

# Insight

SPRING 2020 | ISSUE TWENTY ONE |

THE VOICE OF BUSINESS IN HERTFORDSHIRE

## STANDING OUT FROM THE CROWD

Find out how  
Tollers Solicitors are  
growing in Hertfordshire

## HERTFORDSHIRE CAREERS HUB

Discover how the schools  
are making great progress

## LOCAL SUMMER FAMILY FESTIVAL

Todd in the Hole returns to the  
Hertfordshire countryside for another year



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# biz4Biz

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## STRANGE TIMES AHEAD FOR ALL



**W**e are living in very strange times, our experience with the Covid19 virus is unprecedented and we have now received the Government's instruction to stay at home. It is a matter of life or death and we should all adhere to the Governments instructions.

Scary times ahead, but a real opportunity to catch up with some happier things happening locally. In this issue we focus on the environment saving activities by the Hitchin based team at BambuuBrush, the progress being made at the Hertfordshire Careers Hub and how Tollers Solicitors are growing in Hertfordshire.

We also feature the growing music festival in Todds Green the "Todd in the Hole" and we look forward to this event going ahead as planned, alongside the great work by iSales in Skills Planning for business.

Please keep well and safe as we all look forward to happier times ahead!



### 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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SAUSAGE & GOBBLER PRODUCTIONS PRESENT...

# Todd in the hole Festival

17<sup>th</sup> - 19<sup>th</sup> July 2020

HERTFORDSHIRE

FRIDAY

the **KILLERZ**

**MUSED**

**INDI & THE VEGAS**  
**RIVER HOUNDS**  
**SCALLYWAGS**

**After Party**  
**IBIZA CLASSICS**  
**WITH DAVE PEARCE**

SATURDAY

**KILLER QUEEN**  
EXPERIENCE

WONDERS OF  
**FLEETWOOD MAC**

**FIFTH WHEEL**  
**FLASH HEART**  
**DESERT PENGUINS**

**After Party**  
**70's AND 80's DISCO**  
**WITH PAT SHARP**

SUNDAY

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are  
**You** UK

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Hertfordshire  
Hospitals'  
Charity

Hertfordshire Life



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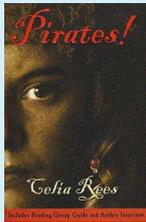


# NEWS

## Quarantine Must Read List:

### Animals at Lockwood Manor *Jane Healey*

Tasked with the evacuation and safekeeping of the natural history museum's collection of mammals, Hetty begins to suspect someone - or something - is stalking her through the darkened corridors of the house.



### Pirates! *Celia Rees*

Nancy Kington, daughter of a rich merchant, suddenly orphaned when her father dies, is sent

to live on her family's plantation in Jamaica. Disgusted by the treatment of the slaves and her brother's willingness to marry her off, she and one of the slaves, Minerva, run away and join a band of pirates.

### Max the Miracle Dog *Kerry Irving*

Suffering from severe neck and back injuries, Kerry was unemployed and housebound, struggling with depression and even thoughts of suicide. In the face of unbearable pain and overwhelming panic, he met Max. Kerry found comfort and encouragement in his soulful brown eyes. This chance encounter marked a turning point in both their lives.



## Stevenage FC

## Community Care-line

Local residents of 70 and over can now call the Stevenage FC Community Care-line for everyday essentials such as picking up prescriptions to walking the dog. The service, available weekdays 10am – 4pm will also offer non-medical advice and support to those in need during these difficult times.

In the current climate of COVID-19 and self-isolation, the club has joined up with Stevenage Foodbanks to help boost contributions as well as providing a pickup/drop off service. Boro's Community Kitchen has also offered to lend a hand providing food for those most in need.

Many have commended the club for their "war-time" spirit with players, club members and fans alike donating their time to support the community during the deadly virus outbreak. You can reach the care-line, should you need help, by calling 01438 222 222 weekdays between 10am and 4pm.





# #21millionby21

**H**itchin based @BambuuBrush, who are striving to change the world and combat plastic pollution through educating and inspiring people to swap from a plastic toothbrush to a bamboo toothbrush, have recently returned from Ghana alongside, Humanitas Charity. After launching in Feb 2019 with their #1millionby2020 campaign to sell 1 million bamboo toothbrushes before the turn of the next decade, which they hit with 3months to spare, @BambuuBrush have sold over 1.5million bamboo toothbrushes in 48 countries and donate \$0.25 per brush sold on their online store to Humanitas.

Founders, Tommie and Rebecca wanted to show their customers and followers the positive impact that their donations are making to children at The Humanitas School in rural Ghana. The two delivered their plastic pollution workshops in Ghana to the school in which they said “There were lots of adaptations they had to make from delivering the workshops to schools in the UK” and continued to say “the children in The Humanitas School were so eager and intrigued to learn about the ocean and how they can help stop plastic pollution.”

