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Insight

AUTUMN 2019 | ISSUE NINETEEN |
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Front cover
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A time of change in Hertfordshire



There is a lot happening in Hertfordshire and our biz4Biz Insight Magazine is the best place to find the details. We feature the Herts LEP who are “closing the Skills gap” and are launching their “Local Industrial Strategy”. We also cover Herts Disability Sports: The foundation making sports accessible to everyone and the Alban City School trip to the Airbus Discovery Centre in Stevenage.

We are so lucky in the UK to have the standard of living that we enjoy and sometimes we take this for granted. We take a good look at how an organisation in Hertfordshire is helping other nations deal with their poverty in our coverage of the “Just Be A Child” charity who are making classrooms and libraries out of recycled shipping containers sent to Kenya, filled with books and supplies.

It has been suggested in the national press that the National Grid are 6 years behind the introduction of IT systems to balance our power generation and consequently prevent blackouts, like the ones recently experienced causing suffering for the population of the south east and major train cancellations etc. One must wonder what it is that the regulator OfGen exists to achieve, if they are unable to pressure the company to achieve its targets, if only in IT competence.



Enjoy our magazine and let us know your news and views for our future editions.

Adrian Hawkins

Co-Founder & Chairman biz4Biz

Founder, Weldability Sif, established 1925.

Deputy Chair Herts LEP Main Board, Skills and Employment Board - Chair.

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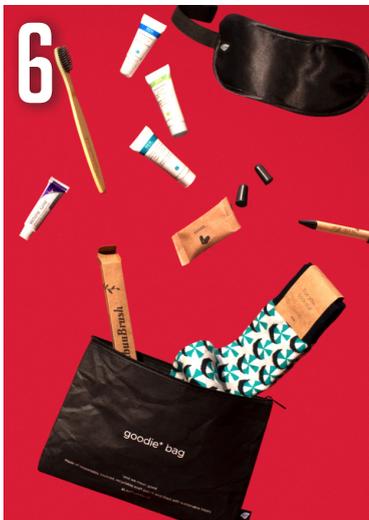
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Adrian Hawkins calls for calm unity in the face of brexit



NEWS

NHC sells campus lands to fund new sports facilities

NHC is exploring the possibility of selling off a portion of Hitchin campus lands to CALA homes to help raise money for more up-to-date sports facilities.

The current facilities, which are 50 years old, are in desperate need of an over-hall. The new plans will help to bring a new multi-purpose sports hall as well as a new 3G football pitch and sports science teaching facilities to the campus for use of the college and local community.

CALA Homes has expressed a need for the plans to work for the students as well as the Hitchin community and will present the proposal to the nearby residents for feedback before any work begins. The housing developer hopes to bring much needed housing to the town as well as public open spaces.

One beneficiary of the new deal will be Hitchin Town Youth Football Club, who up until this point have had no fixed home for their club. The club, whose teams range in age from 7 to 17, are excited to take full advantage of these facilities provided by North Hertfordshire College.

While the first public consultation only took place at the beginning of September, the partnership is hoping to submit for planning permission before 2020.

The Willow Foundation opens a new shop in Letchworth

Willow was founded in 1999 by Bob Wilson, former Arsenal goalkeeper and TV presenter, and his wife Megs, as a lasting memorial to their daughter, Anna, who died of a rare cancer aged 31. The Willow Foundation follows the same format as Anna's 'Special Days', which provided much needed respite from the relentless hospital appointments and procedures for 16-40 year olds living with life threatening illnesses. For many, a 'Special Day' is an opportunity to put some welcome normality back into their lives following the end of treatment, but sadly for some it is a last chance to fulfil a dream with the people that matter to them the most.

Many of you will remember that the biz4Biz Awards 2018 supported The Willow Foundation from the biz4Biz Awards and we are thrilled to hear that they have just opened a new shop, their sixth, on Leys Avenue in Letchworth, selling clothes, housewares and brick-a-brack. They are in need of volunteers and donations and any help provided will go towards giving families something to look forward to during the turmoil that a life-threatening illness can bring.



@BambuuBrush

ONE SIMPLE CHANGE

@BambuuBrush, are an eco-focused company with one simple product, a bamboo toothbrush, for One Simple Change and they are using the power of social media positively to educate and inspire people to ditch the plastic, with their #1millionby2020 campaign. Hitchin based founders, Tommie Eaton and Rebecca Dudbridge have a background in social media, have spent years living and working abroad in Asia and seen first hand the real impact plastic pollution has - not only on our planet but also to ourselves, as humans. They therefore felt obliged to use their social media platform and experiences to make a difference and inspire others to create change.

Launched in February 2019, the team have been spreading the message of plastic pollution and inspiring people to make simple changes to their day-to-day life and swap away from plastic to sustainable alternative products. Within 7 months of launching, @BambuuBrush have sold in 45 countries and achieved their first goal (the #1millionby2020 campaign), which is to educate and inspire 1 million people around the world to swap their plastic toothbrush to an @BambuuBrush, they have now sold 1.45m. They have also organised numerous clean ups and beach clean ups in the UK, Greece and Indonesia, launched their plastic pollution primary school workshops, that will be delivered in partnership with Selfridges in Sept 2019, and started an incredible project with Hertfordshire based, global charity, Humanities Charity. Their next goal is to set up simple waste management facilities in developing countries. Tommie and Rebecca noticed the need for this while living in Asia where plastic pollution is at an all time high. Setting up simple recycling centres could aid the living conditions in the local communities. Their final goal, which they have already started planning, is their #PlasticPays scheme

for developing countries, where plastic can be used as a currency for everyday groceries, education fees for children and even building materials.

@BambuuBrush are extremely proud to announce that they are partnering with Virgin Atlantic Airways Ltd to supply @BambuuBrushes and bambino @BambuuBrushes to all Upper Class and Premium passengers and to Economy passengers upon request from Sept 2019. We are very excited to see what the future holds for the @BambuuBrush team, they are working hard to educate and inspire people all over the world to make simple changes away from plastic to sustainable alternatives.

One Simple Change, Multiplied by Millions, and We Will Change the World.



DATES FOR THE DIARY

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

Thursday, 17 October 2019

Is it time your business had a legal health check?

Needham House Hotel, Little Wymondley

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



biz4Biz ConneXions

On 12th September **Francis West, Westtek** shared his knowledge and advice, helping businesses stay prepared against cyber attacks

In 2017-2018, 43% of all cyber attack breaches happened to SMBs and that percentage is increasing by the day. Why should you care? Because when it comes to cyber attack, it's a question of when not if, you'll be targeted. In fact, you may already have been hacked and you don't know it. On average, it takes around 7.5 months for a breach to be discovered. Imagine how much data hackers will have stolen!

Remember when Equifax was hacked in 2017? Right now, hackers are using the details harvested during the breach and sold on the Dark Web to target the same people with spoofed phishing emails. Remember when TalkTalk was hacked? Their customers (many of whom are now ex-customers) are still being targeted as a result of the information stolen. My Fitness Pal, Ticketmaster, Dixons Carphone Warehouse, Yahoo.... The list goes on – and that's just 2017 - 2018. Those of us who were affected feel aggrieved - and rightly so. We expected these companies to look after our data. We trusted them to have robust cyber security measures in place.

In this short session, biz4Biz members learnt practical tips and strategies for protecting their businesses and data.

Francis West has spent nearly 30 years in the UK delivering IT and cyber security solutions to businesses. In 2012, he won Innovator of the Year from the South African Chamber of Commerce. Westtek is a preferred supplier to leading recruitment affiliate bodies for independent agencies, TEAM and APSCo where Francis is co-chair for the Technology Leadership Forum. He is a mentor for CompTIA, helping train the technology gurus of the future, as well as a trainer for Business Builders, a local initiative that helps smaller enterprises grow and thrive.



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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



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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 of Hertfordshire as a great place to live and do business.



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biz4Biz Members

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Longmores Solicitors

We have expanded our commercial offering with three new key appointments. Daniel Burns will head the firm's Company Commercial team, Nathanael Young adds insolvency expertise to the Dispute Resolution team, and Helen Bunting specialises in Commercial Property.



