

**biz4Biz**

# Insight

SUMMER 2019 | ISSUE EIGHTEEN |  
THE VOICE OF BUSINESS IN HERTFORDSHIRE

## CELEBRATING HERTS' VERY BEST

biz4Biz Awards 2019  
winners and finalists  
REVEALED!

## MAKING A DIFFERENCE TO THE LIVES OF OTHERS

Cardiologist, Sabiha Gati  
describes her work with  
Cardiac Risk in the Young

## ESSEX & HERTS AIR AMBULANCE SAVED MY LIFE

Read about Kate's amazing EHAAT  
experience and her inspiring recovery



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# biz4Biz

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## Congratulations to our biz4Biz Awards winners



What a brilliant time biz4Biz has had over the past four weeks. Our third awards Gala Dinner was successfully delivered on the 17th May and from the atmosphere on the night and the many ecstatic comments on social media, we know that it was a very enjoyable event for all those that took part. Much of the success results from the hard work of Alexis Bond and her team, Jane Males and Rachael Anderson who delivered the best Awards evening so far. May I thank the Winners, the Finalists and all the Nominees that took part in this growing and successful event. We can now claim to be the best supported Awards programme in Hertfordshire, given the considerable number of companies entering. You will find more about the event on pages 16 to 28.

Here at biz4Biz we continue to work hard to deliver support for the Herts based business community and we have so much to offer to help businesses develop even further across Hertfordshire. This issue of Insight provides many details of what's on offer locally via our ConneXions and Building Better Business sessions and we are also delighted to feature local cardiologist Sabiha Gati and the inspiring Kate Oliver in this edition.



### Adrian Hawkins

Co-Founder & Chairman biz4Biz

Founder, 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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# biz4Biz

## 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 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](http://biz4biz.org/building-better-businesses)

*We look forward to seeing you there!*

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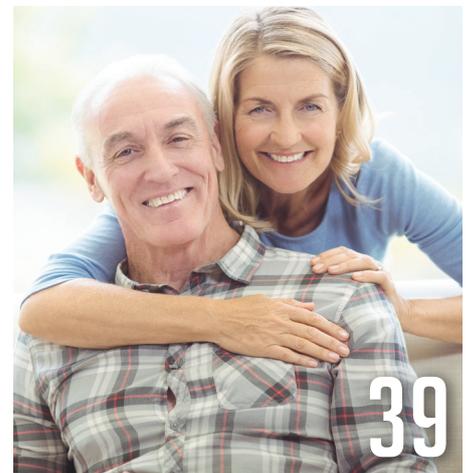
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# NEWS

## biz4Biz recognise a true winner in Sigma



Sigma Pharmaceuticals plc are pleased to announce that Dr Bharat Shah has been honoured with a CBE in the Queen's Birthday Honours List 2019.

The award was made for 'services to business, economic growth, exporting, the independent pharmacy sector and philanthropy.' The honour crowns a long, distinguished career in the pharmacy profession for Dr Shah; a passionate advocate for independent community pharmacy, helping the sector raise standards and campaigning for the profession to become part of the enlarged NHS.

Dr Shah came to the UK from Kenya in the early 70's, and after graduating with a first class degree in pharmacy from the University of Bath, opened his first pharmacy in 1975 and ventured into wholesaling a few years later. Today, Sigma is the largest independent shortline wholesaler in the country with a turnover in excess of £250m. The company operates from a state-of-the-art fully automated facility in Watford employing over 400 people and supplying 2,500 pharmacies.

Apart from his numerous philanthropic projects in India, Kenya and across the UK, he continues to have a passion to help the poor and to raise the quality of life for the less fortunate in our world

Commenting on the award, Dr Shah said "I am truly humbled by this honour and have been left completely speechless. It is beyond anything that I could have imagined and I hope I can live up to this high accolade bestowed upon me".

## £8.1m secured for development of Radlett luxury



CapitalRise, a specialist lender, has extended an £8.1 million loan to support Heronslea in the construction of a luxury apartment scheme in the village of Radlett.

The planning approval for the property was granted in 2017, for 10 two and three-bed apartments, to be developed by Heronslea, who operate in the Home Counties and North and North West London. The company, whose Head Office is in Bushey, have a strong reputation within Hertfordshire, having been established in the county and always being mindful of the local area and community. The needs of the community have been considered in this Radlett development, in which the trees and hedges around the property will be retained to promote green space in the village. This is not the first development by the company in Radlett, a previous addition being Cobden Hill, in which one 6-bedroom detached house boasts a swimming pool, gym, wine cellar, and steam room.

The ten-unit scheme which is being supported by CapitalRise will span more than 14,000 sq ft. When complete, the Neo-Georgian style property will have underground parking and landscaped communal gardens, with the style being in keeping with the rest of the area. The town of Radlett is a desirable location for luxury housing, as it hosts a village-like atmosphere whilst being surrounded by Hertfordshire countryside, whilst still having excellent rail links. The new occupants are expected to bring further capital to the area providing a small economic boost.

Both Heronslea and CapitalRise are confident in the partnership, and share the same vision for the Radlett development, looking to complete the work to the highest standard in order to make the development just as desirable as previous developments from Heronslea.

## Panshanger Park rejoices this spring as five longhorn cattle are born

The English longhorn originated in Britain in the 1600s and has been praised for its high quality milk and beef as well as its docility (despite those fearsome horns!) and ability to breed well into an unusually old age. They also have surprisingly few calving complications in comparison to other breeds of cattle due to the width and angle of their birthing canals. This all reduces herd replacement costs for the farmer.

In the past every part of the cow was used including the horns, which were used to make cups, cutlery, lamps and buttons! The breed very nearly died out, however, until the Rare Breeds Survival Trust increased efforts to preserve these historic creatures in the 1980s.

When Humphrey Repton originally created Panshanger Park, it was as a part of a country estate – long before it was ever a quarry – and while it later came to be grazed by sheep, it was the English longhorn that he first envisioned roaming these rolling hills. Today, the park consists of 1,000 acres of open parkland, woodland, lakes, the river Mimram and the manor and orangery ruins.

Through grazing, the English longhorn cattle help to increase the biodiversity of the plant species at the park, which in turn has a positive effect for butterflies, bees, bats and birds – all of whom desperately need to find a new home between our ever



growing urban areas. Thanks to the careful management of Panshanger Park, more than 2,500 species have been recorded. Ospreys have even been spotted fishing on their migration between Africa and northern Britain, prompting the lake to be named after them.

The calves will also help to attract more guests to the park and therefore more awareness about the conservation efforts of Tarmac and Herts and Middlesex Wildlife Trust in the local area.

## DATES FOR THE DIARY

For more information and to register online visit [www.biz4biz.org/connexions.html](http://www.biz4biz.org/connexions.html)

### Thursday, 27 June 2019

*Grow your business by generating quality leads on LinkedIn*  
Needham House Hotel, Little Wymondley

### 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](http://www.biz4biz.org/building-better-businesses)

For more details of these events, visit [www.biz4Biz.org](http://www.biz4Biz.org) or contact biz4Biz Secretariat on 01462 478031



# biz4Biz ConneXions

On 23rd May **Adam Norsworthy, Performance Telecom** came to explain about taking compliant phone payments.

**A**dam Norsworthy has been working with business technology for two decades. He was recently invited to contribute to the Parliamentary Review, informing government ministers and industry leaders on the developments in communication and payments technology, and is due to speak at the PCI Security Standard Council in Dublin later this year.

Adam explained about making it easy and secure for customers to make a card payment over the phone. Understanding what impact the recent changes have had and staying compliant with the law and the PCI DSS, and knowing who can help with this by enabling focus on core business activities.

Both the government and the PCI security Standards Council see phone payments as a major risk to small businesses, both in terms of fraudulent transactions and charge-backs reducing profit, as well as the increasing number of data breaches (61% of data breaches in 2018 were in SME's).

With Company Directors now personally liable for up to £500k for neglecting their data protection duties, businesses of all sizes are finding out what they can do to take phone payments in a simple, secure and compliant way.



## biz4Biz CONNEXIONS

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## About biz4Biz ConneXions

biz4Biz ConneXions is a business network for senior managers, directors and CEOs of Hertfordshire-based businesses. At each meeting you will be able to:

- Network and make new business contacts
- Discuss issues of interest with like-minded business people
- Listen to informative speakers on topics of interest to Hertfordshire based business leaders
- Get advice from a variety of experts to help you grow your business.

### About biz4Biz

biz4Biz provides a coherent voice for businesses in Hertfordshire. We aim to influence and shape policymaking and encourage investment in Hertfordshire by engaging with local and central government, relevant public sector bodies and local organisations to promote the county as a great place to live and do business. Visit our website: [www.biz4biz.org](http://www.biz4biz.org)





# SIGMA PHARMACEUTICALS ARE PROUD WINNERS OF THE BIZ4BIZ AWARDS 2019



Sigma Pharmaceuticals plc were proud to receive a 'double honour' at the recent biz4Biz Awards 2019. Not only did they collect the 'Best Family Business Award 2019', but were bowled over to march up to the podium for a second time to receive the 'Best Business Of The Year 2019 Award', a fitting accolade for the company's performance track record up to date.

Sigma Pharmaceuticals plc is one of the largest independent pharmaceutical wholesalers in the UK. The company operates under many divisions, providing key services to the pharmaceutical industry, serving over 2500 Pharmacies, Doctors, Hospitals, Care Homes and institutions. Over 8 million boxes of medication are delivered in a fleet of 40 vans and a current work force of over 500. Sigma holds over 150 product licenses and manufactures from three

international locations with their business partners in China and Bangladesh. Sigma's current UK market share is estimated to be around 7%- 8% in the generics sector with a growing share in the parallel imports sector.

Sigma's core business is importing and distributing key generic medicines which are regulated by the MHRA and validated against cheap counterfeits. All products are guaranteed high quality and comply with the Falsified Medicines Directive ruling (FMD). The new, purpose-built headquarters houses the latest state-of-the-art FMD technology which was a first of its kind in Britain.