The trip also consisted of assessing the extent of how bad plastic pollution is

becoming in Western Africa, Tommie says “In all the 7 years of working around the world, this is the worst situation he has ever seen”. With the company’s long term goals to set up simple recycling centres in developing countries, Tommie and Rebecca met with the Prince of Ghana to discuss strategies to tackle plastic pollution across rural Ghana and the best strategies to set up their recycling centres up in Western Africa. They visited Agbogbloshie, one of the world’s largest e-waste sites, as seen in the photos, where plastic pollution is in abundance and needs to be urgently tackled as the river running through the area flows straight into the Atlantic Ocean.

Alongside their current targets of #21millionby21 to sell 21million bamboo toothbrushes and stop 21million plastic toothbrushes entering circulation, #Tokyo2020 which is for all athletes at this year’s Olympic Games to have swapped away from plastic toothbrushes to an @BambuuBrush and #BambuuBrushanBeyond to be the first bamboo toothbrush in space, @BambuuBrush are currently working hard to raise £5,000 to build a solar powered water well at the Humanities Secondary school site. They are striving towards this goal for a number of reasons; firstly due to every morning and night the children

in the village have to walk 30 minutes to a river to collect water for the family to cook and clean with. The second reason is that due to lack of clean water and the cost of bottled watered, the main source of clean water in Ghana is from single use 500ml plastic bags filled with water which get discarded instantly after use.

@BambuuBrush’s next step are to raise investment to fund spreading their positive message to all 4 corners of the globe and inevitably making real positive change to our planet and the people in it.



# Speech Chef




On 5th March **Wayne Pike and Bob Ferguson** came to offer a three course meal and explain why writing a great speech is just like cooking an excellent meal

**W**e would like to thank everyone who came to yet another wonderful biz4Biz Event at the beginning of March and hope that the event was enjoyed by all, including our members who experienced this evening for free as a part of their membership package. Cousins, Wayne Pike and Bob Ferguson, created an exciting night of discovery, providing food, education and entertainment!

The night was kindly hosted by North Herts College Hitchin where the catering students lent their cooking skills to create a meal designed by Wayne and Stuart Dunlop, the Deputy Head of Catering at the college.

Wayne is the Executive Divisional Chef for Young's Brewery. He is constantly developing food for the company's chain

of restaurants and bistros. Part of his role is to develop the trainee chefs for Youngs. He was the 2018 winner of the National Burger award for Young's Burger Shack.

Bob is a 3 times UK & Ireland Speech Champion who represented the UK at the World Public Speaking Championships in 2002. He is a professional speaker and speaker coach helping business people use event speaking to promote their businesses.

Between the two of them, we're sure that they helped biz4Biz members and friends enjoy a fun night with great food and hopefully learn some tips for planning the perfect meal and the perfect speech.

If you're interested in becoming a biz4Biz member, please visit [biz4biz.org/join.html](http://biz4biz.org/join.html) for more information

## The Takeaway

When you plan a great meal, it needs to start with an appetiser to excite the diners about what's to come. The main course must satisfy them and give them a feeling of fulfilment and wanting some more and the dessert has to get them leaving fully satisfied and happy.

### A GREAT SPEECH IS JUST THE SAME.

Your opening should hook the audience and tease them with what's about to come. The body should build the feeling of complete understanding and desire to learn more. Finally your conclusion must send them home on a high – which we hope the evening did!




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



## biz4Biz Member?

Relocating? Welcoming new staff? Accepting new challenges? Celebrating a milestone? We want to hear from you! Send your quick news updates to:

[magazine@biz4biz.org](mailto:magazine@biz4biz.org)

Do you have bigger news, want to offer advice or promote your services? email us to arrange editorial!

## biz4Biz Members

Send your updates to [magazine@biz4biz.org](mailto:magazine@biz4biz.org)...



### Smart10

The smart10 Team have recently Re-branded... Having relocated to new premises at Attimore Barn in 2019, we wanted a 'Fresh Image' to go with our brand new office space. Our new website also went live on the 3rd March this year – please take the time to visit our new site!



### biz4Biz

A member of the biz4Biz team will be undertaking the Three Peaks Challenge - conquering Ben Nevis, Scarfell Pike and Mount Snowden in just 24 hours - this year to raise money for local charity, The Garden House Hospice. Sponsor her here: <https://www.justgiving.com/fundraising/rachael-anderson93>



### Todd in the Hole

Todd in the Hole is back! Family friendly festival in the heart of the hertfordshire countryside, 3 days, five stages and over 80 acts! Get your tickets at: [toddinthehole.co.uk](http://toddinthehole.co.uk)



### biz4Biz Awards

We are sad to announce that the biz4Biz Awards has been cancelled pending reassessment in May. We thank everyone who has taken part so far and hope to be able to welcome you back shortly!

# EVER CHANGING INDUSTRIAL CLIMATE

To accommodate the ever-changing industrial climate, businesses in 2020 need to be adaptable, fast-moving and pre-emptive. So how do you ensure you develop the skills you need in order to allow your business to grow and develop?

It is more important than ever that organisations are proactively identifying and developing talent within the lower levels of their workforce and preparing for succession planning to cover events that are 2 or 3 years in the future.

Through open and honest conversation, transparent appraisal and meaningful and relevant training, this is possible. This proactive approach will create loyalty, embed organisational values and create future leaders within your organisation.