The Smart10 Recruitment Team

We are delighted to have taken occupancy in our newly purchased and renovated offices at The Attimore Barn, in Welwyn Garden City! Please feel free to pop in and visit our new HQ – We would love to hear from you and show you round!



George Hay Chartered Accountants

We're proud to be celebrating 80 years of supporting businesses and individuals this year, and we're not slowing down any time soon! #GHturns80



Keits Training

We are proud to celebrate our recent Ofsted inspection result being a grade 2 GOOD as well as our Investor in People Gold standard re accreditation



HRJ Foreman Laws Solicitors

Welcome to Andrew Dongworth who has joined our Company and Commercial legal team. Andrew is a Senior Associate Solicitor and will work from the firms Welwyn Garden City office.



Consensus HR

We have now moved premises to the BTC, Bessemer Drive, Stevenage, SG1 2DX and have a new telephone number 01438 310062.



Driver Require

Driver Require's intrepid trekkers are tackling The Yorkshire 3 Peaks in aid of Cancer Research. On 14 September we hiked 25 miles in under 12 hours, climbing 4,900 feet!



Hertfordshire employers put students through their paces at first-of-its-kind mock assessment centre

STRENGTHENING HERTFORDSHIRE'S FUTURE WORKFORCE

Hertfordshire Local Enterprise Partnership (LEP) works with local partners to deliver programmes and projects to develop the future skills pipeline and transform careers education across the county.

Learn more about the work the LEP does as part of its delivery of the Careers & Enterprise Company programme.

Hertfordshire
Local Enterprise Partnership

PERFECTLY PLACED FOR BUSINESS

Bridging the gap between education and employment

Over the summer, Hertfordshire LEP facilitated a series of events for schools and students in conjunction with employers from its Enterprise Adviser Network. This included a 'Careers in the Curriculum' masterclass for local schools hosted by pharmaceuticals giant GSK in Stevenage, to help teachers understand the types of jobs associated with each subject. The event received almost 90 applications for 60 places and was attended by careers, curriculum, and subject leaders from 39 Hertfordshire schools.

GSK held a series of interactive workshops to showcase its new technologies and science teaching resources, designed to help teachers bring STEM curriculum to life. Early Talent Manager, Fiona Smith, provided insight into the company's recruitment process and how schools can help get students workplace-ready.

Dr. George Okafo, Senior Scientific Director at GSK who co-hosted the event said: "As the work landscape evolves, it will become increasingly important to have a broad, flexible and diverse skillset in the

workplace. By partnering with employers, we hope these interactive events will help schools and careers leaders develop their careers and skills strategies to meet the needs of the future workforce.”

Hertfordshire LEP partnered with Amazing Apprenticeships to give Hertfordshire teachers and careers leaders an inside look at apprenticeships at the BBC. They heard from Naomi Blackburn, Recruitment Manager for Apprenticeships, as well as apprentices from a huge variety of backgrounds, now undertaking pivotal roles across production, technology, journalism and business, including one who had recently filmed Theresa May’s final interview at 10 Downing Street.

Gareth Dace, Senior Enterprise Co-ordinator at Hertfordshire LEP, said: “Events like this help schools see first-hand how apprenticeships can open doors to fantastic and fulfilling careers, and realise their value as a route to employment. We are grateful to the BBC and its inspiring young apprentices for providing such a fascinating glimpse behind the scenes of its apprenticeship programme.”

Julie Honour Jones, 6th Form Manager at Sir John Lawes School, Harpenden, said: “When you meet and hear from the inspirational young people benefitting from the apprenticeship route, it helps us remember that as teachers, it is important that we offer a balanced view of progression options after school, including apprenticeships.”

Hertfordshire LEP and Amazing Apprenticeships also hosted a first-of-its-kind mock assessment centre at the University of Hertfordshire, giving over 100 Year 12 students the chance to discover what employers look for from potential apprentices.

Six local employers from a range of industry sectors hosted interactive workshops to introduce their business, showcase apprenticeship opportunities and demonstrate their selection process. The employers that took part included engineering company Parker Hannifin,



aerospace giant Airbus, IT provider Computacenter, Morrison Utility Services (part of M Group Services), Hertfordshire Constabulary and The Careers and Enterprise Company’s own HR Team.

Anna Morrison CBE, Director at Amazing Apprenticeships, who led the event said: “This has been a massive success for students, their teachers and the brilliant employers that gave up their time to run the activities. Students have worked in groups with other students that they have never met before. They have participated in activities where they didn’t know what to expect and they have also networked in a professional environment over lunch.

“These are such valuable experiences and it will really help prepare them for what they may face as part of an apprenticeship assessment day in the future.”

Syed Shah, HR Director at Hertfordshire Constabulary, said: “I think it was a great opportunity for employers to engage with students and make meaningful connections with schools and teachers.”

Tina Hannaway, Corporate IT, Sales and Marketing at Parker Hannifin, said: “I believe it’s important to prepare the students by having mock assessment days like these. It gives them experience of the recruitment process and, as an employer, it builds relationships and our employee pipeline.”

Get involved

Hertfordshire LEP’s Enterprise Adviser Network matches schools and colleges with local business leaders, known as ‘Enterprise Advisers’, to create opportunities to better equip young people for the world of work. The network is growing, with 105 out of 112 Hertfordshire schools and colleges, and 95 Enterprise Advisers now signed up to the programme. If your business is interested in getting involved, please email info@hertfordshirelep.co.uk to learn more.

www.hertfordshirelep.com

Twitter: @HertsLEP

THE CAREERS & ENTERPRISE COMPANY



THE ADVENTURE OF OPENING A LIBRARY IN SHIMBA HILLS, KENYA

Just be a Child is a fantastic Hertfordshire based charity, with the simple goal to collect donated books in the UK, load them into a 40ft shipping container and send to Kenya, where the container itself is converted into a library building. Founder, Lenka, tells *Insight* about the long journey of their fourth library that was installed in Shimba Hills, this year.

With the help of 39 volunteers, this year's loading was a doddle. Almost 43,000 items, weighing over 20 tonnes were loaded in a record time of 2 hours and 7 minutes – in fact the employees in Mombasa's port could not believe it when I told them!

Heavy, persistent rains were yet again falling out of season, but the ship made it in time despite the soggy and rocky voyage. The clearing process starts almost, but not quite, immediately after the ship

docks. Unfortunately there's nothing to do but wait. It's a strange feeling when you know your cargo is here somewhere, but you don't exactly know where.

After the fees were processed we underwent the dreaded 100% verification. What that means is that the container seal is broken and a group of port employees begins emptying the contents. As the name suggest the guys should empty 100% of the boxes, but they don't because they would be there forever. They empty a sample

and they allow the four or six inspectors to randomly open boxes and inspect them. Our amazingly detailed and precise packing list wins them over. Every time. Our team is so efficient that every box is labelled with a number, description of the items inside and their quantity. It is pretty impressive and I swell with pride every time the inspectors praise our diligence. And it speeds up the process too. And then we wait some more. The inspectors have to write a report. They say whether or not they are happy with the items in



the container. And they say whether they are happy with the value we have given to the container. One hundred percent of the stuff we import is donated to us. Free of charge. So the true value is £0. The items are for community library use, free of charge, so not future value in re-sale either. Unfortunately, you just cannot import 43,000 items and say they cost nothing. It's just not done. Inevitably questions about the low value are raised and we argue against it. Once that is done, the final collection of reports is sent to Nairobi and Nairobi either approves it or not – then if we're lucky, the container is ours.

I expressed my desire to build a library in the Shimba hills (hills with small h). Now, Shimba hills to me represented the vast hilly area in the west of Ukunda. In my imagination I was thinking some 20 minutes west of Chidzangoni, our second library. To Jay though, Shimba Hills meant the village right in the centre of the hills. The village of course carries the name of the region (confused yet?), Except it is an hour



away and presented some new challenges.

The lorry to carry the container and its empty companion - the lorry taking supplies to Homa Bay - park up so precariously that it took them almost an hour to get out in the morning. All the while, our amazing Kenyan librarians and volunteers sat patiently in the hired transport vehicle.