Sigma has been sourcing UK branded products for some time and have a strong partnership with many EU countries who manufacture branded products under strict control. Whilst

understanding the market needs, Sigma also produce own label items and work with many customers in defining the correct operating protocol and packaging requirements.

As a business Sigma are able to use experience and market intelligence for the care sector to source and supply a wide range of products including; vital, industry compliant surgical wound care and dressings to hospitals and medical institutions and a comprehensive range of Health and Beauty products. We have ample, temperature controlled warehouses that store and supply a whole range of demands for the pharmaceutical and medical sectors. Sigma were pioneers in identifying the opportunity and need for independent pharmacy to support their patients with a mobility and daily living aids range within their community. Each year members of the Sigma team take part in numerous events to raise money for a nominated local charity. As a result of the biz4Biz awards ceremony, Sigma are proud to adopt the Herts & Essex Air Ambulance Service as their sponsored charity for 2020.

All in all, the company is set to grow into the next decade by servicing the health sector with vital medication that will benefit the health of the nation.



# ESSEX & HERTS AIR AMBULANCE

As Essex and Herts Air Ambulance were our chosen charity for the biz4Biz Awards 2019, many of our guests will be familiar with Kate's story. But for those who weren't lucky enough to attend the gala dinner and raise a glass to this incredible lady, we'd like share it again.

Following the biz4Biz Gala Awards Evening in May £5,500 was donated to Essex & Herts Air Ambulance (EHAAT) as the biz4Biz chosen charity this year.

During the evening Kate Oliver from Welwyn Garden City spoke movingly about her experience as a patient airlifted by EHAAT.

In 2010 Kate was driving home from taking her dog for a walk when her car hit

a tree at just 23mph in an accident that left her with life-changing injuries.

These were so serious that an Air Ambulance was called to the scene. Within an hour of the accident she was in intensive care, spending three months in a coma. Her family were warned that she might not survive.

When she came out of the coma Kate was unable to walk or talk. Although she can now speak, she still has some paralysis

on the left side of her body and can only walk a few steps without a stick.

Ever since her accident Kate and her family and friends have been keen supporters of EHAAT.

"I will always be grateful to the Doctor and Paramedic who were with me that day – they resuscitated me twice before they were able to fly me in terrible weather conditions to the hospital, all within one hour of the accident happening. They



**Main image** Kate with fiancé Danny (L), brother Alan (R) and EHAAT Critical Care Paramedic Ben Myer, who attended her.

**Left** Kate Oliver organised a Very British Afternoon Tea for EHAAT.

**Below** Kate Oliver - training to ride from London to Paris.



undoubtedly saved my life and without their skill, expertise and speed I would not have recovered as well as I have.

“When I was well enough to visit the Airbase with my family we learned all about the Charity. Like most people we had assumed it was Government-funded and were shocked when we discovered this was not the case. We vowed to help in as many ways as we could to raise the much-needed funds to keep the aircraft flying.

“As a Volunteer, I’ve helped organise lots of fundraising and as soon as I became more mobile, volunteered to work in the office for one day a week. I have also attended lots of functions and corporate events telling my story to try and encourage people and companies to support the charity.

“I absolutely love being a Volunteer for EHAAT. Not only do I get the chance to help raise the much needed funds to keep the charity going but I meet some amazing people. I have made some wonderful friends who are helping me on

my road to recovery. I will never forget that without their help that day I would not be here!”

Despite her profound mobility problems Kate has raised tens of thousands of pounds for Essex & Herts Air Ambulance. Incredibly, her fundraising efforts have included cycling from London to Paris (2016) and from London to Amsterdam (2018) on a specially-designed bike.

The former croupier, who now runs a tea shop in her brother’s pub, has organised casino nights, afternoon teas, recruited pubs for the Charity’s ‘Big Pub Quiz’ and taken part in the Charity’s ‘Heli Hound’ dog walks.

She has taken part in bucket collections, talked to business, colleges and community groups and assisted in the Charity’s Fundraising office.

Natasha Robertson, Fundraising Manager at EHAAT said: “Kate’s positive attitude is infectious and rubs off on everyone she meets, whether that is Charity staff, volunteers, event organisers, group leaders or members of the public.

“Her bright and breezy attitude brightens the room and she has made a massive impact by telling people about her experience. Rather than shocking listeners into supporting us, she encourages them with her laughter and amazing character.”

For more information on the work of the Charity and how businesses can support it, please visit [ehaat.org/fundraise/in-the-workplace/](http://ehaat.org/fundraise/in-the-workplace/) Alternatively, contact Fundraising Manager Natasha Robertson on 0345 504 0055 or [Natasha.robertson@ehaat.org](mailto:Natasha.robertson@ehaat.org)

# NEW BIZ4BIZ MEMBERS

## MEET ALCHEMY CREATIONS, THE NEWEST BIZ4BIZ MEMBERS

"We are Alchemy Creations, a Letchworth-based Creative Marketing & Design agency. A friendly and passionate bunch, we work with our lovely clients on everything from branding and strategy, to digital content creation and design and print services. Our mission is to help our clients succeed, and to continue learning and innovating in a rapidly evolving marketplace.

Having started out in the sports media industry 11 years ago, we have over 30 years combined experience in editorial design and branding, with our client base expanding to a range of industries throughout the UK. Our marketing team currently work with a variety of clients, offering services from social media management, to individual campaign support and ideation. For several years we have also been very active in supporting local apprenticeship schemes, and this remains an important part of our business strategy. We are delighted to be a part of the biz4Biz community."



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[stevesaunders@actioncoach.com](mailto:stevesaunders@actioncoach.com)



## How to maximise productivity in the digital era

It has often been said that our people are our most important asset.

Suddenly, we start to question that truism as artificial intelligence, machine learning and robotics offer us a whole new chapter in the story of productivity.

Of course, it's not just manual tasks that can be done more quickly and accurately – it's also planning, decision-making, management and control. You could say there's nowhere to hide for humans.

We start to consider whether, as responsible business leaders, we should take the opportunity to reduce overheads in favour of the bottom line, and invest in digital – replace people with increasingly intelligent technology.

Unless, that is, you know how to re-engage and re-deploy your people to embrace digital technology and deliver a step change in productivity as a result. People and technology working in a collaborative, value adding manner.

We support our clients to do just that – navigate this tricky journey to build the organization of the future where people partner with technology and create competitive advantage.

To find out more, please contact our UK MD, David Lucas.

Change 4 Growth UK  
[www.change4growth.com](http://www.change4growth.com)  
Call 07879 697292



# AUTOMATION EVERYWHERE?

Artificial Intelligence and the future of Automation

Many of us have attended functions and heard keynote speeches given by ‘futurists’ (seemingly ignoring the fact that this title was already around at the turn of the last century to describe an artistic movement) who tell us how it’s all going to be when the machines finally, and inevitably, take over every aspect of our lives. These prophets of the 21st Century invariably seem extremely energised, excited and overall positive about this vision of the future, but I know that I am not the only one who can find this absolutist view somewhat depressing. What about 2001: A Space Odyssey or Terminator 1, 2, 3 etc?! We’ve all seen these movies, and we know how they end... The great Professor Stephen Hawking himself has said “The development of full artificial intelligence could spell the end of the human race”.

Frankly, who is anyone to disagree with such great minds as Hawking and Cameron (James, not David...)? But before we even get to the risk of being blown to bits by psychopathic robots and mass human extinction, there is a much more mundane but crucially important question to be answered: how is this going to affect my working life? Is a robot going to take my job? It is a relief to know there are some less doom-laden voices to be heard on this subject.

A report was recently published by EXL Service, which has wide and in-depth experience and expertise in implementing AI in process automation, in conjunction with Harvard Business Review Analytics Services looking into how companies are actually applying AI in their businesses. The dominant theme of the report is that “the promise of AI is its ability to augment human workers – not replace them”. The report promotes the idea of “Narrow AI”, which means instead of trying to teach AI to do 100 things well, you narrow the scope to a very specific set of well-defined tasks within a domain, build upon these and augment the process with human judgment. The conclusion is that although AI can revolutionize work, it does not make people obsolete; it will allow us to move away from lower value or higher volume work to add value at a higher level and, from an employee perspective, to focus on those elements of our work which are likely to be more rewarding.

I don’t expect many will spend a great deal of time worrying about the ability of the legal profession to earn a crust in the automated, AI augmented world. AI is increasingly a tool which the legal profession will use to support every aspect of the work that we do, allowing lawyers to focus on and support their

clients in relation to those issues and complex judgment based decisions where we can really add the most value. In addition to those, there are some things that AI will simply never be able to do as well as a human, and these things are to do with the very essence of being human. I doubt we will ever be able to look a machine ‘in the eye’ and get the same kind of reassurance that you get from your human advisor (legal or otherwise) that you are doing the right thing, or share the satisfaction of completing your transaction and having achieved that with your fellow human being. Whilst no-one should be in any doubt as to the impact the AI will have on the legal profession, this business is about people and personal relationships of the utmost trust and good faith, and I don’t believe that is going to change any time soon.



**DANIEL BURNS**

Partner and Head of Company Commercial, Longmores Solicitors

Contact Daniel Burns for advice and legal support for your business.  
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[longmores.law](http://longmores.law)

Visit Herts is leveraging strategic partnerships and impactful marketing to help boost visitors and business tourism within the county to new heights.

Hertfordshire's visitor economy continues to thrive, with latest figures showing the county hosted a record-breaking 28m visitors in 2017, bringing in £2.2bn and supporting 40,000 jobs.

Hertfordshire's destination management service, Visit Herts, has played a key role in supporting this growth, cultivating a strong network of partnerships with local businesses to encourage collaboration and accelerate new products to market.

In 2018, Visit Herts helped secure a share of £2.2m Discover England funding to launch 'Gourmet Garden Trails', packaging the county's rich food and drink offer with tours of its historic homes and gardens for key European markets, in a bid to boost tourism to rural areas.