## How to identify talent

- Set clear criteria that define the behaviours, achievements and KPIs that represent high potential
- Use methods that are reliable, repeatable and transparent when assessing performance
- Don't simply look at performance, an individual's behaviour in the workplace should also be considered

## Identify your organisation's development needs

- Look internally at the skills high-performing staff display and identify how these can be encouraged across the organisation
- Examine your organisation's plans for growth and which areas of the business are likely to need additional leadership capabilities
- Clearly communicate the desired outcomes of training

## Identify and plan appropriate training

- Work in partnership with a training provider to identify the training available that helps deliver your desired outcomes.
- Ensure you allow enough time for courses to be completed and for the inclusion of work-based tasks within the training

## Map out progression pathways

- Consider options at a higher level or the same level in different areas
- Match course end dates to known promotion opportunities (such as retirement dates or planned business growth) to give clear outcomes

## Continually review, refresh and revisit relevance

- Work closely with your training provider to monitor the progress of all employees
- Review content on a regular basis to ensure that it is up-to-date and provides a meaningful experience

## Provide succession planning opportunities

- While still engaged in training, provide employees with opportunities to shadow a colleague, take part in internal projects or attend team meetings.
- Engage with internal managers and ask them to act as a mentor to those undergoing training to help manage any future transition period.
- Maintain organisational knowledge by planning a hand-over of sufficient length to share knowledge and experience.

## Working with Hart Learning & Development

As part of the Hart Learning Group, everything we do is about helping you to improve and grow. We're passionate about the role that talent can play in boosting productivity, sparking new ideas and growing revenues.

Our particular expertise relates to emerging talent and succession planning. We have a proven track record and provide real benefits and improvements to productivity in your organisation.

We encourage our clients to think about three connected phases of activity:

- Engaging: building a relationship with your workforce, to inform and inspire them about careers in your business.
- Training: attracting people to join your business through apprenticeship, graduate trainee and other programmes.
- Progressing: retaining and helping your talented employees to progress, realise their full potential and maximise their impact in your business.

Our programmes include professional qualifications from awarding bodies such as ILM, CMI, CIPD, AAT, CIM which help engage and retain staff while improving skills in a range of subjects. These include co-designed resources and assignments which deliver workplace benefits.

If you would like to discuss how you can benefit from developing your emerging talent, please get in touch, via email on [hello@hartld.co.uk](mailto:hello@hartld.co.uk) or on 01462 471041





# ETHICAL VEGANISM

Everyone's talking about veganism, and not just because of Veganuary. In January, an employment tribunal found that a vegan was protected from discrimination by the Equality Act 2010. The employee's ethical veganism met the legal test for a 'belief' which, like religion, can be a protected characteristic. In order to qualify for protection, the belief must:

- be a genuinely held belief rather than an opinion or viewpoint
- be about a weighty or substantial aspect of human life
- attain a certain level of cogency, seriousness, cohesion and importance
- be worthy of respect in a democratic society.

In *Casamitjana v The League for Cruel Sports*, the employee's ethical veganism went beyond not eating meat or avoiding animal products. He avoided clothes, shoes and cosmetics containing animal products and sought clarification on ingredients from companies before using them. He walked rather than getting public transport because it was less likely to kill insects. He paid for items using cards or coins because bank notes

contain animal products. He worked in animal protection and was heavily involved in animal rights activism. He only dated fellow vegans and did not allow non-vegan items in his home. He shaved using an electric razor powered by certified vegan friendly electricity. Based on these beliefs, the employment tribunal judge said that he was 'satisfied overwhelmingly' that ethical veganism was a philosophical belief. The employee can continue with his discrimination claim to fight against his dismissal.

Although this is being referred to as a landmark case, the effects of the decision are limited. Other courts and tribunals don't have to follow this employment tribunal judgment, as they would an appeal decision. An appeal is unlikely because the employer was prepared to concede the point (the judge rejected that offer and went on to make his own decision). Most importantly though, the employee's entire life – professional and private – was dedicated to ethical veganism in a more extreme manner than most vegans, even those who describe themselves as ethically vegan. Not all vegans will meet the legal test.

That said, employers need to be aware of the potential for veganism to be a protected characteristic and ensure that employees are respectful of other people's lifestyle choices. Ribbing a vegan colleague on the content of their packed lunch is probably now off the menu.

For advice about employment matters contact [longmores.law](mailto:longmores.law)  
[enquiries@longmores.law](mailto:enquiries@longmores.law)  
 01992 300333



**RICHARD GVERO**  
 Longmores, Joint Senior Partner  
 and Head of Commercial  
 and Employment

*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.*



# TREAT YOUR CLIENTS OR YOUR TEAM AT TODD....

**T**odd in the Hole Festival 2020 is offering businesses a fabulous hospitality package that won't be forgotten.

After the success of 2019 which saw more than 9,000 visitors, Todd in the Hole Festival will be back with a bang this summer. This year's stellar line up at the boutique countryside venue between Hitchin and Stevenage includes Killer Queen Australia, The Killerz, Wrong Jovi, Muse, 7 Wonders of Fleetwood Mac, The Petty Criminals, Dave Pearce, 80s radio and TV icon Pat Sharp plus loads more.