Once the lorries were safely on the road we, the volunteers, set off leaving Jay behind. We also had two pick up trucks full of the construction and painting material. These guys would be taking our own stock back to Ukunda for distribution to our existing libraries.

Half way up to Shimba Hills Town I got a call that the lorry drivers were refusing to drive there as they were told the delivery was in Ukunda. I am more than a little bemused by this news as I was asked to give them a rough distance from Ukunda to the final destination, which I guessed at sixty kilometres and they said okay. We, of course, ended up paying for the 'extended' trip. But at least Jay negotiated well and got the price reduced substantially. And then they were all on the way. Fantastic.

As we were bounced about in the transport vehicle and admired the countryside I am thinking the lorry carrying our container didn't look that well when we set off and the driver was a bit reckless. Sure enough the first call of them being stuck came after only a 30-minute drive. Luckily they managed to get themselves out that time. And the next. And then the third. But that

was where our luck ran out, just 15 km from our final destination.

In the meantime our pre-paid off loader arrived in Shimba Hills, only it had nothing to off load. After waiting an hour it left, but I can't really blame him.

In hindsight its easy to see that we should have divided up the goods in Ukunda and proceeded to Shimba Hills with the lightest load possible, but that's not what we did.

With the container stuck, it made sense to divide the stuff between the two lorries or even the weight out. There was nothing for it, I needed to spend time in the container deciding what was going to Shimba hills and what was going to Homba Bay. It was hot, very hot. I have to say, when our lorry got stuck for the last time it was spectacular. Right across the road - from one edge to the other. Not even a motorbike could go pass. To make things worse the lorry, in its attempt to get itself out, reversed into the pretty steep bank on the left. The good thing was, that this way I just had to climb onto the bank and step into the container.

I did worry that we were just displacing the problem rather than solving it, but my goal was to get our Shimba Hills container as light as possible. The Homba Bay lorry needed two libraries worth of stuff and 30 tool boxes from Trade Aid and our volunteers couldn't help but notice how much stuff was being given to him and how little was going to them. But they got over it when they were explained the logistics. And just like a dinner on

someone else's plate always looks better than yours, the guys from Homa Bay thought the Shimba Hills boxes looked more interesting than theirs - the contents were identical! I should point out that while all this was going on, the container was in such a precarious angle leaning to the right that I am amazed it stayed on the bed of the lorry. No one seemed to mind though and they kept using it as a shade and box storage. Inside the container, the angle made walking and working rather fun. If you had to move for a sliding box quickly you kept moving until the wall stopped you. If you removed one box on the right everything came crashing down. If you wanted to stand straight you had to lean 15 degrees.

Now, the next bit was perplexing to say the least. So the now fully loaded lorry tried to pull the container out of the ditch in reverse and to the right of the steep bank, while directly behind it. Go figure that one out! The sun was long gone, the volunteers were all hungry and tired and I was just thinking: let's call it a day. We had yet to deliver and distribute the stuff from the trucks and it was about an hour's drive. So we set off for our homes, leaving the drivers, who were adamant that the inbound tractor will pull them out and they will make it to the Shimba Hills Town that night.

By 8am Jay was already on the way to

rescue the lorries bringing breakfast for all the guys sleeping at the Hills. He was on board a heavy vehicle recovery machine driven by a guy who knew his stuff.

Except on the way we experienced yet more problems: our lorry was losing fuel because the fuel line got damaged somewhere on the way. This presented a unique challenge because you obviously can't just refuel in the middle of a dirt track! Fuel had to be siphoned out of the Homa Bay lorry and poured into the other one. Until it lost the fuel again and the process had to be repeated.

When I arrived at Shimba Hills to join Jay I found our container lorry jack knifed in a very narrow lane, being emptied by a group of local students. The lorry was on a slope and side on to where the container needed to be. So the guy operating the vehicle showed his real skills. He employed an ingenious technique of bouncing the container free from the lorry's locking mechanism and then dragged it sideways so amazingly well... until he couldn't fight the force of gravity.

The container ended up on its side and had to be slowly raised to its proper position and pushed/rolled into its final location.

After the amazing feat of perseverance and trouble shooting the next process seemed easy: we painted the container and our

logo, we installed windows, we asked the children to place their handprints on it, we made concrete platform and an access, we sorted out the textbooks, and we made shelves and filled them with books, we prepared the gift bags and we trained the librarians. And of course we lunch. All this, in preparation for the opening day on the following Saturday. Or so I thought. On the Wednesday morning I was heading up to Shimba Hills when I received a text from Jay, who was busy sorting out some admin stuff in Ukunda. 'The community wants to open on Friday' it said. I am not ready. I thought. We are not ready.

But we made it. On Friday, I was woken by a heavy down pour at 1am. It's okay, there is plenty of time for it to get better, I thought. And it did. Temporarily. I walked to our meeting place and arrived nice and dry. But before long the heavens opened and everyone else arrived sopping wet. Our matatu (transport) wasn't around so we had to hunt for a new one. An hour goes by so quickly and I am getting antsy. If the rain wasn't so relentless I would have gone on a motorbike. Finally, we were all there and piled into a matatu.

The road up to Shimba Hills is bad under normal circumstances, but that day we were slipping and sliding and going sideways. Luckily, half way up the rain mercifully stopped and we arrived finding the community hard at work. The





cooking was underway and people started gathering. We'd enrolled the first 50 or so before 1pm. They loved their bags and proudly showed off which one they got. At 1 and exactly on time the DJ introduced the panel of speakers: first we had 3, but ended up with 7. I am not sure how it happens, but it always does. After many uncomfortable thanks and me blushing every time my name is mentioned Jay finally brings the speeches to an end. The ribbon is pulled open, the crowd cheers and the library is officially opened. We hand the 'keys' over to the community and wait to be fed the delicious goat pilau, katchumbari (tomato and onion salad) some potato stew and those with a sweet tooth a lollipop or two.

And then it was time to go home...
Until next year!

If you would like to find out more about Just be a Child, including how you can donate or volunteer your services, go to www.justbeachild.com





AIRBUS FOUNDATION DISCOVERY SPACE TRIP

biz4Biz were proud to be able to support a recent school trip to Airbus Foundation Discovery Space. Tracy Jennings from Alban City School shares her class's adventures with *Insight*.

The Airbus Foundation Discovery Space learning centre is one of the most interactive and exciting days out for a child or adult.

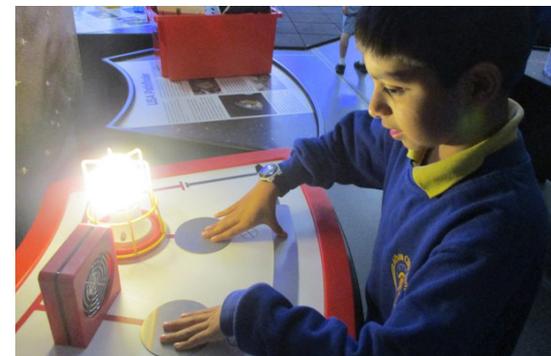
Last week, I visited the centre with nine other members of school staff and parent helpers along with 59 excited primary school children. We were not disappointed. From the moment we arrived, we were greeted by cheerful staff and ushered into a learning zone where the highly organised arrangements for the day were outlined.

With each activity, the children were encouraged to explore and touch; something they love to do and the way they learn best! The Mars Yard viewing gallery actually stunned my class into silence; it was an amazing surprise to be up close to the Mars Rover prototype and the children loved hearing how it was named Brian. Jaw-dropping fascination ensued as our Lecturer, Chell, explained how scientists are preparing for the next

Rover visit to Mars and this led to many in-depth questions.

The interactive area of the centre is a real triumph and a little like a science playground. Children are actively encouraged to explore the many exhibits and discover how things work. The plasma ball where children passed on mini electric shocks was a winner; while others honed their skills of control using the robotic arm; testing the infrared camera or problem-solving bridge building.

During a whole class activity, the children worked in small groups to programme a mini Mars Rover using Lego Mindstorms. Having been given a set of challenges, they worked diligently using their maths skills, computing knowledge as well as team-building skills. The children loved the opportunities to 'test' the Rover and the competitiveness of a final race! Many children cited this as their favourite part of the day.