Impactful marketing campaigns and engaging content are used to drive up interest and footfall from both tourists and business visitors alike. In April 2019, Visit Herts wrapped up its most successful Herts Big Weekend campaign to date, garnering over 33,000 applications from residents looking to discover the sights on their doorstep, with 1,363 pairs of free tickets from 59 local attractions up for grabs.

Visit Herts also works to encourage overall sector growth, providing businesses with free skills support, networking opportunities, market insights and training programmes, as well as hosting the Hertfordshire Tourism Awards to recognise and champion best practice.

Dierdre Wells OBE, Chief Executive of Visit Herts said, "We have seen significant growth in visitor numbers and value in recent years, with the visitor economy becoming the UK's fastest growing service sector. Currently, Hertfordshire receives 28 million visitors every year, with 2 million overnight stays.



## HERTFORDSHIRE'S BOOMING VISITOR ECONOMY

The county has experienced 11% growth in visitor numbers with a 5% increase in value. This is an incredible achievement for Hertfordshire, made possible only by collaborative working between ourselves and our valued partners.

"With a rich and varied tourism landscape, close proximity to London, and a wonderful luxury accommodation offer, there is a real opportunity to continue to grow the Hertfordshire visitor economy. Our long-term vision is to increase the value of the visitor economy by 5% to £2.3bn and we're excited to continue working with our partners to deliver this. "We also look forward to working with Hertfordshire LEP, Hertfordshire County Council and local authority partners

to raise the profile of the Hertfordshire visitor economy locally, nationally and internationally, through innovative and engaging marketing activity and working with travel trade.

"We plan to provide sector-specific business support, promote wider inward investment messages and build on the tourism and hospitality skills partnership in line with the Hertfordshire skills strategy."

Moving forward, Visit Herts will be focussing activity across three key areas where there is scope to increase visitor spend. This includes business tourism, covering meetings, incentives, conferences and events; themed opportunities including screen tourism and food and



## PURPOSE OF TRIP TO HERTFORDSHIRE



**HOLIDAY 32%**  
 THOSE ON HOLIDAY  
 STAY 4.6 NIGHTS  
 IN THE AREA AND  
 SPEND £202  
 FOR THE DURATION  
 OF THE TRIP



**BUSINESS 20%**  
 THOSE ON BUSINESS  
 STAY 3.5 NIGHTS  
 IN THE AREA AND  
 SPEND £388  
 FOR THE DURATION  
 OF THE TRIP



**VFR 44%**

THOSE VISITING FRIENDS AND RELATIVES  
 STAY 6.5 NIGHTS  
 IN THE AREA AND  
 SPEND £219  
 FOR THE DURATION OF THE TRIP

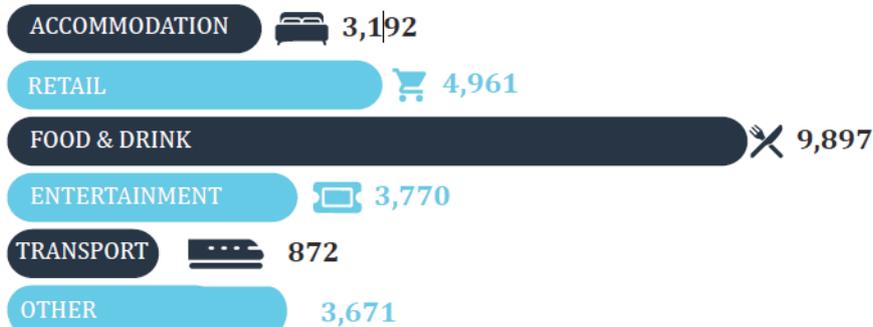


**4%**

OTHER PURPOSES  
 INCLUDING OVERSEAS  
 STUDY VISITS

## VALUE AND VOLUME

### TOURISM JOBS



### DIRECT EXPENDITURE



**28M VISITORS**



**£2.2BN VALUE**



**40,000 JOBS**



**VISIT HERTS**

drink; and overnight visits, leveraging the county's fantastic luxury hotel stock.

Visit Herts is part of destination management specialists Go To Places Ltd. and works in partnership with Hertfordshire County Council and Hertfordshire Local Enterprise Partnership (LEP), as well as the county's district councils, transport providers and tourism businesses.

Learn more at [www.visitherts.co.uk](http://www.visitherts.co.uk) or follow @VisitHertsUK on Twitter.

**Hertfordshire**  
 Local Enterprise Partnership

PERFECTLY PLACED FOR BUSINESS



# A night of celebration at the biz4Biz awards 2019

Returning for the third time, biz4Biz Awards seems to grow exponentially with each passing year. On each occasion, Hertfordshire businesses have simply overwhelmed us with their response, which helps to make this event bigger and better every year. Packed to the absolute rafters, Tewin Bury Farm saw the third celebration of the county's most prestigious awards program, hosted this year by popular BBC presenter, Fiona Bruce. Businesses from all corners of Hertfordshire came together to toast the very best in practice.

Barclays, again, were the very proud main sponsors of the only Hertfordshire awards process with nominations and votes entirely

controlled by the public, a face-to-face judging panel and frankly, our sheer number of entries – truly the toughest competition in the county.

The event, which took place in mid May this year, was a perfectly blended mix of celebrity faces, local businesses, magic, champagne and just the tiniest splatter of paint! The introduction of a live speed painter this year was something very special, with the paintings of Audrey Hepburn and Lewis Hamilton being auctioned off at the end of the night for our deserving chosen charity, Essex and Herts Air Ambulance.

Sixteen trophies were awarded; twelve to each company deemed the top in their field with three further awards

being presented to outstanding companies who deeply impressed the judges.

The chosen charity for the night was Essex and Herts Air Ambulance and guests were treated to the heart wrenching, inspiring and ultimately uplifting story of Kate, which you can also read about in this issue. In total, we are very pleased to announce, £5,500 was raised to support this amazing cause!





**“ As Exterior Lighting manufacturers based in Hertfordshire since 1923 we are very proud to have been recognised as ‘Large Business of the Year’ Award at this year’s biz4Biz awards. Thank you.”**

CU Phosco Lighting



Ian Taylor - Barclays

**“ We’re over-the-moon to have won Made in Herts as we were up against some fantastic organisations. Thanks to Biz4Biz for this award and for an amazing evening of entertainment ”**

Hanwell Solutions



# THE FINALISTS WERE...



“ Flamingo Horticulture are very proud to receive the Best Corporate Responsibility award, thank you to all the judges and well done to all the finalists! ”

Flamingo Horticulture Investments

## BEST TECHNOLOGY SERVICES PROVIDER

Sponsored by Longmores

- i3Q Systems Ltd
- iQuda
- Lumina Technologies
- Spacechips
- The ICE Way
- Westtek Solutions
- Zoocha Limited

## BEST LEGAL AND FINANCIAL SERVICES PROVIDER

Sponsored by Needham House

- Aqua Wealth Management Ltd
- Crane & Staples
- Dispute Resolution Ombudsman
- HRJ Foreman laws
- The Bookkeeping Department
- Tollers Solicitors

## BEST EMPLOYMENT SERVICES PROVIDER

Sponsored by One Facility

- Adversa Recruitment Limited
- Driver Require
- Extrastaff Ltd
- POHWER Advocacy
- Red Door Recruitment
- Riteshield Roofing
- Smart 10 Ltd
- Synergi Search & Select Ltd



## BEST MARKETING & PROMOTIONAL SERVICES PROVIDER

Sponsored by BBW

- Adversa Recruitment Limited
- Driver Require
- Extrastaff Ltd
- POHWER Advocacy
- Red Door Recruitment
- Riteshield Roofing
- Smart 10 Ltd
- Synergi Search & Select Ltd

## BEST CORPORATE SOCIAL RESPONSIBILITY

Sponsored by Airbus

- Celtic Harmony
- CS Recycling
- Flamingo Horticulture Investments Ltd
- Garden House Hospice
- Jackie's Drop-In
- POHWER Advocacy
- Stevenage Football Club Foundation
- The Giving Machine



## BEST APPRENTICESHIP

Sponsored by Hart Learning

- Alchemy Creations Ltd
- Cariad Marketing Ltd
- Emico Ltd
- Gem Cable Solutions
- MCP Property Services Ltd
- My Mustard
- Sporting Futures Training UK Ltd

## MADE IN HERTS

Sponsored by SBC

- CU Phosco Lighting
- Hanwell Solutions Ltd
- Sigma Pharmaceuticals plc
- Sporting Futures Training UK Ltd
- Kando Cosmetics



**BEST SERVICES OF THE YEAR**

Sponsored by George Hay

- Cariad Marketing Ltd
- Driver Require
- Fluid Studios Ltd
- i3Q Systems Ltd
- Red Door Recruitment
- Riteshield Roofing
- Smart 10 Ltd
- Synergi Search & Select Ltd

**BEST FAMILY BUSINESS**

Sponsored by Richmond House

- Bike Stop
- CU Phosco Lighting
- John O'Conner (Grounds Maintenance) Ltd
- MCP Property Services Ltd
- Offley Memorials Ltd
- Sigma Pharmaceuticals plc



“ **Emico are delighted to be announced as winners. The award recognises the investment made in our people; our passion for the programme and our commitment to shaping the careers of our future talent.** ”

Emico

**SME BUSINESS OF THE YEAR**

Sponsored by Hart Learning

- Bike Stop
- Consensus HR
- Fluid Studios Ltd
- i3Q Systems Ltd
- Just Smile Ltd
- Riteshield Roofing
- Smart 10 Ltd
- Spacechips

**LARGE BUSINESS OF THE YEAR**

Sponsored by University of Hertfordshire

- Bike Stop
- Consensus HR
- Fluid Studios Ltd
- i3Q Systems Ltd
- Just Smile Ltd
- Riteshield Roofing
- Smart 10 Ltd
- Spacechips