The relaunched Woods Stage will celebrate fusion, funk and folk music over the three day event, appealing to festival goers with more eclectic tastes. And over at the bigger and better Kids Arena



little Todders will be kept entertained all weekend by theatre shows, boogie discos, circus acts, story telling, vintage fairground rides plus loads more.

For the second year in a row they're offering local businesses the opportunity to entertain colleagues and clients in the Corporate Hospitality area. On the opening day, Friday July 17, the VIP Bar and Terrace will provide the perfect networking opportunity, with over 400 attendees. The gates will open from 1pm with live music on the Main Stage from 2pm warming up for the headline tribute band The Killerz.

For only £25 + VAT per head you and your guests will receive: access to the VIP Bar and Terrace decked out with lounge seating and luxury loos, plus a drink and



a street food voucher, VIP parking and access to our limited availability after party headlined by Ibiza legend Dave Pearce.

Add-ons include displaying your company logo on the Main Stage screen, reserved seating and drinks packages.

This year, Todd in the Hole is delighted to announce that their charity partner is the East and North Herts Hospitals' Charity, based at Lister Hospital in Stevenage. The festival has joined forces with this fantastic local cause to try and raise £20,000 for its SafeSpace project. This includes a safe room, 'teen corridor', mobile sensory unit and health promotion bags to any children and teens who are admitted to hospital due to mental health issues. To help kick start the fundraising for this important cause,

Todd is donating £5 from every corporate hospitality ticket to the SafeSpace project.

If you want to promote your business to the local community sponsorship packages start from £650 + VAT.

For more information on the corporate hospitality packages and any other sponsorship opportunities, please contact Nat Webber at [marketing@toddinthehole.co.uk](mailto:marketing@toddinthehole.co.uk)

To buy any other tickets for the family friendly festival which runs from Friday July 17 to Sunday July 19 and for the full line-up of acts and events, please visit [toddinthehole.co.uk](http://toddinthehole.co.uk)

Todd in the Hole 2020 – three days, six stages, over 80 bands.





# HERTFORDSHIRE CAREERS HUB SCHOOLS MAKING GREAT PROGRESS

**H**ertfordshire Careers Hub is now into its second school term and evidence shows that great progress is being made.

Twenty six secondary schools across Stevenage, North Herts and Welwyn Hatfield were selected to receive focused support through the new county-wide Careers Hub, funded by the Careers and Enterprise Company as part of a second wave of 20 new Careers Hubs across England throughout 2019-20.

The Hub supplements the existing work of a network of Enterprise Advisers – volunteers from local business who support individual schools by providing the voice of industry to help shape careers programme.

Schools are measured on their ability to deliver a highly effective careers programme mapped to a national framework known as The Gatsby Benchmarks. This framework helps schools develop a strategic focus to

establishing better relationships with employers that will ensure more young people are better prepared for the world of work. This objective is realised through increased interactions with employers and employees, visits to workplaces and creating better and more tangible links between curriculum learning and careers.

Using baseline data in August 2019 the Hub schools were achieving, on average, 3 benchmarks (of a possible 8). Following analysis at the end of December the figure



has risen to 3.73 against a target of 4 to reach by July 2020.

As part of the delivery plan the LEP has facilitated formal meetings and workshops for the hub school's Careers Leaders to hear from Guest Speakers linked to the Benchmarks; provided networking opportunities with employers and a platform to share best practice and ideas with peers.

The hub, managed by Hertfordshire LEP, is supported by a network of 'Cornerstone Employers' who meet to discuss progress and how they can support schools, based on need, both individually and collectively. Our Cornerstone group consists of Airbus, MBDA, Morrison Utilities, NHS, Roche, Tesco and Willmott Dixon.

All cornerstone employers are now embarking on a project to produce resources for both students and teachers that will better highlight the links between curriculum areas in English, maths and science and the jobs that require those sorts of skills and knowledge.

Any business that would like to support schools in the hub, or throughout the rest of Hertfordshire should contact Gareth.dace@hertfordshirelep.co.uk

THE CAREERS &  
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**Andy Baker**, HR Manager Recruitment Early Careers from MBDA said "We are delighted to be involved in the Hertfordshire Careers Hub. Not only do we recognise the importance of supporting local schools' careers programmes we also have a responsibility to ensure that young people have a much better understanding of the world of work and the skills and qualities that will be needed in the future"

**Mark Lewis**, Head Teacher at Thomas Alleyne School, Stevenage said "High quality careers education is at the heart of the work we do at Thomas Alleyne's. Through the Careers Hub we have been able to build closer partnerships with employers and other schools to further enhance our offer. We are really pleased to see the impact the Careers Hub is having on all the schools involved."

**Norman Jennings**, Operations Director at Hertfordshire LEP said: "The Careers Hub allows us to provide focused collaboration between employers and young people across our schools. It is vital to prepare young people with an understanding of what the world of work looks like to ensure a prosperous future".



