version of their Data Security Standard, version 3.2.
- May 18: The GDPR came into effect, along with the new Data Protection Act which makes Company Directors personally liable.
- Dec 18: The PCI SSC issues stricter guidance on phone payments.

3 common misconceptions

1. *I don't record phone calls, so I'm compliant.* Unfortunately, no.
2. *We only take a few payments. Sure ... but you still need to comply with the regulations even if you take just one card payment.*
3. *My staff type the card information straight into a terminal/virtual terminal.* Great ... this helps but doesn't make you compliant.

Remember, Company Directors are compelled not to neglect their duties around compliance. Under the new law they face personal liability of up to £500,000.

Case Studies: a Travel Agency, a Dental Practice and a Bowling Alley - 2018 - breaches of personal data and payment card information resulted in a total of £105,000 of expenses and fines.

A glint of hope

Affordable technology is keeping pace with regulatory changes.

Performance Telecom offer PayGuard®, a phone and online payment application that allow businesses of all sizes to tick all the compliance boxes while processing payments securely, and all at a reasonable cost.

PayGuard® not only allows your staff to continue to speak with your customer throughout the payment, but also helps you set up payment schedules and make refunds easily. On top of this Customers surveyed report feeling more secure and prefer paying with PayGuard® too.

The tools are out there to remove the ever-increasing, personal and professional risk of breaches and non-compliance. Take the time to familiarise yourself with your options. Now is the time to act!

GET IN TOUCH

0330 303 4321

info@performancetelecom.co.uk

www.performancetelecom.co.uk

PERFORMANCE
TELECOM



CHALLENGES FOR FAMILY BUSINESS



RICHARD GVERO

Longmores, Joint Senior Partner
and Head of Commercial
and Employment

Some of the most successful businesses locally, nationally and globally are family businesses. But as much as the family dimension is a large part of their success, it can cause issues unless it is carefully managed.

One issue is the lack of formality. Shouldn't the family bond transcend the need for legal documentation? Acting for

numerous family businesses, I have found it often doesn't.

A well-managed family business will have written employment contracts and policies to reduce the scope for disagreement.

There will also be competition restrictions for an outgoing family member. Similarly, shareholder agreements increase clarity; they deal with share valuation and succession issues as well as defining shareholder relationships and vision for the business to reduce the scope for misunderstandings.

Often formal corporate governance, including board meetings, is overlooked. This increases the risk of dispute.

Is the business a meritocracy or do family members have all the seats on the board? Employment law does not recognise family favouritism and non-family members who are not treated fairly could have significant claims. Such employees will also lack motivation and may be poached by competitors. There also needs to be a forum for families to discuss

business issues and develop an agreed approach. And when things go wrong, there should be agreed dispute resolution mechanisms to avoid expensive and damaging litigation.

Finally, don't forget succession planning. The next generation do not always want to carry on the business and alternatives such as business sale must be considered.

We are running a seminar *Looking after Family Business* in collaboration with the Hertfordshire Chamber of Commerce on 5 April 2019 at Hanbury Manor to discuss these issues in more detail.

To book your place please visit:
www.hertschamber.com/event/details/363

Contact Longmores on 01992 300333 if you need legal advice for your family business or visit longmores.law





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Hertfordshire's Enterprise Zone, known as Hertfordshire Innovation Quarter, is primed to become the UK's leading place for green businesses, with 3 million sq. ft. of development planned over the next 10 years.

Launched in March at an event hosted by partner Rothamsted Research, Hertfordshire IQ will leverage its market access and location 30 minutes from London to appeal to environmental technology, agri-tech and modern construction companies.

Jake Berry, Minister for the Northern Powerhouse and Local Growth said, "Since their creation, Enterprise Zones have been the foundations of success for over 1,100 businesses, attracting £4.28 billion of private sector investment and creating over 51,000 jobs - proving the UK is a great place to do business.

"Hertfordshire IQ aims to become the leading place in the UK for businesses operating in modern construction, agri-tech and related digital and environmental technologies and the £680,000 investment from the Local Growth Fund has opened the door for up to 800 new businesses, creating over 8,000 new jobs.

"Hertfordshire IQ will also form the commercial heart of the Hemel Garden Communities development at Hemel Hempstead, creating around 10,000 high quality new homes in a wonderful setting."