# biz4Biz Awards 2019 Winners



**Best Technology Services Provider**  
**The ICE Way**

*Sponsored by Longmores*



**Best Legal and Financial Services Provider**  
**HRJ Foreman Laws**

*Sponsored by Needham House*



**Best Employment Services Provider**  
**Extrastaff Ltd**

*Sponsored by One Facility*



**Best Marketing & Promotional Services Provider**  
**Alchemy Creations Ltd**

*Sponsored by BBW*



**Best Corporate Social Responsibility**  
**Flamingo Horticulture Investments Ltd**

*Sponsored by Airbus*



**Best Apprenticeship**  
**Emico Ltd**

*Sponsored by Hart Learning & Development*





**Made in Herts  
Hanwell Solutions Ltd**

*Sponsored by Stevenage Borough Council*



**Business Services of the Year  
Driver Require**

*Sponsored by George Hay*



**Best Family Business  
Sigma Pharmaceuticals plc**

*Sponsored by Richmond House*



**SME Business of the Year  
Smart10 Ltd**

*Sponsored by University of Hertfordshire*



**Large Business of the Year  
CU Phosco Lighting**

*Sponsored by Richmond House*



**Business of the Year  
Sigma Pharmaceuticals plc**

*Sponsored by Barclays*

# biz4Biz Awards 2019 Winners

## Special Recognition



**Judges' Award**  
**Kandor Cosmetics**



Sponsored by biz4Biz  
Presented by Bim Afolami MP



**Best Charity Award**  
**The Giving Machine**



Sponsored by biz4Biz  
Presented by Norman Jennings, Hertfordshire LEP



**Chairman's Awards**  
**Jackie's Drop-In**

Sponsored by biz4Biz  
Presented by Adrian Hawkins, Chairman biz4Biz



**Best Community Company**  
**Garden House Hospice**

Sponsored by biz4Biz  
Presented by David Williams HCC





**“ We are absolutely delighted to have won this award and it is testament to our brilliant team. Thanks to all at biz4Biz for the support, and congratulations to all finalists and winners ”**

Alchemy Creations



# The Judges on our Winners

## Made in Herts, Hanwell Solutions Ltd

*Sponsored by Stevenage Borough Council*

Hanwell Solutions provide British engineered monitoring systems manufactured in-house since 1990 when the inception of wireless environmental monitoring began to assist with protecting and preserving what matters most to their clients. Serving the food, heritage, healthcare, pharmaceutical and industrial sectors, Hanwell support the NHS, Boots, GSK, MBDA, Tesco and the British Museum amongst many others identify a variety of issues within their workplaces. An impressive manufacturer based in Letchworth.



## Best Corporate Social Responsibility Flamingo Horticulture Investment

*Sponsored by Airbus*

Flamingo demonstrate that they have an ongoing CSR commitment to their employees, their families and their business locality. Handling one billion flower stems annually from their facility in Stevenage, Flamingo provide three million school meals and pre and post natal facilities for the community supporting their horticultural production in Kenya.



## Best Employment Services Provider Extrastaff

*Sponsored by One Facility*

Extrastaff have doubled their turnover in the past 4 years from 18 million to 36 million and have excellent staff retention at 85% operating from 25 branches nationwide. Their aim is to be the number one national high street recruiter dealing with temporary driving and industrial personnel and they made great strides towards reaching this goal.



## SME Business of the Year Smart10 Ltd

*Sponsored by University of Hertfordshire*

In a tightening labour market you have to be ahead of the game to find great employees for demanding Hertfordshire businesses. Smart10 have perfected their methods to deliver the best candidates and they work tirelessly to perfect and develop their techniques.



## Best Marketing & Promotional Services Alchemy Creations Ltd

*Sponsored by BBW*

Alchemy Creations have a core responsibility to produce programmes for top Premier League football teams and this demanding environment provides the baseload for their other marketing services. Meeting the demands of Premiership football clubs with a two day lead time for completion and delivery of 40,000 football programmes sets the tone nicely for the level of service that they provide to all their clients.



## Business Services of the Year Driver Require

*Sponsored by George Hay*

Driver Require are an employment agency for the transport industry currently demonstrating large levels of growth supporting various companies with the provision of HGV drivers. They have recently secured a large contract with Ocado as they expand their home delivery business and warehousing functions.



## Business of the Year Sigma Pharmaceuticals plc

*Sponsored by Barclays*

Sigma Pharmaceuticals are the largest employer in Watford and have been developing pharmaceuticals for distribution worldwide working alongside Walgreens Boots currently in Europe. Their laboratory testing and development facilities and their regular attendance at pharmaceutical conferences worldwide helps them take advantage of a developing marketplace worldwide and boost their current £255 million turnover still further.

## Judges' Award - Kandoor Cosmetics

*Sponsored by biz4Biz*

Keira impressed the judges by her honesty and courage and by her commitment to sharing her story, and products, to help others. Using only natural ingredients, she created a product to help conceal her own natural skin blemishes and when sharing her experiences online, via social media, found her cosmetic solutions also worked for many others, worldwide.



## Chairman's Award Jackie's Drop-In

*Sponsored by biz4Biz*

This special award has been presented to Jackie's Drop-In Centre based in Letchworth, Herts for demonstrating their commitment to the community. Their support and provision of daytime engagement services for those with disabilities is fantastic for those requiring a daytime venue to stimulate friendship and provide company. With no government funding Jackie and her committed family have taken up the role to support many individuals daily and this award recognises the immense commitment Jackie and her family have made to the community.



## Best Apprenticeship Emico

*Sponsored by Hart Learning & Development*

Emico are an engineering services provider in the M&E sector bringing their skilled knowledge and staff into play in some of the largest construction projects currently underway in London and the counties surrounding Hertfordshire. Their development of training schemes and in house arrangements to support their large number of apprentices impressed the judges of this award.



## Best Legal and Financial Services Provider HRJ Foreman Laws

*Sponsored by Needham House*

HRJ Foreman Laws are based in Hitchin, London and Welwyn Garden City. They have a history dating back to 1591 and provide both private and commercial legal services. They state that they have a reputation for "punching above their weight" and are therefore not your typical high street solicitor. They are the clear winners of this award in 2019.



## Large Business of the Year CU Phosco Lighting

*Sponsored by Hertfordshire LEP*

CU Phosco Lighting, are a fourth generation street light and lamppost manufacturer based in Amwell, Ware. Very different from the modern day LED lighting they use, CU Phosco Lighting's history dates right back to cast iron gas lamps. This impressive company has won export revenue for UK PLC in the new shipping ports of the burgeoning Middle East and airports around the World.



## Best Technology Services Provider The ICE Way

*Sponsored by Longmores*

The ICE Way have been developing IT systems to support a major demanding cruise line, which is no mean task. They help to provide excellent interaction between the cruise line company and customer and have demonstrated both their understanding and knowledge of this industry to the benefit of other organisations.



## Best Family Business Sigma Pharmaceuticals plc

*Sponsored by Richmond House*

Sigma Pharmaceuticals are a fourth generation family owned business supporting the dispensing chemist, online shopper and Walgreens Boots. Based in Watford they are the largest employer and maintain laboratory testing facilities and production facilities operating a distribution network via a 42 van fleet in the South of England and couriers nationwide.



## Best Charity Award The Giving Machine

*Sponsored by biz4Biz*

Creating charitable giving is a tough task but, The Giving Machine has created three splendid donation arrangements that combine to enable any branded charitable organisation to raise money for great causes via their online platform. They work alongside Amazon and other such retailers, via tokens to support local traders or through their recently launched lottery scheme. A charity supporting charities to raise money for many good causes wins the biz4Biz Best Charity Award.



## Best Community Company Garden House Hospice

*Sponsored by biz4Biz*

This special award has been presented to Garden House Hospice whom have demonstrated their commitment to the community in their support of services such as Christmas tree collections, and recycling of old furniture at the same time as providing palliative care for 500 North Herts based patients with terminal cancer and motor neurone diseases. Their voluntary community workers raise £3 million annually to provide these services and the judges believed their hard work should be rewarded with a special biz4Biz Community Service Award.





“ We are delighted to have been awarded ‘Best Employment Services Provider’ at this years biz4Biz awards. It is wonderful to be recognised for all the hard work the team have put in over the past 12 months. ”

Extrastaff





“ Thank you biz4Biz for giving the wide range of successful businesses in Hertfordshire a platform to highlight the professional services they offer. We’re delighted to win the award for ‘Best Legal and Financial Services’.

HRJ Foreman Laws



We were delighted to be announced as winners for the SME award this year. We all had a fantastic evening and it really was like attending the Business Oscars! It was a great opportunity to reflect on our achievements and meet with so many other talented business leaders in Hertfordshire.