A subsequent and aptly named 'Rocket Man' workshop involved the children exploring the science behind rockets and using their knowledge of best shape and structure to create a rocket which they were each able to launch outside using a pressure cylinder amid immense excitement.

Our day ended with an amazing science show where principles of science were investigated in fun ways involving volunteers from the audience. It was a wonderful and thought-provoking way to complete what had been a truly outstanding educational day cited by one child as 'the best trip ever!' Indeed, since returning from the trip, the children have told me how they'd been inspired by the centre and over 50% have shown an interest in a STEM related career in design or robotics.

Many thanks to biz4Biz for supporting our visit to Airbus Foundation Discovery Space!



THE RISKS OF SOLDIERING ON

In business, determination is normally a virtue. However, if a company hits hard times, there are risks with just soldiering on. By trying to trade through difficulties, directors can even expose themselves to personal liability.

If there is a downturn in a company's financial position, the instinct of the directors is normally to try and turn it round. This is often the right approach. However, it can also mean that the directors carry on trading long after the company is legally insolvent. Sometimes, directors do not even realise the company is insolvent. Legal insolvency does not mean a company is past the point of no return, or that any insolvency procedure has begun. In reality there are two types of insolvency, and both are compatible with the company having a viable future. Cash flow insolvency is when a company is unable to pay its debts as and when they fall due, regardless of its assets.

Balance sheet insolvency is when the

liabilities of the company exceed its assets, even if it has no difficulty paying debts due now.

Whether a company is insolvent is important, as directors of solvent companies answer to the shareholders, while directors of insolvent companies also need to consider the interests of the company's creditors. The fact a company is legally insolvent does not mean directors have to stop trading immediately, but it does expose them to potential claims, particularly if the company ends up in liquidation.

The most obvious claim in these circumstances is for wrongful trading, where the court decides the directors have traded for too long, causing loss to the creditors. However, there are many other potential claims. Perhaps the dangerous area is directors' remuneration. In owner-managed companies, there is a tendency for directors to pay themselves first, then account for the payments later. This may not cause problems while the company

is solvent, but can result in the director facing clawback of remuneration at a later date – either on the grounds it consisted of unlawful dividends, or on the grounds it is a director's loan that needs to be repaid.

As a result, directors need to be very careful when trying to trade through difficulties. If there is any prospect that the company is legally insolvent, they should always take – and follow – professional advice.



NAT YOUNG

Senior Solicitor specialising in Insolvency and Dispute Resolution
Longmores Solicitors

Contact Nat Young for advice and legal support for your business.

01992 300333

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



NEEDHAM HOUSE HOTEL

Whether you're looking for the perfect wedding venue, conference setting, Christmas party or relaxing get away, Needham House, a 4 star boutique hotel set in stunning Hertfordshire grounds, has something for everyone.

Needham House hotel can be found in the village of Little Wymondley, close to Hitchin and Stevenage towns in North Hertfordshire. It has 80 bedrooms and 12 meeting and event spaces catering for up to 350 people. Needham House with its 4* AA standard offers space for all types of events including conferences, meetings, team building, training and private dinners. Also the hotel has a self-contained three bedroom, two bathroom Woodland Lodge with a generous living and dining room along with a fully fitted kitchen. The lodge is the ideal space for family and friends to stay all together whether self-catering or using the hotel's facilities.

In addition, the 2 AA Rosette brasserie, SG4 welcomes non-residents to enjoy a fabulous Sunday Lunch as well as dinner and lunch throughout the week. The bright lounge bar provides a welcoming space for informal gatherings with food available all day. The Needham House Spa working in partnership with ESPA Skincare, offers a wide variety of luxury facial and body treatments along with premium nail brand



Jessica Nails for hand and nail treatments. 2019 has seen the addition of a new function space – the Marquee, a permanent structure flooded with daylight through the glass wall which connects the event to the outside gardens. The Marquee can cater for all types of events working brilliantly for gala dinners,

weddings and Christmas parties with its own dedicated bar and outside space. For up to 350 people the bright space is lit with chandeliers; the directional sound system creates a unique atmosphere with high volume music on the dancefloor without interrupting conversation at the surrounding tables. Alongside the increase



in function space the broadband network has been improved significantly, offering 10 times the Wi-Fi speed as before, which is now at one gigabit.

Needham House are experts in looking after conferences and meetings and understand how important it is to look after your teams while at the hotel. Here is some recent feedback –

‘Just a quick note to say a huge thank you for all your help in the smooth running of our Conference the past few days. It was one of the most successful and positive feedback I have had in recent years so can you extend my thanks to all those involved, very much appreciated’

‘You’ll be pleased to hear the event was a huge success; everybody had a great time and thoroughly enjoyed themselves.’

‘In summary, it was a fantastic experience & we would recommend it to anybody & consider doing another day like it in the future.’

All of the meeting spaces have natural daylight ranging from small boardrooms for up to 10 people to the Marquee for up to 350 people as well as other rooms such as The Charlton Suite for up to 200 people with its own dedicated entrance,



refreshment area and outside space. The Charlton Suite can be themed to company or event colours by using the colour changing up and down lighters.

Food, nutrition and overall wellbeing have featured at many industry events this year including The Meetings Show 2019 and CHS 19; with this in mind Needham House are relaunching the conference lunch menus from September, which are enjoyed in the SG4 brasserie. Guests will

enjoy a 2 course lunch with colourful displays and more healthy options than ever before; along with a wider selection for growing vegetarian and vegan guests. Lunches will be buffet style, allowing meeting organisers and hosts to get back to the meeting room to arrange the afternoon session. The team at Needham House would be delighted to invite you over to sample the new lunch menu, please get in touch on 01462 417240 or via sales@needhamhouse.co.uk.



GROWING IN HERTFORDSHIRE

Tollers solicitors, a leading regional law practice operating throughout the South and East Midlands, first opened its doors for business in the Hertfordshire town of Stevenage in 2014.

While over the last 5 years the Tollers brand has gradually grown in prominence throughout Hertfordshire, this forward thinking practice is always mindful of expansion opportunities that might arise. In line with that, Duncan Nicholson, Managing Partner at Tollers Solicitors is delighted to announce that the Partners and staff of former Hertfordshire practice BBW Law LLP joined Tollers LLP on 1st August 2019 as the Firm looks to increase its presence throughout the region.

Although BBW Law LLP has ceased to trade, the former clients of the Firm have

all been offered the opportunity to transfer their legal affairs to Tollers. Not only does this provide assurances to clients in relation to the ongoing service of their legal matters, it will also ensure that the former clients of BBW Law LLP are able to benefit from the wider breadth of services that Tollers are able to offer in relation to both business and personal legal services.

As part of the transaction giving rise to Tollers' recruitment of the staff, it has also been agreed that the expanded Tollers LLP Hertfordshire practice will trade as "Tollers BBW" and will operate from the former BBW offices in Letchworth, Stevenage and Biggleswade for the foreseeable future.

Tollers has exciting plans for investment and growth in the Hertfordshire area. The joining of the former BBW teams is the first step in that process.

Additionally Tollers are actively searching for a new flagship office for its expanded Hertfordshire team. An announcement on the new flagship office is due very soon with a view to it opening its doors in early 2020.

Tollers was founded in 1877, has 175 members of staff, with offices and a geographic footprint throughout Northamptonshire, Buckinghamshire, Bedfordshire and Hertfordshire. The Firm provides a 'full service' offering in terms of its legal provision. Whether it is a commercial issue that requires Tollers "For Business" teams or a personal matter being dealt with by the "For You" teams, clients can expect genuine client focus and high quality legal advice. As a Firm, Tollers is aware of the importance of maintaining strong and lasting relationships with its clients.



Tollers 'For Business' services include:

- Corporate Law
- Commercial Law
- Commercial Property
- Dispute Resolution
- Employment Law
- Insolvency and Corporate Recovery.