Hertfordshire IQ will provide sustainable, flexible workspaces, tax breaks and collaboration opportunities with industry experts in Hemel Hempstead to create a UK hub of green companies.

Businesses will be able to commercialise research and boost product development working with Hertfordshire IQ's partners: UK built environment leader BRE Group, Rothamsted Research, global pioneers of agricultural science and the University of Hertfordshire, experts in AI and robotics.

Asked about Hertfordshire's reputation for clustering businesses to drive productivity,



HERTFORDSHIRE IQ TO CREATE THE UK'S GREEN BUSINESS HUB

Mark Bretton, Chair of Hertfordshire Local Enterprise Partnership said, "We have a proven track record of clustering commercial activity around science and research and that's exactly what we're delivering with Hertfordshire IQ.

"We're encouraging a cluster of modern construction and agri-tech companies to locate here, shining a light on the world leading expertise we have in Hertfordshire.

"With our partners BRE Group, Rothamsted Research and the University of Hertfordshire, we can offer businesses opportunities to develop and grow."

He added, "Sustainability is at the heart of everything we do. We're thinking about what we might need in the future - for transport, workplaces, blue and green infrastructure - and most importantly people and the local community.

"We're working with landowners like The Crown Estate and our Local Authority partners to create a desirable, sustainable and in demand business hub that thrives for generations to come."

Enabled by its Enterprise Zone status, Hertfordshire IQ will also boost investment in local travel, transport and digital connectivity for the area.

The new commercial zone will offer businesses a flexible mix of work spaces from offices, co-working space, research and development labs to light industrial and warehousing.

Along with tax breaks and opportunities to collaborate with industry leaders, businesses will also benefit from guidance on how to access funding through Hertfordshire Growth Hub.

Hertfordshire IQ also aims to create 8,000 jobs for local people, providing opportunities for residents to enjoy the benefits of both living and working in the area.

New business parks will be built using sustainable materials and methods. A dedicated network of footpaths and cycle routes will also help residents ditch the car for a greener, healthier journey to work.

Hertfordshire IQ is already home to sustainable logistics business park owners Prologis and companies working in the supply chain for the construction industry.

Visit www.herts-iq.co.uk or follow @HertsIQ on Twitter for more information.



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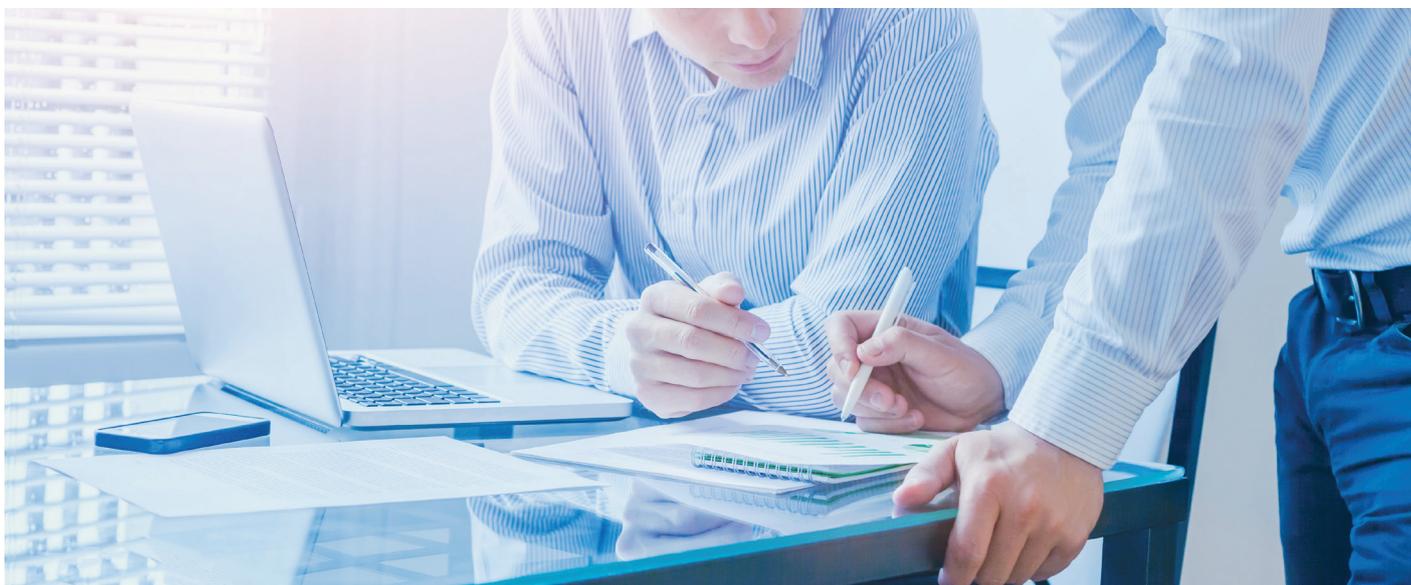
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DON'T BE AFRAID TO SCRUTINISE YOUR STRATEGY