The Smart10 Group



# #BIZAWARDS2019



Driver  
Require



Offley  
Memorials



Aqua Wealth  
Management



Alchemy  
Creations



Extrastaff



Smart10



Cariad  
Marketing



PWFFS



Crane and  
Staples



The Giving  
Machine



iQuada



The  
Bookkeeping  
Department



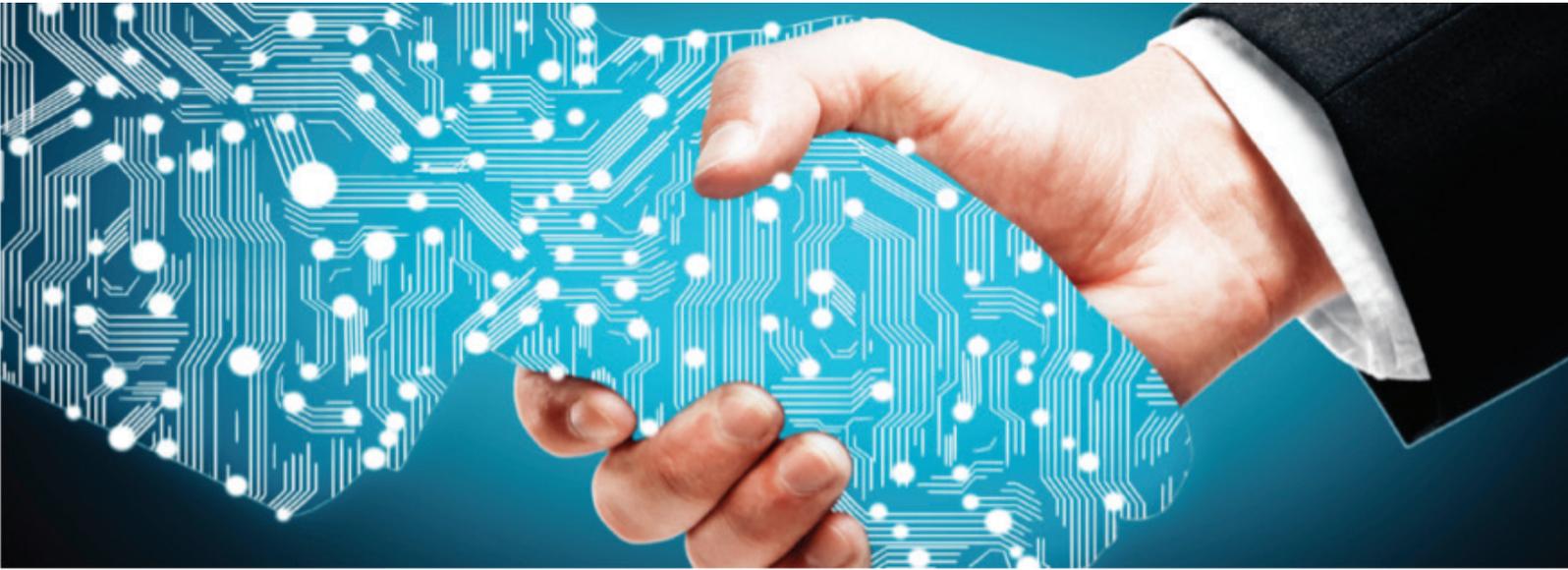
Kandoor  
Cosmetics



CU Phosco  
Lighting



Red Door  
Recruitment



# PUTTING PEOPLE IN THEIR PLACE

**W**e have entered a new era and we must redefine the role of people. The Digital Era. No one will be spared from either the pain or indeed the opportunity offered by the significant changes this monumental shift will bring. How this will impact us, and our businesses, depends on how we prepare and organise for it. We will see huge shifts in how we work and the way we embrace technology to best advantage. Imagine being able to identify a competitive opportunity, write an applet (API) that enables you to achieve it and have it active within a day. This is not science fiction – it's now.

## Create the right business model and culture

The key to this capability is a combination of digital technology and a culture of constant human awareness and ingenuity. The two go hand in hand. Let's take an example: Business intelligence throws up a bottleneck that is slowing down critical decisions. An employee sees it and reviews the data. He engages a small cross-functional team to discuss the problem and its operational implications – using team space software. The API developer is part of the team and signals

that he has a solution. The team agrees – it's a green light. 24 hours later the API has been tested and released into the IT domain. It's live. Decision-making lead times are now measured in hours not days or even weeks. Products get to market more quickly, revenues and profits benefit. Technology is not the only enabler. For this scenario to work fundamental changes to the role of people must also be made: team members must have a mindset that is continuously tuned to finding problems and opportunities. They must be fast, fluid, and responsive; leadership must promote and enable a creative, entrepreneurial, and empowered culture; everyone must habitually share openly with colleagues in other functions rather than work in silos of narrow expertise. They must get the 'urgency bug' and embrace the tech that supports it.

## Don't get left behind

This is an environment that thrives on collaborative innovation at the speed of Digital. But it doesn't happen by chance or some strange kind of osmosis. It must be consciously developed, moving entire organisations from old school, slow functional silos to fast, fluid, organic environments. That is where

Organisational Change Management becomes essential. Together with technology, change as usual, not business as usual is now firmly on the agenda of forward-looking Boardrooms. As Digital disruption continues to gather pace, it becomes a must have, not an optional extra. This is a matter of competitive survival, not "sometime if we've got time!"



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**change**  
**4GROWTH**

# GARDEN HOUSE HOSPICE CARE BEST COMMUNITY COMPANY



**biz4Biz**  
AWARDS 2019  
WINNER

The Garden House Hospice Care (GHHC) team were delighted to receive the Best Community Company Award at Hertfordshire's biz4Biz awards this year.

The Hospice supports personalised palliative end of life care for people with life-limiting illnesses across North Herts, Stevenage and the surrounding towns and villages of Bedfordshire and Cambridgeshire.

Serving a community of 230,000, the charity needs £4.5 million in total income every year to continue providing free services to patients, their carers and families in the community. Pressures on sources of funding, experienced by all charities, has provided GHHC with the opportunity to work more innovatively with the wider community to grow its income and ensure resources are used effectively and efficiently.

Danielle Swinburne, Business Relationship Lead at Garden House Hospice Care, adds: "Being involved in Hertfordshire's biz4Biz awards was a brilliant opportunity for us to showcase the amazing work that the Hospice does across our community.

"We are keen to encourage businesses to support us by volunteering their skills, expertise and resources, for example, helping us with annual events like our Charlie Chick Campaign or Christmas tree collection – we want to ensure that opportunities are mutually beneficial to us and local businesses looking to enhance their corporate social responsibility."

## A Focus on Trading

The growth and the development of the trading and fundraising teams is essential to generate more income required for GHHC to continue to deliver high quality services to an increasing number of patients.

The Garden House Hospice Care Trading company brought in close to £1.5m year in the last financial year\* through sales from donated goods via the shops and eBay - a quarter of the income required to run Hospice services.

With 10 shops currently open and another three set to launch later this year, the charity is successful in the retail space and has also raised significant income from gift aid and recycling. Last year, £128,000 of sales was generated from items of recycling, such as scrap metal, used ink cartridges and beyond wear clothes.

The Hospice is also forging stronger business links with local organisations and recently set up a steering group with local businesses to act as a sounding board for new initiatives and ideas. Sue Plummer, CEO at Garden House Hospice Care, said:

"We are very proud of our work at Garden House Hospice Care. We continuously strive to build on our links with the community and make huge efforts to develop services by expanding our day services and improved access through our Community Hubs in Stevenage and Royston.

"As we approach our 30th year anniversary, continued success will be determined by everybody, from the trustees, staff, volunteers and the community working together to ensure Garden House Hospice Care continues to provide and promote excellence as a standard."

If your business is looking to work with a local charity, why not consider supporting Garden House Hospice Care by sponsoring them as a charity of the year or through volunteering opportunities. Contact [danielle.swinburne@ghhospicecare.org.uk](mailto:danielle.swinburne@ghhospicecare.org.uk) Please see website [www.ghhospicecare.org.uk](http://www.ghhospicecare.org.uk) or call 01462-679540 for more info.



# TRUST BRITISH ENGINEERING FOR YOUR ENVIRONMENTAL MONITORING

**M**ulti-award-winning Hanwell engineers highly innovative solutions, based on industry-leading wireless technology, to monitor and control temperature, humidity, air quality level and utility use from a centralised system, accessible from almost anywhere via smartphone, tablet, laptop or desktop PC.

In many industries - not least food, pharma, healthcare and heritage - keeping tabs on storage conditions is essential to meet government legislation, and Hanwell's technology ensures that historical data generated from its systems can be easily used for regulatory compliance. Our British-engineered wireless monitoring solutions also provide an early-warning system and real-time data if any variance in conditions is potentially a cause for concern.

Why choose wireless technology? There are numerous advantages, including:

- Automatic wireless data transfer
- Reduces time spent on manual readings
- Eliminates errors from manual checks
- Easy access to current and historical records
- Identifies breach before damage can occur

The food industry, from ingredients right through to retail, must ensure storage conditions are correctly maintained, not only to comply with the likes of BRC, HACCP and FSA, but also to avoid a potentially catastrophic breach, fines, costly recalls and of course damage to reputation.

Pharmaceutical companies know how critical it is to maintain cold or cryogenic storage and labs under optimum conditions - and in healthcare a slip-up in

temperature and humidity control could actually be life-threatening.

At Hanwell, excellence is our core value, and we drive an ethos of continuous improvement throughout the business. We demand excellence from our suppliers, and we demand excellence from ourselves when delivering our world-class systems.

Our products are conceived, designed, marketed, manufactured and shipped worldwide from our Hertfordshire base, where we have a manufacturing site that would be the envy of any company. We've made significant investment in capital equipment so that we can continue to deliver the world's most reliable, consistent and accurate environmental monitoring solutions that protect and preserve what matters most to our clients.

## Environmental Monitoring & Control

Multi-award-winning centralised wireless monitoring for 24/7 data collection and alerts via smartphone app, email, SMS or audio/visual beacons. Integrate to BMS systems for automated environmental control.










hanwell.com



**Stevenage**   
Community Trust

# Business supporting local people in need

Stevenage Community Trust awards grants to organisations and individuals across Stevenage and the surrounding villages to fund projects and equipment to ensure charities, voluntary groups and sports clubs can provide invaluable support to local residents from all walks of life.

“Thanks to local companies and individuals, we have given over £1m in grants since 1990.”



To find out more call 01438 525390  
or visit [www.stevenagecommunitytrust.org](http://www.stevenagecommunitytrust.org)

# THE LARGEST UK DESIGNER AND MANUFACTURER OF OUTDOOR LIGHTING EQUIPMENT

**H**ertfordshire company CU Phosco Lighting (formerly Concrete Utilities) was founded by Charles Albert Marques under the railway arches at Broxbourne Station in 1923. Later the company moved to Great Amwell in Ware where our Head Office still resides, and the company is family owned and run to this day.

We are the longest established and premier exterior lighting group in the UK. We design and manufacture award winning exterior lighting luminaires, floodlights, lighting columns and masts. Our lighting columns and masts range from 3m to 60m in height and can be seen on roads, motorways, at airports and ports, in shopping centres, housing estates and sports stadiums throughout the world.

We have, for over 95 years, led the exterior lighting market here in the UK and worldwide. We offer our customers a comprehensive package, from the initial consultation and design, through to manufacture of luminaires and floodlights to delivery and installation. As we grow, so do the choices for our customers. Our High Masts, Tubular, Octagonal, Tapered, Aluminium, Mid and Based Hinged columns are manufactured at our factories in Gloucestershire and Yorkshire and our comprehensive range of exterior luminaires, floodlights, amenity and period lanterns are manufactured in Hertfordshire.