Craig Harrison, Tollers' Head of Corporate and Regional Office Head in Hertfordshire says "As a team we recognise that in such a fast-moving legal environment, clients often want much more than traditional legal advice. Commerciality in approach is what many clients demand and at Tollers we can deliver a seamless service with a commitment to providing solutions and ensuring that our clients make the most of their opportunities. We are conscious that investing in legal services is an important decision for business owners and at Tollers we strive to always consider the value



Opposite Left to right: Managing Partner Duncan Nicholson, Craig Harrison Head of Corporate and Hertfordshire Regional Head and Sharon Brown Head of Private Client Services for Hertfordshire.

Above Staff outside the Letchworth office.

that we are adding with the services we provide. The expansion of the practice in Hertfordshire will bring significant benefits to our clients who will have access to all of the commercial and private client teams within the Firm".

Tollers 'For You' services include:

- Wills, Trusts and Probate
- Family Law
- Buying and Selling a Home - Residential Conveyancing
- Elderly and Vulnerable Client Services
- Contesting a Will
- Personal Injury.

Sharon Brown, Head of Tollers' Private Client Services in Hertfordshire says "Tollers private client teams provide sensitive, clear, tailored solutions for our clients whilst stripping away the jargon and using plain English to ensure that our advice and documentation is easy to understand and delivered efficiently and with care. We help individuals and families solve all manner of legal issues ranging in complexity, providing support and guidance along the way. We are delighted to be able to offer a more complete service to our clients in the Hertfordshire area and look forward to building long lasting relationships with the local communities we serve".

The former practice of BBW Law LLP has been practicing in Hertfordshire since 2001, following the merger of two practices formerly known as Brignalls of Stevenage and Knebworth; and Balderston Warren

of Letchworth, Baldock and Biggleswade. Brignalls was founded in 1912, whilst Balderston Warren could trace its history back to 1765.

Managing Partner Duncan Nicholson says "This is an exciting development for Tollers LLP. As a Firm we are committed to expanding our practice in Hertfordshire and providing the highest levels of service to the clients and the communities we serve as a whole. The support and feedback that we have had from the former clients and staff of BBW has been extremely positive and this is very gratifying. We are working hard on the task of bringing clients and staff alike together in our new venture. The message from me to the market is a simple one. At Tollers we believe in Exceptional people, Exceptional Service, Exceptional delivery. We look forward to serving Hertfordshire as successfully as we have done our traditional markets for over a century."

Talk to Tollers, for all your legal requirements. More information on Tollers can be found at www.tollers.co.uk or call 01438 901095 and our teams will be happy to assist.



FORGET BREXIT, IR35 SET TO INCREASE COSTS TO HAULIERS BY UP TO 30%

Driver Require has released an in-depth report which discusses the operational and economic impact the changes to IR35 legislation are going to have on the Temporary LGV driving sector when it is rolled out in April 2020. CEO Kieran Smith examines what the implications will be for hauliers who use agency LGV drivers, the agencies who are currently supplying them, and for the drivers themselves.

Background

Over the last decade, the Government has effectively subsidised agency labour costs by around 20% by permitting the use of Ltd Companies by agency workers who, under the IR35 legislation's definition, should be employed as PAYE workers. As a result, agency workers have been disproportionately cheap compared to full-time employees, especially for blue-collar workers earning £25,000 - £40,000 per annum.

These savings on direct employment costs, coupled with lower Industrial and HR administration and reduced reputation risks, has led to larger hauliers replacing their full-time staff with agency workers. They have not only outsourced the variable element of their workforce but also their "standard operations", while their agencies have taken on such a large quantity of stable work that they've been able to drop their margins by up to 10%, further reducing the labour cost, per worker, to the end client.

The roll-out of IR35 will turn the current system on its head; effectively raising agency labour costs by up to 25%, which will raise the cost to the end client by around 20%. This is essentially a tax on agency users that goes entirely to the government; neither the drivers nor the agencies will benefit from the charge rate increases.

What this means for Hauliers

Hauliers will review their agency needs in light of the higher charge rates and will rebalance the size of their agency

driver pool. The biggest impact will be on large volume operators who will invariably bring their outsourced "standard operations" labour requirements back in-house - substantially reducing their agency workforce to just what's needed to cover variability. These large operators will therefore not only see a 20% hike in their agency charge rates but will also lose their volume discount, meaning a combined increase in agency rates of up to 30%.

What this means for Agencies

With hauliers moving their core driver pool back in-house, we expect to see a reduction in the number of agency LGV drivers, with high volume, low-margin agencies returning to the traditional model of catering for clients' variable and seasonal requirements. Therefore, larger agencies who dropped their margins to increase their market share will have to increase their margins back in line with the majority of small to medium-sized agencies and compete more fairly for low-volume, high-variability work.

The repeal of the AWR PBA contracts will force agencies to pay their workers parity rates, which should encourage more transparent commercial relationships between agencies and their clients and should lead to a level playing field.

What this means for Drivers

Operators who ignore the change in legislation and continue to use Ltd Company contractors who fall under IR35, risk being disciplined and could lose their Operator's Licence. Reputable operators will, therefore, insist agency drivers be employed as PAYE workers, regardless of the cost implications.

This means that most blue-collar agency drivers, currently operating as Ltd Companies, will be forced to migrate to PAYE.

If agency charge rates remained static and agencies incorporated all the additional



costs associated with a PAYE employee, then the net pay to these drivers would drop to an unacceptable level - far below what they were earning as a Ltd Company contractor.

The only way to prevent drivers leaving the agency workforce will be to maintain the same net income as they were receiving as Ltd Company contractors, resulting in an approximate 20% increase in the overall charge rate for agency drivers.

What this means for the sector as a whole

Kieran Smith explains that it's not going to be easy for either operators or agencies to absorb the extra costs:

"We are concerned that hauliers will be tempted to unlawfully continue using Ltd Company contractors, supplied by disreputable agencies who are willing to take the financial risk. This will undermine ethical operators and agencies. What we're calling for in our report is an enforcement of the legislation and for the Government to clamp down hard on disreputable players. It's only if this happens, and if agencies and their clients can work closely with each other to agree on new charge rates, that we'll be able to quickly stabilise the market so that normal competitive operations can be re-established to the ultimate benefit of all parties."

Find out more

To find out more and download our IR35 White Paper go to:
www.driverrequire.co.uk/white-paper



Kieran Smith,
CEO, Driver Require



BUSINESS SUPPORT BOOST TO UNLOCK THE POTENTIAL OF HERTFORDSHIRE MANUFACTURERS



Amanda Freeland
Manufacturing
Growth Programme

Small to medium-sized (SME) manufacturers across England have been awarded more funding for business support, dedicated to helping them grow and address key business issues. Over £560,000 has been dedicated to the Hertfordshire region alone.

The Manufacturing Growth Programme, which is funded by ERDF and delivered by Economic Growth Solutions (part of Oxford Innovation), has been extended until September 2021 and will help a further 2400 companies to tackle barriers to growth, with the potential of creating 2500 new jobs.

The continued support will be able to further develop Hertfordshire's manufacturing businesses, including those in the key regional sectors – life science, advanced manufacturing, engineering and IT.

The programme will be working alongside the Hertfordshire Local Enterprise Partnership (LEP) and Growth Hub to further develop the region's ambitions of increasing economic output whilst increasing productivity and creating new jobs.

Support can be used for an array of improvement projects, such as continuous improvement, change, environmental sustainability, leadership and management, marketing, productivity and capacity, quality and strategy. There is also a small pot of capital funding.

The additional funding aims to provide a valuable level of assistance from a local Manufacturing Growth Manager with years of industry experience. An in-depth business diagnostic (via 'GROWTHmapper') and comprehensive action plan will be provided as part of the new programme, alongside improvement grants starting from £1000.

In response to manufacturer feedback, a series of manufacturing themed

workshops has been arranged in support and will be available each quarter to help bridge current needs within manufacturing businesses.

"In October 2016, we were given the task of setting up a programme capable of delivering over £10.3m of dedicated business support to SME manufacturers and I'm delighted to say that, thanks to the hard work of the staff and the Manufacturing Growth Managers on the ground, we have achieved that," explained Martin Coats, Operations Director of Oxford Innovation.