Bumps in the road are inevitable when you are running a business but making time, each year, to scrutinise your business plan and strategy can help protect you against some of these; potentially saving you time, money and stress in the months ahead.

As we head into a new tax year, be proactive in your approach and consider the following points:

Know what you want to achieve and address inefficiencies

If you're keen to improve productivity in the months ahead, then you must address inefficient processes within your operation. Without doubt, it is important that you dedicate time to core business functions, but this shouldn't be to the detriment of innovation and executing new strategies for growth.

Embrace developments in technology

With the introduction of Making Tax Digital for VAT registered businesses from 1 April 2019, now is the time to ensure you are ready to comply. Relying on out-of-date systems and

technology may leave you falling foul of the new regulations; not only that, but such systems are also not conducive to running a competitive business. Embrace technology and new solutions to future-proof your business going forward.

Don't let compliance slip

Your business should always be compliant with the latest rules and regulations. You may benefit from diarising the key deadlines that your business has with HMRC and Companies House, for example, as missing these will have an adverse effect on your business and leave you facing costly penalties.

Catch-up with your adviser

If you work with an accountant or financial adviser, think about scheduling a catch-up with them. Use this as an opportunity to evaluate the past 12 months together and use them as a sounding board for your ideas going into the year ahead. If you don't have an accountant or an adviser, now might be a great time to change that; particularly when you consider the upcoming challenges that businesses are facing

thanks to the digitisation of the tax system and Brexit, amongst other things.

Plan and review

Now and every month, planning should be an ongoing priority within your business. Without it, you cannot expect your business to be flexible or resilient to change. One thing we encourage businesses to do, is to take time to review their performance against what they have budgeted; something which is now easier than ever to do, with cloud-accounting software.

Whether you have a fledgling start-up, an established business, or the beginnings of a sound entrepreneurial idea that you dream of bringing to life – our professional team of chartered accountants can work with you and help you to realise your ambitions. To find out more, visit www.georgehay.co.uk



MARTIN WILLIAMS

Partner,
George Hay
Chartered
Accountants

DON'T LET THE TAX YEAR END PASS WITHOUT CONSIDERING AND OPTIMISING ANY OPPORTUNITIES AVAILABLE TO YOU

With the deadline, of 31st January, having just passed for submitting an online Self-Assessment return for the 2017-18 tax year, now is a really good time to think about the 2018/19 tax year and, whether there are actions you can take that could be beneficial to you and your family for the tax year that is soon to finish and, future tax years.

For ease of reference I have outlined some thoughts in four main areas:

Income Tax

- Have you made pension contributions this year so that you are able to use as much as possible of your annual allowance for 2018/19 and, if you are able to afford it, any available carry forward from 2015/16. This earliest year will be lost to you completely once we reach 6th April 2019.

As an incentive, for nil and basic rate taxpayers, the Government will add £200 for every £800 you are able to contribute, for higher rate tax payers a net £800 receives a Government contribution of up to a further £533.33 and, for additional rate tax payers this could be as much as a further £654 for every £800 net invested.

- Could you or someone you know be entitled to a refund of nearly £900 and, a further £250 for the new tax year? In 2015/16 the Government introduced the transferrable Married Couples Allowance that is also available to people in a Civil Partnership. Broadly, if one partner is a paying income tax at Basic Rate and, the other does not have sufficient income to use all of their Personal Allowance (£11,850 for this tax year) then, any unused amount of up to 10% of the non-tax paying partners Allowance can be transferred to the person with the higher income.

For this tax year it could mean a refund of up to £237 and, if it is applicable, the good news is that you can claim up to £212 for 2015/16, £220 for 2016/17 and, £230 for 2017/18, along with £250 being available in the forthcoming tax year.