**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.

# GROWING IN HERTFORDSHIRE

## TOLLERS SOLICITORS

**T**ollers solicitors is a leading regional law practice operating throughout the South and East Midlands.

While Tollers first opened its doors for business in the Hertfordshire town of Stevenage in 2014, the firm's growth in the region moved on a pace from mid-2019 onwards. The catalyst for that sharp growth was in August 2019 when Duncan Nicholson, Managing Partner at Tollers Solicitors announced that the Partners and staff of the former Hertfordshire practice BBW Law LLP had joined Tollers LLP, a move that immediately strengthened the firm's presence throughout the region.

As part of the same announcement Mr Nicholson made public Tollers' exciting plans for investment and growth in the Hertfordshire area. Key to that would be the search for a new flagship office to house the rapidly expanding Hertfordshire team.

Tollers' search proved to be a successful one and so on 27 March 2020 the firm will be moving to a newly refurbished stand-alone unit at 6 Arlington Court, Stevenage. Arlington Court is ideally situated less than half a mile off junction 7 of the A1(M) providing the firm and its clients with ease of access and great transport links to the Hertfordshire community.

Since the summer of 2019 and Tollers has been operating in the main from the former BBW sites as "Tollers BBW". From the date of the move the firm will revert to its traditional name of "Tollers" to avoid any brand confusion.

Tollers is an ambitious regional law firm that was founded in 1877. The firm has in excess of 165 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 Tollers' regional office head in Hertfordshire says:

“We are absolutely delighted with the growth of the Tollers practice in Hertfordshire. The forthcoming move to a single site new home will provide our clients and our staff with a modern environment from which we will be able to continue to provide high quality, cost effective and commercial legal solutions to the market.”

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 that are wide ranging in complexity, providing support and guidance along the way. We are delighted to be able to offer a complete service to our clients in the Hertfordshire area and the move to our new home will enable to maintain and build long lasting relationships with the local communities we want to serve”.

Duncan Nicholson, Managing Partner of Tollers solicitors commented “Hertfordshire is a key strategic hub for the practice.”

“We have invested heavily in our office infrastructure and our teams and while post Brexit Britain continues to give rise to some uncertainty and challenges for all, at Tollers we continue to have an optimistic view of the future and fully expect 2020 to be another exciting year for the firm in Hertfordshire and the wider geographies that we serve. Quality advice for business and for individuals alike will always be at

the heart of Tollers’ delivery.” Businesses and individuals in Hertfordshire demand high quality professional services and Tollers, through its investments, is committed to offering those services to the ever growing community. The firm is aware of the importance of maintaining strong and lasting relationships with the communities that it serves and sees this as the key to the longevity and success of the practice.

“The Firm has been around for a very long time” Duncan Nicholson comments, “but we are not here to stand still. If you do not evolve and invest in your business, you and your business will get left behind. We have no intention of being left behind and our investments in Hertfordshire reflect that.”

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

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# ESSENTIAL STEPS TO MANAGE PANDEMIC RISKS

**W**hen I speak with Directors and business owners about threats to their business, we normally discuss cybercrime, fires and even terrorism. But a pandemic is such a rare occurrence that many business owners brush it aside as ‘it will never happen to me’. Coronavirus is very real and we are on a long path of uncertainty, that will no doubt take up the rest of this year and a large part of next year too, as the country has to find its feet again. We only have to look at Italy and France to see how big an impact it is having on lives and livelihoods.

As business owners you have worked hard to get your business where it is today. You have families, employees and clients. People depend on you and I want to give you as much information as possible to give you and your business a fighting chance to come out on top, so here are my top 10 things that you need to consider. Now.

## 1. Identify the most critical areas of your business

What key equipment, processes, technology and activities do you need to operate. Remember, you may not be able to work at full capacity, so start working out what your minimum level of activity looks like for these critical areas. Finding this out now will help you focus your efforts and resources on the most important parts of your business.

**Top Tip:** Ask yourself what you can do differently. This could be diverting phones to mobiles to enable home working or providing everyone with laptops.

## 2. How long can you be out of action for before alarm bells ring

This is normally something I work with clients on over a matter of weeks, but simply put, if you couldn't operate at all, how long would it be before it adversely impacts your clients? It could

be hours, days, weeks or even months. Understanding this will help you forecast things like finance, resources and you will be able to communicate better with key stakeholders and manage expectations. It also helps you stop doing non-urgent work and put all your resources into keeping your business afloat.

## 3. What are the lowest resource levels your business can tolerate and for how long?

You need to identify how many people you really need to do the minimum amount of work. For example, do you really need three people to do admin and finance, or could one person be enough in this particular emergency situation?

**Top tip:** You hired your employees to do a certain job, but they may have skills from previous employment that you can tap into and this can really help you in uncertain times.



#### 4. Identify your key employees

Although everyone is important, there are some employees that have responsibilities or they may have key information you need to enable you to operate. For example, if you only have one signatory for finance, think about adding another one now. Plan now for what you will do if employees have to self-isolate or are admitted to hospital and how you will communicate this with the rest of your team.

#### 5. Communicate

Both your employees and your clients want to know what your plans are and many want to know what they can do to help you. Keep your employees updated on your plans so they are aware of what is expected of them and update your clients so you can provide that extra level of service.