"Over the course of the last two and a half years we have helped more than 2000 SMEs to identify and overcome barriers to their growth and this has added millions of pounds to the local economy and created in excess of 3000 jobs, safeguarding thousands more in the process."

He continued: "Supporting manufacturers is not easy and you need a tailored approach, delivered by experts who understand what it is like working ▶



in industry.

“The Local Enterprise Partnerships (LEPs) and local Growth Hubs have seen first-hand the value we add to firms in their respective areas and this has resulted in their commitment to support us for another two and a half years.

“To make the most of this, we have joined forces with Oxford Innovation to deliver the extension of the programme and this will make us the country’s largest business support organisation, primarily focusing on manufacturing.”

The Manufacturing Growth Programme is available to small to medium-sized manufacturers who have an intention to grow, increase competitiveness and improve productivity while increasing turnover, creating new jobs and introducing new products/services and processes.

As well as Hertfordshire it is available to businesses in the West Midlands, Yorkshire and Humber, parts of the East Midlands, the South East and now within



the Solent and Enterprise M3 regions. Dean Barnes, Regional Director of the Manufacturing Growth Programme added: “The extension will provide enhanced support to more SME manufacturing businesses, as well as having the opportunity to add further value to those companies we have already supported.

“Our Manufacturing Growth Managers are trusted experts that understand the language MDs are talking and, through a new manufacturing diagnostic tool, can guide them on making the right decisions,

before bringing in specialists on specific issues they are facing or opportunities they’re looking to explore.”

He concluded: “Accessing this grant has never been easier. The process is slick, the scope of support is tailored to each company’s needs, the diagnostic provides an in-depth look into their business and the results, as already proven, are making a real difference in terms of increased turnover, jobs and new products/processes.”

Contact Hertfordshire local Manufacturing Growth Manager, Amanda Freeland today at amanda.freeland@egs.live or call 01664 501301.

For further information, please visit www.manufacturinggrowthprogramme.co.uk or follow @mfggrowthp on twitter.

 **Manufacturing**
Growth Programme



European Union
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- financial planning
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- probate
- business advice

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GROWING BUSINESSES CAN BENEFIT FROM AUDIT

Many businesses in the UK are required to have a statutory audit; generally, those who meet any two of the following criteria:

- Company turnover exceeds £10.2 million;
- Total company assets exceed £5.1 million; or
- The company has more than 50 employees

Companies below these thresholds are usually termed 'small' companies – typically, they can take advantage of audit exemption.

However, there are other factors that can necessitate a statutory audit such as being part of a group that is not small or being a company or part of a group that is ineligible due to the activities it undertakes (i.e. financial services companies).

The members of any company can also request an audit, if more than 10% want this to happen.

If your business is currently exempt, it may be difficult to comprehend why you would opt to have a voluntary audit carried out.

Put simply, audit is not only beneficial for organisations which are bound by law to have one, but also for those go-getting and fast-growing businesses.

The audit process is more than just a compliance service; the primary objective may be to issue an audit report that says whether the financial statements represent a "true and fair" view but, to arrive at this conclusion, an auditor must consider the

companies broader activities.

The auditor will need to get to grips with the risk of fraud within a business, but also the robustness and operating effectiveness of internal systems and controls. Where these areas are concerned, external scrutiny will undoubtedly add value to the audit process and help the management team to reduce the risk of fraud or errors occurring.

A report to management is produced by the auditor, detailing any weaknesses identified and suggesting improvements that could be made.

Substantive testing, undertaken as part of the audit, can also help to identify errors or irregularities within the accounts and could highlight wider issues in respect of cut-off, or stock valuation, which can affect the management information a business produces and relies upon to make strategic decisions.

With new technologies, such as data analytics, now being used more widely outside of the big four audit firms, an audit may involve some testing on a company's entire data population and highlighting possible irregular transactions, in contrast to more traditional auditing that only looked at a sample of data.

Having an audited set of financial statements will always be advantageous; it provides assurance and credibility in respect of your figures, which can give comfort to any interested parties (e.g. banks and shareholders). Audited accounts are also useful for any business looking to sell, as it offers reassurance to prospective buyers.

Fast-growing businesses should bear in mind that, even though they may be exempt now, they could quickly exceed the aforementioned audit thresholds.

There is typically a qualification in an audit report, for the first year the company is audited, to say that the comparative figures are not audited, so opting in earlier, to get this out of the way, and to familiarise yourself with the audit process can stand you in good stead before a statutory audit is required.

We can help you to meet your audit obligations; whether a statutory audit to comply with UK law, or a voluntary audit for the benefit of your business.

We turn what many business-owners view as a 'regulatory burden' into a useful review of your financial statements, which can be invaluable when it comes to decision-making and forward planning.

We keep you informed at every stage of the process and we deliver audit reports and management reports designed to help you improve your business and ensure that your internal controls and systems operate effectively and efficiently.

To find out more, visit www.georgehay.co.uk



MARTIN WILLIAMS
Partner,
George Hay
Chartered
Accountants



Can you walk us through how the programme works?

The Herts Disability Sports Foundation is a small charity which endeavours to provide appropriate sport and physical activity for people with a disability or additional need in Herts. We work with anyone who needs additional support to take part and enjoy activities. Some come occasionally, others we see every week, and some with a small intervention can take part in activities independently or with their family and friends. Everything we do is bespoke, as there is no one solution to the challenges people face in accessing activities and the knowledge and experience of our staff and volunteer team is what makes us a little bit different.

What's your favourite sport to coach and why?

That's a tricky one as it changes depending on the people I am working with at the time. It's not the activity that matters to me at all, it's seeing the sense of achievement and the happiness on the faces of the participants when they succeed and do something they didn't think they could.

Do you have one particular achievement in mind that stands out from the rest?

This year we have started a new programme with Herts County Council Cycle Training team, to support young people with SEND (Special Educational



HERTS DISABILITY SPORTS FOUNDATION

Insight gets the scoop from Ros Cramp on Herts' innovative programme helping to bring sports and physical activity to everyone.

Needs / Disabilities) to ride a bike. Everyone assumes that everyone can ride a 2 wheel bike, and then do Bikeability (what was cycling proficiency in my day) and that's it. But young people with additional needs often take much longer and need much more support to do this. This summer we got 41 young people cycling independently plus 2 that are now happily riding trikes while building up the confidence on a 2 wheel bike. This doesn't sound many in the grand scheme of things, but this is now 41 Hertfordshire families that can now go out for a bike ride together rather than someone having to stay at home.

What positive impacts have you seen sport and physical activity have on the people who use your service? Happiness and belonging are two things that stick in my mind. Many of our adults that come in from day services look forward to 'Tuesdays' (or whatever their day is) as they know they are coming to see us and doing things they love. They are the simple things, but over time the improvement in health, mobility and confidence in what they are doing shines through. In our adapted cycling sessions, going from struggling to complete one lap of Stanborough South Lake, to

expecting to do South, North and then South lake again, without a thought. This improvement of health isn't isolated to Tuesdays, but of course makes everyday life a little easier.

Can you explain a little more about the kind of support some of your service users might need and how you achieve this?

Every person is different, so the support needed changes for everyone. It might mean me sitting on the ground in a carpark for 10 minutes to try and engage a young person in something they like, to make them feel safe enough to even have a look at the activity they have come to do, success sometimes is just getting to the facility on session one. For others it is about trying to work out what adaptations are needed to make the activity work for that individual, this might be about the equipment, the space, the rules of the activity, we'll basically try anything to make it work! Our little inventions don't always work, but there is always a plan b, c or d to follow.

What advice would you give to someone struggling to get into sports because of a disability?

There is an activity out there for you! It may take some time to find the right one and get the adaptations right for you, but persevere, because once it works it can make a massive difference to your life. It doesn't matter whether you want to take part or be an international athlete, there is something out there for everyone, and sport is just sport no matter who you are!

What long term goals does Herts Disability Sports Foundation have?

We are a small charity without any central funding, so what we can do is unfortunately at times more limited than we would like. All we want to do is give more people, in more places, more opportunities to take part in sport or physical activity. This does not always mean activities that we deliver ourselves, but through training staff and volunteers of other organisations, enable more high quality activity to take place all over the county.