It couldn't be easier to make a claim, all that is needed is for the non-paying tax partner to telephone the Inland Revenue and ask for the unused amount to be transferred.



- Talking of the Personal Allowance – if you happen to be a high earner with income in excess of £100,000, then the Allowance is reduced by £1 for every £2 of income over the £100,000 threshold. In practice this means it is “lost” completely at £123,700 and, the effective rate of

income tax in this band becomes 60%. Again a pension contribution can help here and, for every £800 net as mentioned earlier, the Government make effectively make a total rebate or contribution of £1,200.

- Child Benefit can be another area where planning can help. If the highest earner's income is more than £50,000, then Child Benefit is reduced by 1% for every £100 over the £50,000. The Government will reclaim the relevant amount of Child Benefit for which there is no entitlement although, again, making a pension contribution can mitigate or even eliminate this additional “tax”.

- Dividend Allowance – a few years ago a tax free allowance of £5,000 per person was introduced for dividend income although this was reduced to just £2,000 for 2018/19. For Married Couples it may be worth considering transferring assets between themselves so that they both utilise the tax free allowance of £2,000 for dividend income. Additionally it may be possible to benefit from a similar strategy for deposit based savings where a Personal Savings Allowance applies of £1,000 and, this is reduced to a half of this amount for higher rate tax payers.

Tax Incentivised Savings

- An Individual Savings Account (ISA) allowance of £20,000 per person applies for 2018/19. This enables people to shelter savings from both income tax and capital gains tax but any allowance not used in a tax year is effectively lost as it cannot be carried over to future years. ISAs can be a very effective way of accumulating savings for future use and, especially, in the delivery of tax efficient income in, say, retirement.

- Other tax incentivised savings include

Venture Capital Trusts (VCTs) and Enterprise Incentive Schemes (EISs) which attract a tax deduction of 30% on eligible contributions. Seed Enterprise Investments Schemes (SEISs) attract a 50% tax deduction although for all of these it should be noted that by definition they are higher risk investments and, specialist professional advice should be obtained.

Inheritance Tax

This tax, which is payable on estates on death, is often referred to as a voluntary tax. There are several exemptions that apply which, if used, can help mitigate the amount ultimately payable. These include:

- An annual exemption for gifts of up to £3,000. Consequently a couple could give away a total of £6,000 and, in the first year this can be increased by a further £6,000, as the previous years unused allowance can also be utilised.

- Small Gifts Allowance – it is also possible for any person to make an unlimited number of gifts of up to £250 to individuals. It can be of particular benefit to people with large families and, as with the annual exemption, it is recommended that records are made of any gifts made.

- Further gifts can be made from what is known as “normal expenditure out of income” and can be particularly beneficial if used to fund premiums on a life assurance policy, pay pension contributions for a family member or, make regular gifts into Trust

Capital Gains Tax

Individuals have a CGT annual exemption of £11,700 in this current tax year and, again, it is a “use it or lose it allowance”. You might therefore want to use this year’s to :

- Crystallise some gains
- Re-balance existing portfolios

- Fund an ISA contribution or,
- Make a pension contribution

Summary

The above are just a few of the areas that could be considered so that less of your income and wealth are paid to the Inland Revenue and, more is kept for family, dependent or, charities.

As can be seen, many of the areas can be inter-related and the importance of seeking professional advice cannot be understated.

For advice or guidance on any of the above Richmond House Wealth Management Limited would be delighted to help and can be contacted on 0333 241 3350 or, by emailing info@richmondhousewm.co.uk

John Maynard Dip PFS, Certs CII (MP & ER) Business Development Director



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£1m

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or visit www.stevenagecommunitytrust.org

FOOD FOR THOUGHT

PROFILE

Name: Darren Isted

Job title: Owner Hashtag Digital Media, publisher of digital magazines

What town in Hertfordshire do you live in? Rye End, Codicote, Herts



Who is your favourite chef?

I don't think there is a global favourite, I've always had good meals with Michelin star chefs such as Tom Kerridge but a good chef can be found anywhere. In Herts I've always liked the work of Sherwin Jacobs at Redcoats.

Where is your favourite place to eat in Hertfordshire for a business date, and what is your favourite dish from there?

I'm a big fan of The Tilbury in Datchworth, nicely situated out of the way and a good location - the cod with lobster butter sauce is amazing

Where in Hertfordshire would you recommend for a family meal, and what dish would you order from there?