**Top tip:** If it feels like you're over doing it with the communications, you're probably doing it right! Keep communicating and updating.

#### 6. In the office

If you work in an office environment, you may be in a multi-occupancy building, a co-working space or you have your own premises. There are many things you need to consider at this time for these areas.

If you can, look at sitting at least 2m away from anyone else. If you are lucky enough to have more than one floor in your building, split your teams up. If one floor has to self-isolate, you will still have employees from different departments as back up rather than potentially taking out a whole department. Other tips for the office include:

- Limit travel on public transport to and from the office
- Reduce visits to client premises and opt for video or phone calls only
- Increase the cleaning in your office. This is vital. Make sure all handles – don't forget the fridges - toilets, sinks, desks and keyboards have a higher level of cleaning to what you would do normally.
- Replace cleaning sponges often and use antibacterial washing liquid
- Don't use a tea-towel for everyone to share
- Avoid lunch buffets or any shared food – including plates of open biscuits
- Make your own drinks

#### 7. Start writing down your plans down now

When you're writing down what you will do, make sure you cascade your plans to your employees and most importantly carry out a stress test. Do what your plan says and see what needs to be changed now as it may be difficult to do in a few weeks or months' time.

Consider contingency plans for ill health and as much as it is a taboo, you need a plan in place for the death of a key shareholder, owner or director. You need to know if these key people have wills, what provisions are in the company articles and what your succession plans are.

#### 8. Keep an eye out on what else is going on

Right now, whilst everyone is getting to

grips with the biggest cultural shift in both our working and home lives since the second world war, there are others who are looking at what they can take from you. Cybercrime, phishing scams and thefts from empty buildings could damage your business whilst you are trying to keep going.

**Top tip:** If you have cctv, get it linked up to a mobile app or laptop so you can monitor and remind everyone to be mindful of fake emails.

#### 9. What can you do differently?

Whilst you may not be able to carry out the functions of your core business activities. What else could you do? A business coach could offer services to those who are struggling with self-isolation. Interior designers could turn their heads to home office design via video calls. Thinking outside the box and getting ideas together now will help you if you need to pivot later.

#### 10. The road to recovery

At this present moment the impact to your business is unknown. However once the worst is over, you will need to look at recovering and picking yourself up. You might want to consider now whether you will need help from an agency to deal with a back log and how long you think that will be. Financially, you might want to speak with your accountant and speak to an insurance provider to understand what you are and are not covered for.

**Phew!** There is a lot of information there and whilst I would normally work with a client for six months on this, you have far less time to get your plans into action. I sincerely hope you don't need to enact your plans, but if you do, I am right here to help you find your way, just email me: [linda@improvingresilience.co.uk](mailto:linda@improvingresilience.co.uk).

Please consider your fellow business owners and help each other and most importantly **WASH YOUR HANDS!**

# 2020 BUSINESS ADVISORY GROUP

## Purpose of 2020 Advisory Group

In these extraordinary political times, it is ever more important that universities and businesses work together for growth and prosperity.

We are keen to better serve existing and potential partners through constantly adapting our teaching, learning and research proposition to meet current and future business needs. With the introduction of the new Apprenticeship Levy and post-Brexit economic and productivity challenges, understanding regional organisational needs is vital.

Thankfully, UK Business Schools, and the Higher Education Institutions in which they are embedded, usually endure the test of time. UK Business School, alongside the great universities that host them, are 'anchor institutions' for supporting regional economies. With a local presence and a global reach, often harnessed to connect local companies with international partners, we aim to work closely in collaboration with national and regional agencies to:

- drive economic growth through employment, investment and student income
- develop the skills and talent for high value jobs
- promote new start-ups and small businesses
- improve productivity and innovation across private, public and third sector organisations
- shape growth by supporting regional policymakers.

Working Better Together is critical to the health of our region, particularly in a post-Brexit environment. With over 325,000 students studying business and management each year in the UK (1/5 of all university students) and UK business schools contributing £3.25 billion to the national economy, engaging locally, nationally and internationally with businesses, communities and government is absolutely essential.



## Format of 2020 Advisory Group

The Group aims to develop more impactful and productive relationships with local employers, businesses and stakeholders to maximise mutually beneficial collaboration opportunities.

It provides a dynamic engagement touchpoint for regular input and feedback on key business/university drivers on key themes of talent, innovation and knowledge.

The group meets three times a year in an informal supper club format, located at Beales Hotel, Hatfield.

Prior to each meeting, an invite with a proposed theme for conversation is issued, with suggested questions, but the conversation is meant to be free flowing

and open. A background briefing is provided on the theme for each evening

Starting with a drinks reception and networking from 5.30pm, a welcome and introduction from the Dean kicks off proceedings, and you will then join a table with 6-8 guests from 6.30pm for conversation over a buffet supper (hot knife and fork supper with dessert and coffee).

Each table includes a mix of guests including members, staff and students, and we ask a representative of each table to share key observations and feedback with the room at end of evening.