Throughout the world we have supplied and installed columns, high masts and exterior lighting systems for all markets including sports stadiums, airports,

ports, and roads and work with a wide range of clients including Network Rail, O2, Vodafone, Transport for London, Manchester Airports Group, Stansted Airport Ltd, Heathrow Airport Ltd, Kent County Council, Derbyshire County Council, Associated British Ports Southampton and Dover Harbour Board.



For more information on how we can help you with your lighting projects please do not hesitate to contact us. Website – [www.cuphosco.co.uk](http://www.cuphosco.co.uk) Email – [marketing@cuphosco.co.uk](mailto:marketing@cuphosco.co.uk) Tel – 01920 860600



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



## AMENITY LIGHTING

### P873

P873 Post Top LED Luminaire, has been designed for amenity lighting, pedestrian crossings, splitter islands at roundabouts and smaller car parks.

The P873 combines the latest LED light source with state-of-the-art design, achieving longevity for both LEDs and drivers. With contractor friendly simple and fast installation.



# HELP FOR SMES

## PROTECTING AGAINST CYBERCRIME



Cybercrime is big business. As outlined in a report by the Home Office Science Advisory Council in January 2018, the actual cost of cybercrime is notoriously difficult to calculate, however even conservative estimates put the cost to the UK economy at billions of pounds. Figures produced in 2016 by Action Fraud, the UK's dedicated service for reporting cybercrime estimate that in 2015/16 cybercrime cost the UK economy £11bn.

This is only based on reported crime however; in 2015 the Office for National Statistics (ONS) included cybercrime as a measure in the annual British Crime Survey for England and Wales. The ONS estimates that there were 2.46 million

cyber incidents and 2.11 million victims of cybercrime in the UK in 2015. During this period, just c700,000 cybercrimes were reported to Action Fraud.

What nobody is disputing is that cybercriminals are capable, organised and effective and what is more: they are difficult to catch. Most agree that the most effective strategy for managing cybercrime is to prevent it from happening in the first place. Businesses (and consumers) must take steps to prevent themselves from becoming victims.

Many SMEs feel that there is nothing they can do to protect themselves from cybercrime, that there is no point in

reporting it, or even that it is 'not a real crime'. Business owners frequently cite the difficulty in implementing cyber security measures. More than one in five small business owners responded to a Cyber Streetwise survey expressing that they 'don't know where to start' in order to deal with cyber issues.

The FSB found that whilst 13% of businesses with over 50 employees reported being a victim of cybercrime in the previous two years, for those with 11-20 employees the number was 68% and for up to 10 employees it was 71%. Even for self-employed people with no other staff, the figure was 63%.

The same survey found that 66% of SMEs were either unaware of the risks or did not consider the risk to be serious and one fifth thought small businesses were not a target. Clearly, SMEs are a target; however this may suggest that those companies which have greater resources available to them are more likely to be able to effectively defend themselves.

Not all businesses have the same level of resource with which to defend themselves against the cybercrime threat. A sole trader does not have a dedicated IT team to manage risk, yet is at very low risk of the 'insider threat' of corporate sabotage or theft. Whilst the best action any SME could take would be to complete HM Government's 'Cyber Essentials' scheme, research by the FSB showed only 2% of small businesses have completed the programme.

This could be due to a lack of awareness amongst SMEs of the scheme, a perception of completing it being too complicated or time-consuming, a reality of the scheme

being too complicated or time-consuming, or a perception that the business is not at risk, or is likely to be 'overkill' for a business of their size. In all likelihood, it is a combination of all of these factors. Whilst the FSB Small Business Survey found that the vast majority of SMEs had taken some measures to defend themselves, there were significant gaps in their defences. This includes:

- 1 in 5 SMEs not having installed computer security software
- 1 in 3 SMEs not 'backing up' customer data regularly
- 3 out of 4 SMEs don't store customer back up data offsite, or on a separate device.
- Only 1 in 5 train staff in good IT security practice

It is not difficult to see the risks that these businesses are exposed to, as was dramatically demonstrated by the 'WannaCry' ransomware incident in 2017. Whilst the most high-profile impact was on the NHS, SMEs were heavily impacted

by WannaCry, with many saying it took weeks to return to normal.

Unfortunately, SMEs in Hertfordshire and beyond often do not follow the basic steps that will help to protect them against cybercrime, or that will help them recover if they do become victims which can be summed up as follows:

- Install effective anti-virus software
- Install updates to the software that you are operating as soon as they become available
- Back-up data

SMEs can follow a number of simple rules to protect themselves:

- Protect Systems (anti-virus; software updates; physical security)
- Protect Data (Storage, credentials, passwords, back-ups)
- Educate Staff (strong passwords, alert to social engineering, secure practices)

SMEs must take responsibility for their own cyber security and prioritise it at least

as highly as their security in the offline world. They must understand that they are a target, they need to take the threat seriously, and they must take action.

SMEs can find comprehensive support information advice and support at [www.getsafeonline.org/business](http://www.getsafeonline.org/business)

Hertfordshire County Council and the Office of the Police and Crime Commissioner for Hertfordshire have produced a joint cybercrime strategy which aims to raise awareness amongst SMEs of the threat of cybercrime. As part of the strategy, the Commissioner has funded a scheme for SMEs to provide a free consultation with an IT professional. Known as a Cyber Basics Review, this can help your business ensure that it is getting the basics right.

For more information, go to [www.hertsgrowthhub.com/cyber-security](http://www.hertsgrowthhub.com/cyber-security)

# FREE Cyber Consultations for SMEs

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# SABIHA AND HER WORK WITH CRY

*Insight* were thrilled to be able to sit down with consultant cardiologist at Lister Hospital, North & East Hertfordshire; specialist in CMR, cardiomyopathy, sports cardiology and supporter of CRY (Cardiac Risk in the Young) Sabiha Gati, learn all about her work and the fantastic mission of the charity she supports.



***Can you explain a little about what you do, what does a typical day entail?***

I work as a consultant cardiologist at Lister Hospital in Stevenage. A typical day will involve assessing patients in clinic with a potentially wide spectrum of cardiovascular diseases. I have a particular interest in genetic diseases of the heart that may cause sudden death in the young including athletes. My other interest is to provide specialist imaging of the heart in the form of advanced echocardiography and cardiovascular magnetic resonance imaging to identify patients with coronary artery disease and heart failure which are the leading killers in the aging population. I am also involved in the management of acutely unwell patients including those with heart attacks and cardiac arrests

on our 30 bedded acute cardiac care unit. In addition to my clinical duties, I am actively involved in teaching junior doctors and lecturing at national and international level. My research interests parallel my clinical interests and are largely supported by the charity, Cardiac Risk in the Young (CRY) who are committed to preventing young sudden cardiac death.

***What made you choose your career path? What aspects of it are you particularly passionate about?***

At medical school, I veered towards cardiology compared with the other medical specialities. This was probably because the majority of admissions from the accident and emergency department to the medical wards had a cardiac basis. I was intrigued with the spectrum of



treatments which ranged from pills, pacemakers, angioplasty and ablations. Cardiology was a very practical field and allowed me to use my cerebral and manual skills. I developed a dedicated interest in cardiac imaging, heart muscle diseases and the effects of intensive exercise on the heart after completing a 3-year PhD fellowship (funded by CRY) under the supervision of Professor Sanjay Sharma (World expert in Sports Cardiology) at St. George's, University of London. I went on to develop my skills and expertise in cardiac imaging by completing a 12-month fellowship in cardiac magnetic resonance imaging at the Brompton.

I am most passionate about the impact my work has on my patients. I am energised and hugely rewarded when

I have made a difference to a patient's clinical care. Given my strong affiliation to CRY, I am particularly passionate about identifying young individuals with potentially serious cardiac diseases because there are several treatments to modify the natural history (and even save lives) of these diseases.