The Wellington in Welwyn village is a great place to get together for a good drink and hearty food. The calves liver is always a great meal, filling when it needs to be and always tasty.

What is your favourite recipe to cook at home?

Salmon fillet, cooked in a pan, noodles, stir fry - takes 10 minutes, is easy and delicious all year round.

What is your idea of food heaven?

Having had lambs in a field near to us for the entire summer of 2018 I feel like I should say something else, but sorry little ones, it still has to be lamb - cooked in any number of ways. Delicious. But does tug at the heartstrings a bit.

What food can you not stand?

Will eat absolutely ANYTHING. Meaty, veggie or vegan, go on chefs of Herts, I dare you to try...

What is the strangest thing you have ever eaten?

If it's edible then it's not really strange. Frogs legs, snails, ants, scorpions - they've all been eaten and I'd go back to them again.

What is one thing that always must be in your fridge?

A working light. Seriously I'm so bad at fridge management, all the lovely things that should be in there - at the moment it's as bare as the Spurs trophy cabinet.

Where is the best restaurant to let your hair down after a hard week's work?

El Bar de Tapas in Stevenage Old Town is becoming a go to for after work early evening fun and messy eating. What is more enjoyable and friendly than sharing tapas, coffee and a cheeky drink?

What is an ideal snack?

A good cheese and biscuits. It's an obsession that has caused a massive fight with cholesterol - still I don't mind losing the battle as long as I win the war.

Is there anything that you haven't tried but would like to?

Sheep brains would be a challenge - looking at you lambs.

What is your favourite tippie?

I love a single malt, Talisker is a simple pleasure but I have also discovered Bulleit Bourbon which is great with ginger.



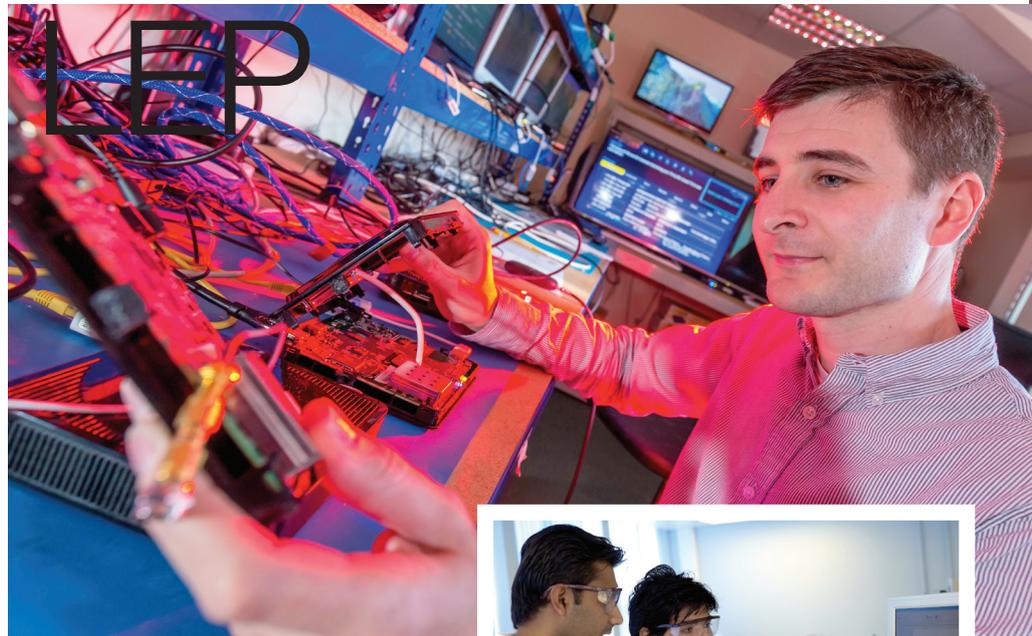
LOCAL SKILLS PRIORITIES ARE THE FOCUS OF NEW DEGREE APPRENTICESHIPS

Local skills priorities are the focus of new degree apprenticeship programmes being offered by the University of Hertfordshire, a key provider in the East of England.

Created by partnerships between employers and universities or colleges, degree apprenticeships are a popular educational route that brings together the best of higher and vocational training by combining full-time paid on-the-job training with part-time university study.