University of  
Hertfordshire **UH**



# COVID-19: SUPPORT FOR HERTFORDSHIRE

This is a hugely challenging time for Hertfordshire's employers, employees and businesses. Hertfordshire Local Enterprise Partnership's lines remain open and we are working with our partners and stakeholders to redeploy resources to where they are needed most.

Government has announced a series of measures to significantly increase the economic support available to businesses and workers during the Coronavirus pandemic. These measures include loans and grants to support firms and help them manage staff wages and cashflow. More information and eligibility criteria can be found on Government's coronavirus support pages. Visit [businesssupport.gov.uk](https://businesssupport.gov.uk) for more information and eligibility criteria.



We know how important it is for businesses to access local support and advice. Hertfordshire Growth Hub has set up a dedicated COVID-19 Business Resources page, and its team of advisers are on hand to provide one-to-one support via telephone: 01707 398168, email: [enquiries@hertsgrowthhub.com](mailto:enquiries@hertsgrowthhub.com)

and live chat from Monday-Friday, 8.30am-5.30pm. Hertfordshire Growth Hub is also running a business survey to better understand the impact COVID-19 is having on the business community and how it can best tailor support. Visit [hertsgrowthhub.com](https://hertsgrowthhub.com) for details.



## VISIT HERTS

The tourism and hospitality sectors are now faced with unprecedented challenges. Support for these businesses and information on funding can be found at [visithertsbusiness.co.uk](https://visithertsbusiness.co.uk). Affected businesses are encouraged join its Hertfordshire Tourism and Hospitality LinkedIn Group.



Hertfordshire LEP engages with 106 schools across the county through our Enterprise Adviser Network and Careers Hub, as part of the national Careers & Enterprise Company programme. Our team of Enterprise Coordinators are

continuing to support schools remotely and we encourage schools, students and businesses to refer to the Hertfordshire Opportunities Portal (HOP) at [hopinto.co.uk](https://hopinto.co.uk) for current job and volunteering opportunities, careers-related guidance and educational resources.

As a conduit between business and government, Hertfordshire LEP has been tasked with providing Government with local intelligence on the impact of COVID-19 on our business community. With our expert knowledge of the local economy and with input from key stakeholders, we are building a picture of the critical sectors that will require priority support following the crisis. We have formed a COVID-19 Economic Resilience Cell with partners Hertfordshire County Council and Hertfordshire Chamber of Commerce to help respond to the significant challenges presented by this pandemic and prepare for Hertfordshire's post COVID-19 recovery. Learn more at [hertfordshirelep.com](https://hertfordshirelep.com) or get in touch by email: [info@hertfordshirelep.co.uk](mailto:info@hertfordshirelep.co.uk) or phone: 01462 244700.

**Hertfordshire**  
Local Enterprise Partnership

# LOOKING AFTER MENTAL HEALTH MAKES GOOD BUSINESS



**M**ental health problems in the workplace cost the economy approximately £70 billion annually in the UK and 91 million workdays are lost due to symptoms of mental illness.

Looking after the mental health of your workforce obviously makes for good business not only in terms of building a sense of belonging and well-being and a commitment to an employer that really seems to care, but also in terms of productivity. Studies have shown that addressing wellbeing at work increases productivity by as much as 12%.

In a review on mental health and employers, researchers found that for every £1 businesses invest in mental health training programmes they can see a return of up to £10.

These programmes work to improve the culture around mental health in the workplace, better train managers and seek to reduce stigma related to mental health.

Awareness of mental health is increasing, but we still face a world where people with mental health problems face discrimination. Many people who experience distress try to

keep their feelings hidden because they are afraid of other people's responses.

So how can organisations better support the wellbeing and mental health of their employees?

- Enforce working hours. This can be done by limiting out-of-hours work and encouraging reduced email/phone access outside of office hours
- If possible, avoid employees working in a solely isolated way. If they are working from home extensively make sure there are regular check-ins, contact and helpful communication
- Set attainable deadlines and spread workloads equally and fairly across employees and teams
- Provide support services and staff members who have had training in mental health and workplace stress. Make sure what is on offer is widely known and accessible for all
- Promote healthy eating - a diet that is good for your physical health is also good for your mental health. It can be hard to keep up a healthy pattern of eating at work - regular meals, plus plenty of water are ideal. Encourage staff to get away from their desks to eat.
- Encourage regular exercise - this can boost self-esteem and help with concentration

and sleep. Experts say that most people should do about 30 minutes' exercise at least five days a week.

As much as we may love our jobs, it is important for everyone to take a break. A change of scene or a change of pace is good for mental health.

You may wish to consider offering mental health days – discretionary leave for staff members to look after their wellbeing or provide opportunities for volunteering and corporate social responsibility programmes, enabling staff to get involved in community work.

You may wish to consider engaging a professional service to provide counselling for your employees, where staff can access trained counsellors in a confidential manner. This can be hugely reassuring to staff, as it means that they can talk to a third party in strict confidence, either at the provider's counselling rooms, or by telephone.

The provider and counsellors should be accredited by the BACP (or equivalent) to ensure that high standards of professionalism are maintained, and all are bound to a code of conduct. An organisation can agree with the provider how many counselling sessions they would be able to fund or subsidise, and a contract detailing the arrangement and expectations from both sides agreed on.