***What kept you motivated through all your studying and work experience?***

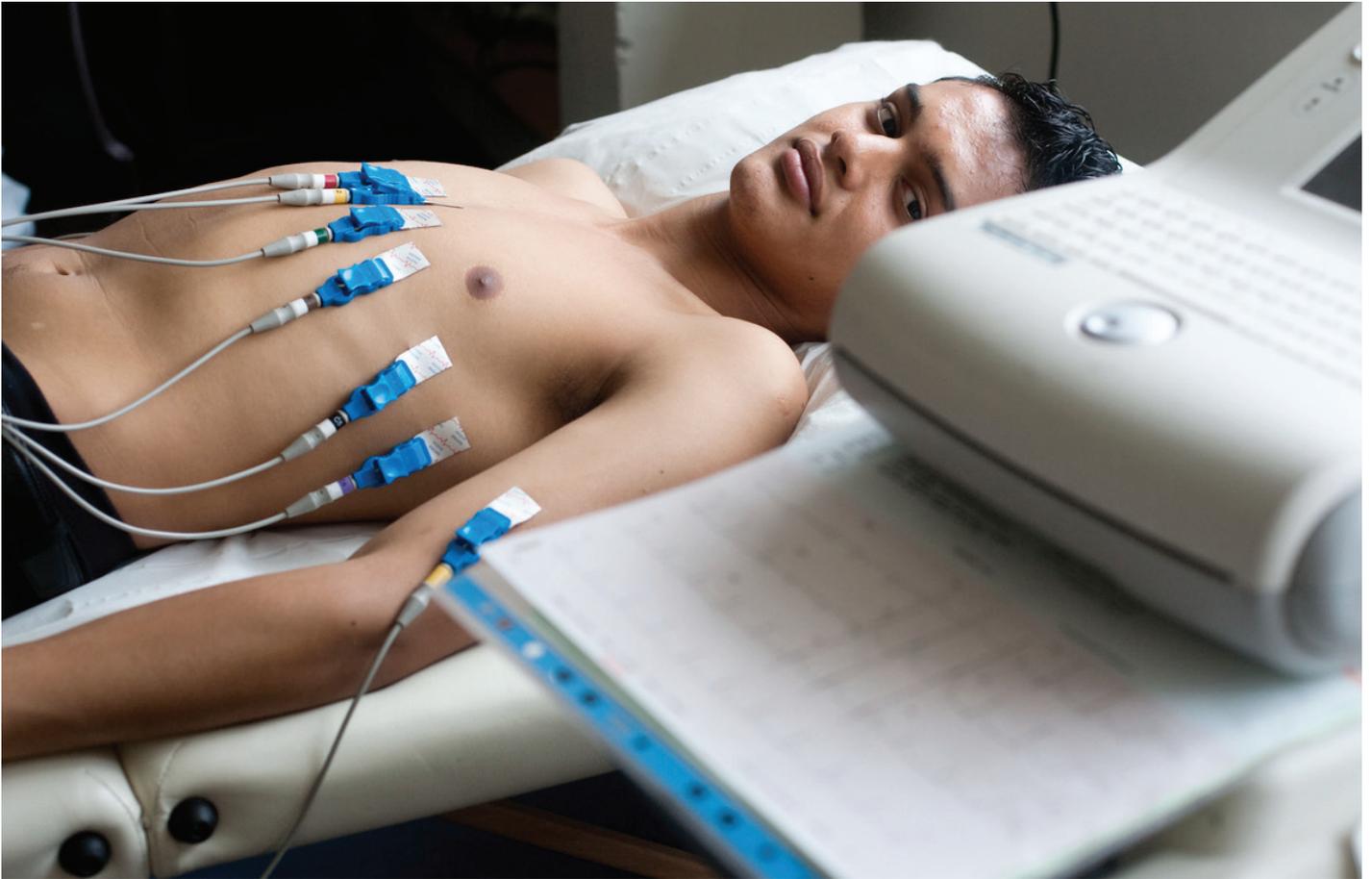
I have always been very hard-working, motivated and enthusiastic about my goals. Cardiology training is a long haul and there were times that I was exhausted and slightly demoralised, but I held on to all the experience I was gaining and the wonderful people I worked with, not to mention the gratitude of my patients. My parents and sisters have been very supportive in this process.

***Is there a moment that springs to mind where you really made yourself proud?***

This is a tough question because I have been fortunate enough to have several proud moments. My career really took off when I was awarded a 1st with an honours prize in my bachelor of science degree in physiology and pharmacology. This opened a lot of doors to my career path. I was also very proud when I was awarded my PhD for the work I did with CRY and my first publication in Circulation journal. I am also very proud to be a CRY Cardiologist.

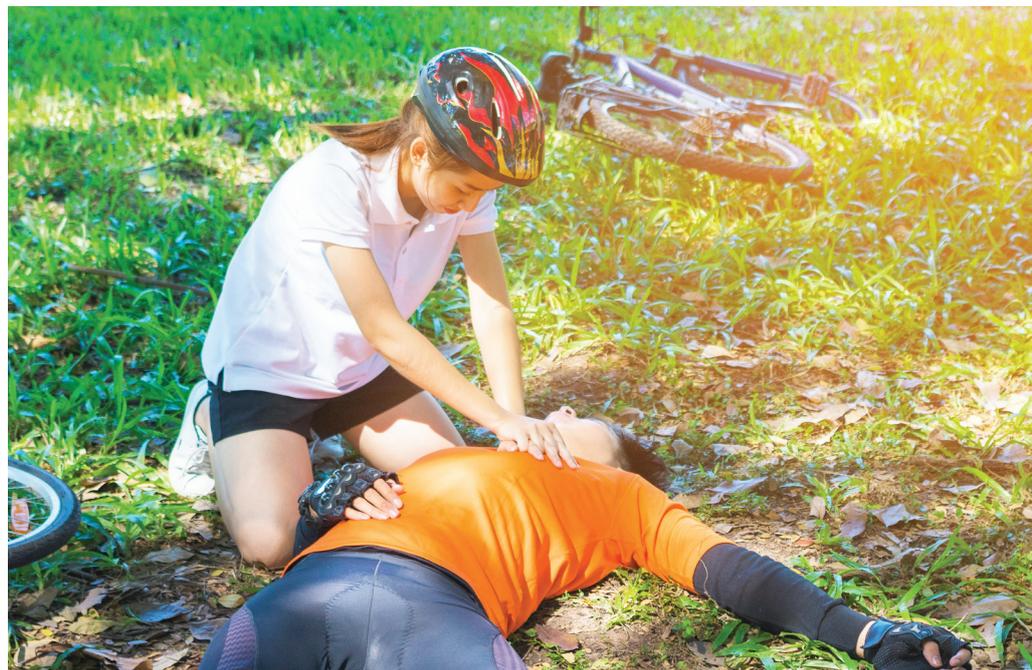
***Tell us a little bit about CRY and your research***

Cardiac Risk in the Young is a charity organisation which aim to prevent sudden cardiac death in young apparently



healthy people. The charity provides cardiac screenings for any individual aged 14-35 years in the UK who wishes to be tested. In the UK only young people with cardiac symptoms or a family history of premature cardiac disease or sudden cardiac death receive cardiac screening on the NHS. However, most deaths occur in the absence of symptoms. Almost 200,000 individuals have been screened with a health questionnaire and 12-lead ECG and the information shows that 1 in 300 young people in the UK have a potentially serious cardiac condition. They also hold 'My Heart' sessions which allow the nurses/physiologist and cardiologists to spend more time with young people discussing the practical aspects of their conditions. CRY plough 16% of all its charity income into research and training of young cardiologists and fund the expert pathology and the sport cardiology centre at St. George's, University in London.

I researched a condition called Left ventricular non-compaction (LVNC) which is thought to be an inherited



heart muscle disease with a spongy appearance to the heart muscle with serious consequences including heart failure and sudden death. This condition is more common in black people particularly those with heart failure. My previous research in athletes

had shown that around 8% of athletes also showed features that could be compatible with the condition on the echocardiogram and this made me realise that not all people with a spongy appearance of the heart could be considered to have such a serious

condition. I hypothesised that increasing the load on the heart for a prolonged period such as regular participation in intensive sport may cause a spongy heart appearance.

Therefore, to prove this hypothesis I used a pregnancy model which generally associated with a doubling of cardiac volume by the end of the second trimester. I performed a longitudinal study using cardiac ultrasound in 102 pregnant women in the first and third trimester, and post-pregnancy period. All women had structurally normal hearts without any spongy appearance at the beginning. During pregnancy, 26 (25.4%) developed spongy appearance. In the post-pregnancy period 19 (74%) women showed resolution of the spongy changes and 6 had near resolution.

The finding from this study should prevent erroneous over-diagnosis of LVNC in low risk populations. This work generated several abstracts, publications, oral presentations and prizes internationally.

### ***Is there a story behind how you came to work with them (CRY)?***

The CRY fellowship is well sought after, a 3-year funded programme and well recommended. During my training I was working at University Hospital Lewisham and involved with the CRY clinics. Some of the previous CRY research fellows were also working there and I was actively helping them in their projects, often performing their research echocardiograms and interacting with

parents whose children had suffered a sudden cardiac death. I was touched by their ordeal and the urgency to protect their surviving children. CRY supported the whole screening process. It was at this point I appreciated the significant work CRY were doing and I wanted to be involved as a young professional helping their cause.

### ***What advice would you give to a young person embarking on a similar career path?***

Be passionate and enthusiastic about your chosen career path. Pursue your ambition through thick and thin and the rewards will follow.

### ***What do you think your colleagues say about you?***

I hope my colleagues consider me as a good team mate and describe me as a vibrant enthusiastic and committed cardiologist who truly cares for her patients. One of the seniors recently commented 'We hope to see great things from Dr Gati'

### ***Do you have a mantra?***

The purpose of life is to make a difference to the life of others

### ***What are your plans for the future?***

I am looking forward to establishing a permanent cardiac magnetic resonance imaging unit at Lister Hospital to improve the diagnosis of serious cardiac diseases in our community. I plan to develop a novel Inherited cardiac diseases service to support patients with genetic cardiac diseases. I hope to continue and expand the research programme with CRY.

## CARDIAC RISK IN THE YOUNG

Cardiac Risk in the Young (CRY) is the UK charity that supports those affected by conditions that can cause young sudden cardiac death. CRY provides bereavement support and funds fast-track expert pathology investigations at the CRY Centre for Cardiac Pathology. CRY raises awareness of signs and symptoms of cardiac conditions and supports young people diagnosed with life-threatening conditions through the myheart Network. CRY funds medical research and operate a nationwide cardiac screening programme for any person between the age of 14 and 35. CRY funds fast-track expert medical services at the CRY Centre for Inherited Cardiovascular Conditions and Sports Cardiology.

If you would like to make a donation to support CRY's work, please visit [www.c-r-y.org.uk/donations](http://www.c-r-y.org.uk/donations)

CRY believes that all young people should have the opportunity to have their heart tested. Anyone aged 14-35 can book a free appointment to have their heart tested at [www.testmyheart.org.uk](http://www.testmyheart.org.uk).





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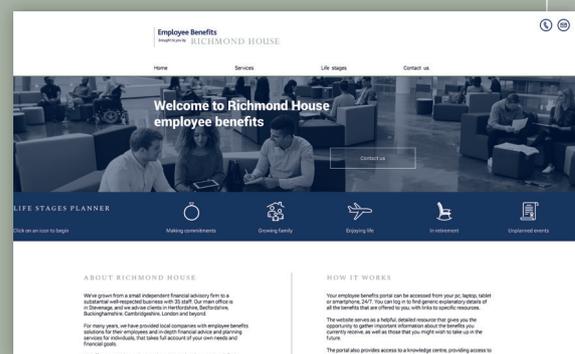
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# WHERE NEXT FOR WORKPLACE PENSIONS?

As summer approaches, we can look back and see that two major milestones in the Government's roll-out of Workplace Pensions Reform have been achieved.