The University of Hertfordshire has been working with local employers to expand and develop the number of programmes it offers. This year, more than 200 apprentices from 41 employers will be on its 14 degree apprenticeship programmes, which now include leadership and management, digital and cyber security and engineering occupations. Additionally, there are eight new degree apprenticeship programmes currently under development – and this number is set to grow, driven by an increasing demand from local businesses.

“The University is passionate about apprenticeships, both as an education provider and as one of Hertfordshire’s largest employers. They are a vital component of our offer to businesses and by partnering with us, organisations can deliver courses to develop new talent and help bridge the widening skills gap. Our mission at the University is to transform our students as learners and professionals, enabling them to succeed in business and the professions.” says Dr Kate Byford, Director of Business Development. To raise employer awareness of degree apprenticeships, the University hosted the first Hertfordshire Apprenticeship Show in 2018, in collaboration with the Hertfordshire LEP. Bringing together



employers, training providers and potential learners, the successful event will take place again this year during National Apprenticeship Week, on March the 6th. To ensure its degree apprenticeship programmes meet local skills needs, the University has worked closely with employers from the start. Local businesses, both levy and non-levy-paying, have advised on programme development and delivery mode options. Employers such as MBDA UK Ltd and Hertfordshire County Council are members of both the University’s Apprenticeship Planning Groups and its Apprenticeship Advisory Group [chaired by biz4Biz Network Chair Adrian Hawkins], which works to promote apprenticeships at all levels across the county.

Apprenticeships are a key priority for the Hertfordshire LEP, as they play a vital role in growing the local economy. The LEP is committed to creating a skilled and motivated workforce which can adapt to meet current and future business needs, and both its Skills Strategy and Apprenticeship Plan focus on



providing pathways to higher and degree apprenticeships.

To support this, the University has also built on its strong partnerships with Hertfordshire’s four Further Education Colleges to develop apprenticeship progression routes. Through their links with the University, FE Colleges work with SMEs to offer apprentices a seamless route from first joining a business through to a degree-level education and apprenticeship.

Looking ahead, the University will continue to support local businesses by working with them to develop its degree apprenticeship programmes, helping Hertfordshire employers to build a high-performing workforce, able to meet current and future business needs.

HERTS RISING STARS

Rees Harper Negus talks to Insight about his community work and ambitions for the future.

What's your favourite medium to work with?

My favourite medium is spray paint - using stencils and free hand. I love its versatility and boldness. It offers a range of techniques and styles to create an image varying from abstract, flowing pieces of work, to precise, accurate work using stencilling.

When did you first start out painting?

When I was around 15/16 I had the opportunity to create a large 20ft by 10ft mural of Jesus's face for my school's production of Jesus Christ Superstar. This was one of the first uses of spray and stencils on a large scale, and from there it expanded into working with the school's drama department, the local police rejuvenation project and lots of commission work.

What artists inspire you?

I like Leonardo Da Vinci for his bold use of detail in his anatomical studies, but more recently I have been inspired by mural and street artists like Shepard Fairey, Banksy, Blek le Rat, Nychos and Rauschenberg. Most notably, Shepard Fairey, and how he creates large murals, which are both social and political while still being aesthetically pleasing.

What are the next steps for you?

I hope to start my degree in fine art in September and I am really looking forward to expanding what I know about art. I want to keep developing my work as much as possible and I'm excited to have the dedicated time to learn much more.

What about after uni? Any career plans?

I have no clear career hopes for the future just yet, but I do know is that I want art to be the focus of it, I want to keep

working on murals and possibly have work in exhibitions and art shows.

We've seen you in the local papers, can you tell us about the rejuvenation project you were involved in?