A core value is to always be able to be creative and work out how best to enable someone to take part. We love working with organisations like Demand, who for example helped us get people who needed a full bucket seat and 4 point harness to access the bell boats at Stanborough Park. We took them a problem, they designed the solution, we tested it, and after some minor tweaks they are now available for any activity centre to buy for their boats.

What kind of support can the people of Hertfordshire provide for you?

Money is always useful as disability equipment is ridiculously expensive, but actually as important to us are people that can use their skills to help us help other people. People with engineering and mechanical type skills can help us with solutions to our ever growing list of 'how on earth do we make that?'. Anyone with website / marketing skills would be invaluable in helping us improve our

online presence and getting the message out there. Anyone that can put us in touch with the people who organise their companies 'away days' (why not let us give your staff a day to remember and instead of a company taking profit, we can reinvest the money back into equipment and activities for people in Herts).

All of those would be great but if there is one thing every person that is reading this could do for us, is tell anyone that they know that needs that little bit of extra support to be active, to get in touch with us. Even better, if they are nervous bring them along, that first time is scary for anyone, so a little support from someone they know and trust will make all the difference until they know and trust us!

To find out more about Herts Disability Sports Foundation's services, donate or volunteer, visit:
www.hertsdisabilitysportsfoundation.com



IS YOUR BUSINESS GOOD TO WORK FOR?

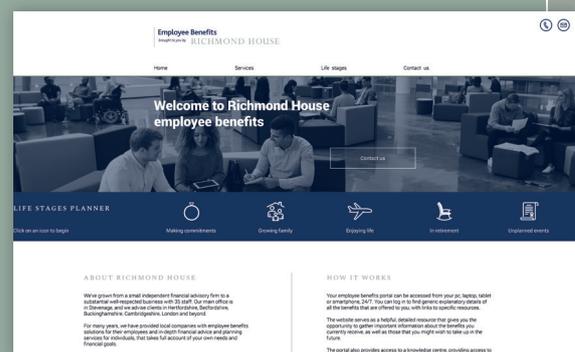
A strong, relevant and well-communicated employee benefits package not only helps you recruit the best and most able staff, it can also play a major role in retaining happy, engaged and productive workers

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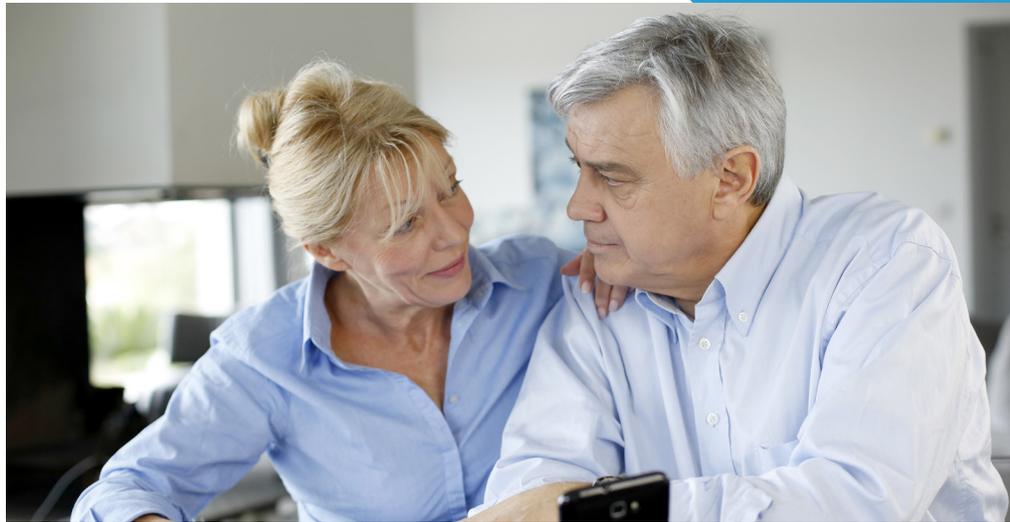
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STOPPING THE PENSION SCAMMERS



Earlier this year, I wrote a blog for the Richmond House Corporate Services website, richmondhousewm.co.uk/stopping-the-pension-scammers that called for better education both from Government and through employers. So, time for credit where it is due. Government has acted - in the guise of The Pensions Regulator - and a campaign against scamming is now underway, headlined by the TV advert of the chap in his living room talking about the 40 years pension he has been conned out of interspersed with the presumed scammer water-skiing in a tropical environment.

What is it that drives people to leave themselves vulnerable to scammers? The usual answer here appears to be a lack of funds built up during the individual's working life thereby having a lower income in retirement than expected or anticipated. From there, the need to look for that extra to pay for retirement living ends with all logic being thrown out of the window.

Witness recent cases of the woman who ended up investing her pension money in German listed buildings I entrusted my pension to German builders (BBC News, 24 May 2019) and the collapse of London & Capital Finance Angry investors attack high-risk bond company (Evening Standard, 1 February 2019) who marketed high yield investments - up to 8% returns - without adequately explaining the risks involved. Both of these cases fall into the "If it looks too good to be true, it probably

is" category. With general interest rates struggling to hit 2% (and, for most, less than 1% is much more likely), an investment that offers 7% or 8% a year and can be accompanied by words such as guaranteed or protected simply isn't achievable without taking huge levels of risk. In these cases, risk to the extent of 100% of the money invested.

I can understand that people who have been let down by a system that didn't adequately explain the need to save being desperate to eke every last ounce out of their meagre savings but I still find it hard to believe that people can fall for such obscure, and in some cases preposterous, investments as a way of making ends meet.

In an effort to stop one more person falling prey to this kind of fraud, here is a quick checklist for anyone who is looking to do anything with their pension (transfer it, take money from it etc.): -

- How did the person offering to advise you make contact? Was it a cold call? If so, how did they get hold of your details? If it is merely trawling of a database (as opposed to referral from your employer, a colleague, friend or family member) then remember they probably aren't phoning you solely to further your interests.
- Is the person they are looking to take advice from on the Financial conduct Authority's Register (FCA)? If not, or if they are and have had their permissions removed, back away immediately.
- Does the proposed transaction seem reasonable? If you are being advised to

move your money from mainstream pensions into something you have never previously heard of, be very suspicious.

- Are the likely benefits reasonable? Promises of high returns with little or no risk are bare-faced lies. We are now in a low return environment and anything suggesting you can get more than what is widely available in the market is either high risk or, more likely, illegal.

- Don't be afraid to get a second opinion. Any reasonable adviser will have the confidence in their advice for it to be scrutinised by a third party. It is only those who are trying to cheat you that will have a strong objection to their advice being reviewed elsewhere.

If you have been approached about your pension and have any doubts whatsoever, check out the Financial Conduct Authority's site at Scamsmart or call us on 0333 241 3350.

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DEBTORS

TO SUE OR TO PETITION?

If you have problem debts, the obvious solution is to sue. First, you send a letter of claim. Then you start proceedings, and pay a court fee for doing so. If all goes well, you will obtain a judgment from the court some weeks later.

Normally, that is when the hard work starts. You have to find a way of making the debtor pay. Hopefully the debtor has equity in a house, or valuable cars, or a regular job, and you can find an enforcement method that results in recovery.

Unfortunately, all this takes time, and it also takes some knowledge of the debtor's financial circumstances. How can you tell what assets or income stream the debtor has? You could apply for the debtor to attend court to give information, but how can you check that is accurate? Above all, how can you tell debtors who truly can't pay, from debtors that just have other priorities?

There are no easy answers to these

questions, but there is a way to short-circuit them. If an individual debtor has not paid a debt of £5000 or more, you can petition to make him bankrupt, while if a company has not paid a debt of £750 or more, you can petition to wind it up. If granted, these petitions will pass all assets of the debtor into the hands of a third party. They will be used to pay the costs of the process, and the balance will then be distributed to creditors based on the size of their debts.