The first of these is that all employers must now have a Qualifying Workplace Pension scheme in place. The phasing in, that started with the largest employers in October 2012, has now finished. All existing employers have been caught by the rules and new employers have a pension responsibility from day 1 of employing staff.

The second milestone is that we have now reached the planned peak in minimum contributions. To break us in gently, minimum contributions were set at 2% overall (that is the combined amount between employer and employee) in October 2012; these rose to 5% in April 2018; and, as of April 2019, are 8% of which at least 3% must come from the employer. (For those of you thinking "Aren't our levels 7% or 9%?", they may very well be because you have chosen to use one or other of the 4 alternatives available, but most schemes work on the 8% rule.)

So, there we are! All done and dusted. Let's move on to another topic. Brexit, for example. If only life was that simple... Pensions rules may not be forever changing but, a lot of the time, it feels like they are. And, as sure as eggs are those things we have fried with bacon and sausages, our current set of Workplace Pensions rules isn't going to stay in its present format for too long.

With a nod to former US Secretary Of Defence, Donald Rumsfeld (Google him if you have no idea who I am talking about), there are known changes afoot and possible unknown changes.

The known changes are the result of a Government review of our entire pensions system from the end of 2017.

This review concluded (amongst other things) that setting the minimum age at which Automatic Enrolment into

a Workplace Pension applies as 22 is disadvantageous to those below age 22. (Really, that was one of the conclusions!) It also concluded that Qualifying Earnings (all income between £512 and £4,167 per month in 2019/20) was potentially disadvantageous to the lower paid who would see a larger proportion of their income not being pensionable than other groups. Qualifying Earnings is used by many employers simply because it is the lowest cost option.

As a result of the above, the Government said it was "minded" to address these issues by reducing the minimum age at which Automatic Enrolment would apply to 18 and getting rid of the lower limit of Qualifying Earnings making earnings pensionable from the first pound. It added, however, that it would be unlikely to introduce these changes until "the mid-2020s".

Since then, pressure has been applied from a variety of sources and we could see these changes being introduced as early as the next Parliament, later this year). Whatever the date of implementation, many employers will need to review their schemes to ensure business needs continue to be met.

But what of other areas? The known unknowns, as Donald would have said. The statutory minimum contribution level of 8% is widely agreed to be inadequate in terms of producing something "reasonable". 12% is the new "magic number". But a statutory rise from 8% to 12% would be electorally unpopular, no matter how it is divided up. So, rather than a rule change, we are likely to be encouraged to aspire to this level. Carrot rather than stick. But what might happen if we shun the carrots? And what of Opting Out? Employees have to be enrolled once they hit the criteria laid down in law (currently age 22 and earning £833 per month or more) but they don't have to stay in. Will we see the end of Opting Out?



Well, current opt out rates are low. Much lower than many pundits predicted. So, the Government may well take the view that Opting Out is only being used where absolutely necessary and is not being abused. If, however, non-participation rates rise markedly, as a result of the recent increase in contribution rates, for example, we may see the Government consider changes in this area too.

For employers and employees alike, it is worth remembering that, as far as Workplace Pensions are concerned, this is not the end of the road, it is simply a junction at which we can pause for a short while before seeing what changes the future will bring and how they will impact corporate and personal finances.

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**PETER MURPHY**  
DipPFS,  
Richmond House  
Corporate Services

# THE BOOKKEEPING DEPARTMENT

How modern bookkeeping practices are changing the working lives of business owners.



**LYNNE MOFFAT**

Director

The Bookkeeping Department



Roll back 10 years and the world of bookkeeping and accounting for small businesses was a different place. Manual processes, spreadsheets, desktop accounting software and an air of mystery – with perhaps only one person or a small handful of staff knowing how to use the accounting software.

With the birth of cloud based accounting software such as Xero, Quickbooks, Freeagent and Kashflow appearing and appealing to business owners with their accessibility, simplicity and efficiency, we now have choice and are even seeing adverts for the competing big players during prime-time TV.

## So how are modern bookkeeping practices benefiting businesses?

Accounting information can be accessed 24/7 from anywhere. Ideal for businesses where their operation is across several locations, people working from home and also mobile businesses who can produce quotes, invoices and take payments whilst with their customers or between appointments.

A paperless office is now achievable and common within business. Storing paperwork in the cloud saves time and benefits the environment.

A huge amount of time is being saved by automation. For example, using a receipt scanning software to extract the key data on invoices and receipts that you would previously have input by hand. By saving time here, it allows focus on other priorities in the business or reduces the resource needed. By using the integration abilities between the accounting software and other systems, there is greater streamlining and efficiency of workflows to be gained.

“ I wish we had done this years ago! ”

By far, the greatest benefit is business owners becoming more in touch with their financial information and enjoying a much more up to date picture of the business finances which helps better decision making and planning. In our work, we meet dynamic businesses that love the technology and are always looking for the next new innovation. Other businesses who have perhaps been guided towards an accounting software because of the Making Tax Digital can be uncertain about the change. This is one of the best

parts in our job - when they realise their day to day working life is going to become much easier and they say 'I wish we had done this years ago'.

It's exciting times for the accounting profession and small businesses with plenty more new technology and innovation to come in the next 10 years.

How can we help? At The Bookkeeping Department, we are Xero bookkeepers, trainers and consultants and we help people get started with Xero, provide workshops and training and help businesses review and improve their systems.



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# THE 5 ESSENTIAL THINGS TO DO WHEN NAMING YOUR BUSINESS OR BRAND



**RINA SOND**

Partner specialising in Company Commercial and Intellectual Property at Longmores Solicitors

When thinking of a new name for your business or brand, there are a number of points to consider. You're probably aware that you ought to do some research and check that the chosen name isn't already being used by another business. However, some of these checks are not always obvious, and so I have set out below my top tips on the things that you cannot afford to miss.

## CHECK THE NAME OR BRAND IS AVAILABLE AS A TRADE MARK

Again, you can usually carry out online searches of the relevant trade mark registry, depending on where you are based and the markets into which you wish to expand. You should carry out the searches and check that there are no identical or similar trade marks already registered.

# 2

## LASTLY DO A GENERAL GOOGLE SEARCH

Research what other businesses are already established and who might be using that name. This may not mean that you cannot use the name at all, but it can be useful to see whether there is a direct clash with another business. This could be an issue if, for example, the business is based on its geographical location and you discover that a business has the same or a similar name in close proximity.

If you are faced with any possible issues or problem areas when you carry out the above searches, it is always best to take advice. If you proceed with the name and brand you have chosen, only to discover later that a similar or identical brand already exists, then you could face a stressful and costly process of having to re-brand. This is why it is wise to always do your homework at the outset of any new venture.

# 5

## CHECK THE COMPANY NAME IS AVAILABLE

You can carry out a search at Companies House online easily to see if the proposed name is already taken as a company name. As long as it is available and doesn't fall within the restrictions set out in company legislation, then it will be fine to register. Even if you intend to start a business as a sole trader or other structure, you may have plans to expand to a company in future, so the sooner you register the company name, the better to avoid missing out on the chosen name.

# 1

## CHECK THE DOMAIN NAME IS AVAILABLE

You can do an online 'whois' search through ICANN (the governing body for domain name management) to see whether the domain name that you want is available or already taken. You'll need to contact the Registrar to ensure that the domain is available.

# 3

## USING THE COMPANY NAME ON SOCIAL MEDIA

Given the extensive use of social media marketing these days, check that the name is available in an easily recognisable format on the main social media platforms, including Facebook, Instagram, Twitter and LinkedIn, as well as any more specific and lesser known channels.

# 4

Contact **Rina Sond** if you need any advice or guidance about these issues  
[rina.sond@longmores.law](mailto:rina.sond@longmores.law)  
 01992 300333.

*Please note the contents of this blog are given for information only and must not be relied upon. Legal advice should always be sought in relation to specific circumstances.*

# OBFUSCATION TAXATION

I am reminded of a meeting with the then Bedford MP, Richard Fuller at the premises of Interfoam in 2017. Kindly hosted by managing director, Carmen Fregapane a self made businessman with 120 employees, producing foam seating for the car industry, the meeting also included other local businesses, a representative from the Bedford Chamber of Commerce and the EEF (now Make UK). During the meeting Richard Fuller MP, best known for berating Sir Phillip Greene for his BHS activities during a select committee investigation, delivered the view on tax credits that possibly many MP's share. Richard suggested that the existence of tax credits was essential in providing a living wage to workers and that why should the Government support business in this way. Many of the businesses were uncomfortable with this suggestion but were unable to defend the accusation. I wondered why the Government would think this way given that they have continued with the scheme introduced under Labour by Gordon Brown and despite the cost to the Country, Richard Fuller's Party, the Conservatives had continued with its delivery. Was it because it was popular? We must assume it is!

The conversation continued in relation to the Governments efforts to raise the standard of living and the importance of its decision to increase the minimum wage and introduce the national living wage. At this stage I questioned Mr Fuller on his beliefs. I asked him why personal tax was so low (£10,000 at the time) and where was the sense in removing money from wages at such a low level via taxation only to return it via the tax credits scheme. I went on to suggest that Government was having both its cake and eating it, by creating the false premise of low take home pay



by the deduction of tax and national insurance and had created the paradigm of tax credits and then the sound bites around their creation of the national minimum and living wage. Is there any logic in that? Popularity again?

If I hear another MP suggest that they have increased the minimum wage again, I am sure I will scream! Whilst I fully accept that the introduction of both the NMW and the NLW have set the right minimum levels of pay to achieve a decent take home pay packet, the imposition has no direct cost to the Exchequer only to business. Surely the intention of applying the current levels of taxation and other deductions at such low levels of pay are principally to blame for lowering aspiration and keeping people in poverty.

Actually if you do the maths and take the NLW aspiration of £9.20 per hour at say 40 hours a week, using the Governments understanding, salaries lower than £19,000 per annum should not be subject to taxation at all.



**ADRIAN HAWKINS**

Co-Founder & Chairman biz4Biz  
 Founder, Weldability Sif, established 1925. Director and Trustee of the Weldability Sif Foundation,  
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