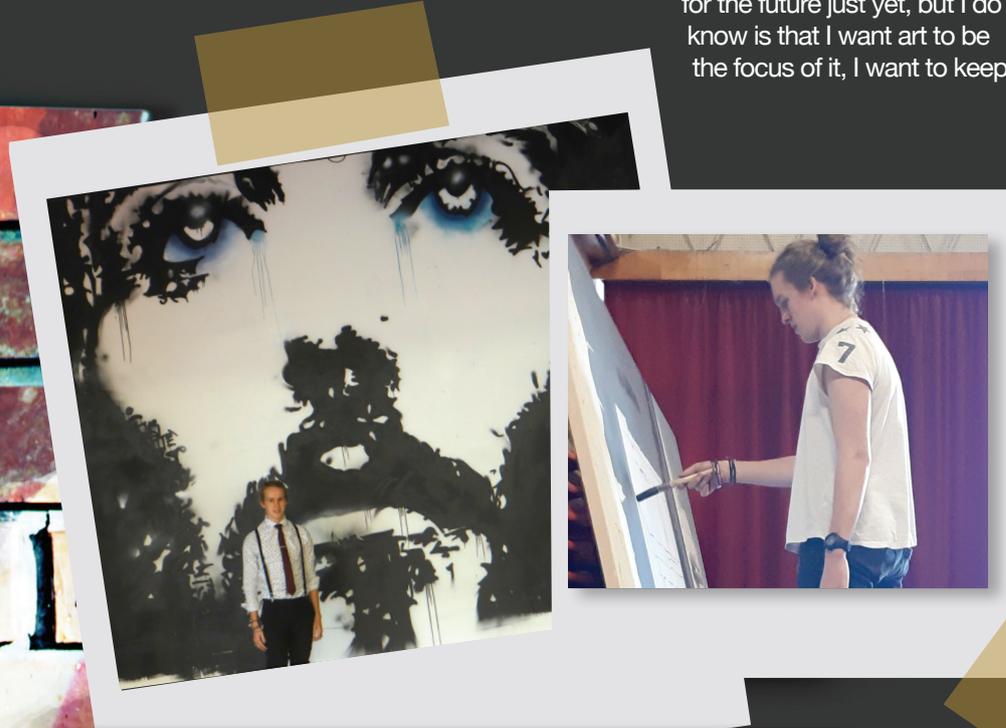
There was a plot of land in a local estate that was filled with debris, rubble and dumped rubbish. It was cleaned up and turned into a communal garden; I was honoured to paint the mural on the walls. I worked with the community officers to come up with a design. I chose to paint a machine heart between a depiction of the hands styled from the Sistine Chapel, combining classic art with a modern style. There was a double page article of it in The Comet. It felt great to have a photo of my work in there for the residents of Hitchin and surrounding towns to see!

Will you be selling your artwork locally?

I am currently working on commissions, and am always happy to work on art for people. It is slowly expanding, with more people interested in my art, wanting to buy pieces and getting custom work made. My favourite thing to work on is large mural projects, despite being harder to create and there being less of a demand. I would never use a wall without permission.

Last question: if you were to paint a landscape anywhere in the world, where would you choose?

If I were to paint a landscape it would probably be somewhere in the depths of London, New York or Hong Kong. Personally, I am not interested in the traditional style of painting rolling country scenery. I appreciate it but it's not my thing. I am more interested in painting somewhere with more character and personality, and some human history having touched the environment.



THIS IS HERTS HOME-START



Home-Start helps families in difficulties.

We all know that a child's first few years can determine his or her future. Early help prevents later problems.

Home-Start identifies families in need and supports them in ways that are dramatically effective and low-cost.

The problems

- Many Hertfordshire families struggle with disability, poverty and bad housing
 - Young parents living far from their kin may have no one to turn to for help and advice.
 - Some toddlers don't learn the basic speaking and listening skills they will need before their first day at school
- Home-Start prevents a problem turning into a crisis.

How do we do it?

We train volunteers to act as mentors. The volunteers are parents themselves and come from the local Hertfordshire community. A volunteer will spend 2-3 hours a week with the family over a period of six months to a year. Our informal approach is especially successful with parents who are scared or suspicious of government agencies.

How effective are we?

Research shows that:

- Children helped by Home-Start in the UK are 25-33% more ready for their first day at school
- Parenting skills improve
- 94% of families report that they feel less isolated
- Children are still benefiting three years after their volunteer stops visiting

But we want to do more.

Many more children in Hertfordshire stand in urgent need of help. The challenges facing young families are more severe than ever because of austerity and economic downturn. We have the skills and the volunteers to help them all.

Where do you come in?

There are 80 families on our waiting list. We want to help each one. To that end we hope to raise £160,000.

Please help us make it happen.

CONTACT

Home-Start Hertfordshire
 5 Bedwell Park, Stevenage, Herts
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 Telephone: 01438 367788
www.home-startherts.org.uk



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PEOPLE IN BUSINESS



FACT FILE

Name:

Andy Thomas

Job Title:

Training Portfolio Manager

Interests:

I like fishing when time permits, watching sport these days instead of playing and spending quality family time.