At first sight, that's not great for the petitioning creditor. They want to recover their debt, not share with other creditors. However, the drastic consequences of insolvency make it an excellent way of sorting the 'can't pay's from the 'won't pay's'. Insolvency procedures apply pressure like nothing else, as debtors with anything to lose will do everything they can to avoid the petition being granted.

At one time, insolvency was seen as pressure, and this is still a barrier for

smaller debts. However, rising court fees mean that for larger debts, insolvency procedures can actually be cheaper than suing in court. While petitioning debtors is not suitable in all cases, it's certainly an option to consider.

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



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LEP PUBLISHES LOCAL INDUSTRIAL STRATEGY FOR CONSULTATION

Hertfordshire Local Enterprise Partnership (LEP) is seeking input from businesses, communities, the public and not for profit organisations from across the region on how to drive up productivity and ensure that future growth is inclusive.

The LEP has published its draft Local Industrial Strategy for public consultation following months of evidence gathering, public briefings and detailed discussions with partners across the county and the wider South East region.

The draft sets out a suggested 'economic roadmap' for Hertfordshire that plays to its key sector strengths and addresses some of its challenges, be it the growth of London and pressures for accelerated housing delivery; skills gaps or varying levels of equality to significantly improve the quality of life and prospects for the most disadvantaged groups in our society.

Mark Bretton, Chair, Hertfordshire LEP, said: "We are seeking your views on Hertfordshire's long-term future and the new horizons and possibilities ahead of us. This draft sets out future scenarios based on extensive analysis and engagement carried out by the LEP over nearly two years and represents one of the biggest opportunities yet to alter the county's future economic path."

As part of the evidence gathering on the local economy, Hertfordshire LEP also commissioned research, including major enquiries into the loss of employment space across Hertfordshire and the nature of the productivity challenge. Further sub-strategies include digital infrastructure, inward investment, innovation and social enterprise will feed into the emerging LIS and support ongoing LEP priorities and programmes. Dialogue and detailed discussions on Hertfordshire's future will continue, with roundtables in St Albans and another focusing on creative industries planned.



This evidence base is available to view on Hertfordshire LEP's website with the priorities shared with a wide range of stakeholders during November 2018 to March 2019. The draft Local Industrial Strategy will be available for consultation prior to Hertfordshire LEP's Annual Conference at GSK on 7th October.

Up to 200 people are expected to attend with representatives from a wide range of major corporates headquartered in the county, as well as central and local government leaders including Bim Afolami, MP for Hitchin and Harpenden, and Oliver Heald, MP for North Hertfordshire.

This conference will formally mark the start of the 'co-design' process with Government before being finalised in early 2020. Throughout the process, Hertfordshire LEP has engaged extensively with businesses, local and central government and other organisations to roadtest its emerging strategy and ideas, resulting in widespread endorsement of its collaborative approach.

Paul Clarke, Chief Technology Officer, Ocado, speaking at Hertfordshire's State of the Economy conference in October 2018, said: "We need a grand vision for what a smart UK might look like and the infrastructure to support it. We need a vision for what that might look like, and how [Herts] might be a demonstrator and incubator for elements of the bigger UK wide vision."

Former Business & Industry Minister Richard Harrington MP said: "Through the development of a Local Industrial Strategy, Hertfordshire is building on its strong history of innovation to unlock the region's full potential to create new jobs and opportunities. Spearheaded by Hertfordshire LEP, businesses, academia, and public sector partners across the county will be able to share their expertise to boost productivity and the local economy."



POLICE DONATE MORE THAN £2,000 WORTH OF TOYS TO LISTER HOSPITAL

Hertfordshire Constabulary has donated more than £2,000 worth of toys to the Lister Hospital's children's ward following a fundraiser in aid of Welwyn Garden City three year old Elliot Harridge.

Officers and staff joined together at Hatfield Police Station in June to enjoy a charity barbeque and raffle, organised by PC John Phelan from the Welwyn Hatfield Community Safety Unit.

The event was arranged to help Elliot, who suffers from two rare chromosome disorders. More than £2,000 was raised from the special event, which saw Elliot himself make a guest appearance. Fanatical about the emergency services, particularly the police, Elliot arrived in style after being picked up from home by a convoy of police vehicles.

Upon arriving at the station, Elliot was presented with his very own police hat and jacket that had been personalised with his name.

This month, PCs John Phelan and Shaun Buchanan picked up Elliot and his mum, Vikki, in a police riot van and took them

to Smyths toy store in Stevenage where he was joined by Health Play Specialist Christina Moore from the Lister Hospital. With an extra donation of £200 from Smyths, the group embarked on a shopping trip to make sure that Elliot and the other children at the Lister have plenty of fun, new toys to keep them entertained.

With the riot van full of toys, they then travelled to the hospital to deliver the goods in person, and these were all greatly received.

PC John Phelan said: "Elliot is one very brave little boy and I'm glad that we've been able to raise so much money and donate all these wonderful toys to the hospital. The fundraiser was a great example of the local community pulling together for a brilliant cause and it makes me very proud to be a police officer in Welwyn Hatfield."

Health Play Specialist Christina Moore, from the Lister Hospital, said: "Elliot loves 'neenaws' and he was taken with his mum in a police riot van to select this incredible donation of toys. The day left everyone involved with lots of toys and lots of smiles."



A video of Elliot's shopping trip and the donation can be viewed on the Herts Police YouTube channel: <https://www.youtube.com/watch?v=2CE57G5y778>

To keep up with Elliot's fundraising efforts, visit Elliot's Fight on Facebook.

A TIME FOR QUIET REFLECTION

It does appear that there are no boundaries that Remainers are willing to breach to oppose the democratic and collective will of the people.

As undemocratic as it may appear, Boris is the elected leader of a party that once upon a time held the necessary majority to form a Government and whom has, in recent weeks, twice formally offered the opposition a general election, to obtain the necessary endorsement from the electorate.

Slightly more than 300 MP's with the clear intervention of the "neutral" Speaker of the House of Commons, have managed to challenge the efforts being made by the party that created the Referendum opportunity and which now has to strive diligently to achieve the accepted outcome or face extinction.

Having silenced their critics by poroguing Parliament whilst final negotiations are achieved with the EU, in rolls the grenade from the left field, courtesy of David Cameron, former Conservative Prime Minister and Referendum architect, accusing the leaders of the Leave campaign of being economical with the truth and supporting Leave in furtherance of their own careers.

We can certainly appreciate the bitterness of defeat, but what does Mr Cameron expect when a political decision to deny UKIP its central theme, creates a decision far more fundamental for the Country? Besides, we have never quite understood or accepted his decision to resign as PM the morning after the Brexit decision and can only assume that there was little consideration for the work involved with this task prior to releasing the opportunity for a Referendum.



Now, from the sidelines and having been paid a Kings ransom for his memoirs, Mr Cameron decides its OK to add his divisive commentary to a debate that he started and did not "Remain" around long enough in post to contribute to, with even the slightest finessing of what became the Article 50 legislation, that provided Parliament with the option to approve the act of the "United Kingdom leaving the European Union, with or without a deal" which received cross party acceptance following the Brexit decision.

So whether you are a Remainer or a Leaver, for leaving with a deal or without a deal, opposed to or in favour of poroguing Parliament, perhaps we can now have a period of calm negotiation with the European Union that actually achieves a structured exit from the European Union which both the U.K.

and EU clearly want and need, so that the real negotiations for a lasting Trade deal can be started.



ADRIAN HAWKINS

Co-Founder & Chairman biz4Biz
 Founder, Weldability Sif, established
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biz4Biz provides a coherent voice for businesses in Hertfordshire. We aim to influence and shape policymaking and encourage investment by engaging with local/central government, relevant public sector bodies and local organisations to promote the county as a great place to live and do business.

biz4Biz has broadened its activities to represent the interests of businesses and people. Its networking, local government liaison and charitable involvement aims to benefit the residents, commuters, workers and business owners who contribute to Hertfordshire life.

biz4Biz is a not-for-profit company that is run by a board of directors who are all experienced business people.

biz4Biz

For more information contact
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A comic book panel featuring a woman with blonde hair, looking stressed with her hand to her face. The background is blue with a white dot pattern.

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