What do you do in your current job? My role is to promote all aspects of Learn to Weld, welder training courses, virtual welding equipment, welding equipment, technical advisor to the sales team as well as teaching on the courses that I promote.

What was your first paying job? I was an apprentice at Aston Martin Lagonda apart from the obvious paper round as a teenager.

Who or what has been your biggest influence or inspiration? My Father; as an apprentice earning £27 and when my friends who worked on building sites were earning £120, I was going to quit but he guided me by insisting that my earning potential and future was much brighter. I couldn't quite see it then; but he was right!

What do you consider your best business decision or idea? To change career path and start teaching at a college.

What is your favourite thing about working in the industry? It may sound cheesy but seeing people flourish and prosper who I have taught.

What has been your greatest achievement? Getting first and second place at Spa with Jordan GP in 1998!

What motivates you? To succeed in everything that I do.

In your opinion, what makes a good team player? Reliability, confidence, supportive and committed.

What are your strengths? To always act with integrity.

What are you most proud of? I hated school growing up so it's strange how I've ended up in education. So at 16 if someone had told me that I would achieve a degree from Oxford Brookes University I would have thought they were mad!

What is the best movie you have seen this year? The Matrix

What car do you drive? A Ford Focus.

If you could be anywhere in the world right now, where would you be and why? I would love to be back in the Switzerland where I lived for four years whilst working for Formula 1.





AN UNWELCOME CHANGE IN THE APPRENTICESHIP LEVY

By now our readers – and the rest of the UK – are more than familiar with the growing problem of a countrywide skills and productivity gap. The engineering sector alone needs to attract an extra 186,000 skilled workers per year until 2024 in order to keep up with current demand.

Misconceptions surrounding apprenticeships are beginning to change, albeit slowly. A 2018 survey carried out by The Sutton Trust revealed 64% of young people are more interested in undertaking an apprenticeship than studying for a degree – up 9% from four years prior. One of the leading assumptions is that apprenticeships provide lower-quality career prospects than other higher education options and it is pleasing to see this stereotype is beginning to be eradicated.

The growing availability of apprenticeships is thanks, in part, to the Apprenticeship Levy, which came into effect in April 2017. The Apprenticeship Levy is a 0.5% tax on all employers with a pay bill of over £3 million, used to fund apprenticeship training in the UK.

It has been widely agreed that this scheme has massively impacted apprenticeships as a whole and given employers the

scope to create the more expensive and higher-skilled apprenticeships that are desperately needed to fill the void in the current workforce. As a result, over 40,000 specifically skilled, experienced and qualified workers have made their way into employee starved sectors. This has provided an even more noticeable benefit in those traditionally difficult-to-fill roles where employees who study under real-world professionals end up with legitimate experience and are consequently better qualified than those trained solely in the classroom.

It therefore has come as quite a shock to learn that the Association of Employment and Learning Providers has proposed the withdrawal of levy funding for higher-level apprenticeships in favour of supporting ‘school leaver’ apprentices. While this move will hopefully succeed in helping those without GCSEs or equivalent onto the ladder, the true skills shortages are around levels 4-7: Highly skilled workers who will increase productivity and therefore high wage economy. As University Vocational Awards Council member, Adrian Anderson asks:

“Will the UK suffer because of fewer Level 2 business administration, customer service or retail apprentices?”

It is difficult to disagree that the AELP’s approach breaks down when applied to the public sector. We can’t expect the NHS to spend on registered nursing degree apprenticeships while contributing to levy funds that will in turn be spent on supporting the development of low level retail assistances for small private businesses – that may or may not even lead to full and long term employment.

While Ofsted argues that the focus should be on 16-18 year olds without level two qualifications, the wider ramifications of this need to be considered more carefully. In the public sector, degree apprenticeships can be used to coax more women and BAME (Black, Asian, Minority Ethnicities) through the police station doors to help the force better reflect the communities they serve - as well as advancing careers of low-level hospital workers, developing the personnel for which the NHS is desperately crying out.

If Ofsted, instead, focussed on the improvement of school standards, the AELP would not need to pick up the pieces with Level 2 apprenticeships for pupils who have been failed by the school systems.



ADRIAN HAWKINS

Co-Founder & Chairman biz4Biz
Chairman, Weldability Sif, established 1925. Director and Trustee of the Weldability Sif Foundation,
Deputy Chair Herts LEP Main Board,
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