Mental health matters, and looking after your staff will reap benefits, build your reputation as a desirable place to work and be for the greater good of all – it's far more than just good business.

You can contact the office on 01462 656149 to discuss options in confidence or visit [tts.org.uk](http://tts.org.uk)

# LEGAL CONSIDERATIONS FOR START-UP

By **Rina Sond**, Partner specialising in Company Commercial and Intellectual Property, and **Jack Jewell**, Company Commercial Solicitor.

Those involved in a start-up or early stage business may find it is easy to overlook or become overwhelmed by the legal aspects of their business.

However, staying on top of key legal points does not need to be complicated. Here are three simple points which you should think about if you are involved in a start-up or other early stage business:



## 1. Choosing a structure

There are a number of different corporate structures that the business can take, including partnerships, sole traders or limited liability partnerships.

Limited companies are the most common legal structure by far. The standard set up of a limited company is as follows:

- The people that own the company are the shareholders. The majority shareholders have control over key decisions that the company can make. Shareholders who hold 75% or more of the voting shares in the company can, in general, make whatever decisions they want.
- The people that run the company are the directors. The directors are responsible for day-to-day management of the company and as a result they owe the company several legal or fiduciary duties. For example, directors must always act in the best interests of the company.
- In many start-ups and smaller companies, it is common for the people involved to be both shareholders and directors, in other words owner-managers.

There may be some tax benefits to choosing a particular corporate structure,

so if you haven't already, it may be sensible to consult an accountant or tax advisor at this point.

## 2. Funding the business

If you are looking to raise funds for the business there are various options available to you.

If you have money readily available which you can invest into the company you may want to:

- Enter into a director's loan – this is where a director of the company lends money to the company. The loan should be recorded in a formal written agreement.
- Issue new shares – a person can invest money into the company in return for more shares. However, be warned that this does change the shareholdings which may affect who has ultimate control over the company.

If you don't have funds available to invest, you may want to consider external funding. You can approach your bank (or venture capitalists, private equity firms, or other investors) and ask for further funding. If your business is a limited company the lender will usually ask for security for the loan, this could include a legal charge over property; a debenture (a

charge over the company); or a personal guarantee (from directors).

You should also speak to your accountant or tax adviser before finalising any funding arrangements as they will be able to advise you on the tax consequences.

Depending on your age, location and business type, you may be eligible for grants or funding from charities, the government or other initiatives.

## 3. Protecting your brand

What is it that you are selling to customers or clients? Can you protect it? In order to protect your assets and distinguish yourself from competitors, you may wish to think about registering any intellectual property rights that exist within your business. This could be registering a trade mark to protect a logo, filing a patent for an invention or ensuring documents and other materials are correctly labelled to assist with copyright protection.

These are just a few considerations that you might want to think about, if you have recently started up a new business.

For further advice please contact our Company and Commercial team [longmores.law](http://longmores.law) [enquiries@longmores.law](mailto:enquiries@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.*



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If you would like more information please contact us:

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# WHAT'S A BUSINESS WITHOUT A BUSINESS PLAN?

**A** business plan is a valuable tool for any business, whether just setting up, finding their feet or already fully fledged.

Building a successful business, we believe, is much more achievable if you lay firm foundations in the beginning. So, what better way to start than by putting together a good business plan, that protects your assets and helps you to stay profitable?

## What is a business plan and why should I have one?

A business plan, simply put, is a document that defines your business in terms of your objectives, strategies, ideas for marketing and promotion, and financial forecasts.

Aside from helping you to make better business decisions, to understand how your business is performing and to better adapt as your circumstances change, there are a number of other reasons why you should prioritise writing a business plan – for example:

- A business plan can help you to secure investment from banks and lenders;
- it can help you to engage customers, suppliers and employees and win their support;
- and it can facilitate the sale of a business, should you wish to sell-up at one time or another, further down the line.

Business planning should be an interminable and flexible activity and so your business plan should be a 'living document' that you refer back to regularly.

## The benefits of a business plan

There are various advantages to having a business plan but combined these give you access to the information you need to manage your business more effectively. You will undoubtedly benefit from:

- a clear idea of what your business/service or product is;
- the ability to quickly detect potential pitfalls or problems within the business;
- knowing, from the outset, what your goals and priorities are;
- being able to track the performance of your business and make changes to suit your circumstances.

## A recipe for a good business plan...

1. Realistic – your business goals and expectations should be realistic. If you're competing for people's support show enthusiasm but ensure your plan is feasible.
2. Succinct – capture the reader's attention and communicate clearly what your business is about, what your aims are and how you will achieve these.
3. Professional – presentation does not have to be elaborate, but it should be

professional. Don't be afraid to tailor your plan to suit your audience.

## What should a business plan cover?

A comprehensive business plan will typically cover:

- The business/product
- The market and competitors
- Marketing, promotion and sales
- Management and personnel
- Operations (premises/IT)
- Financial forecasts/analysis
- SWOT

## How can an Accountant help?

We have years of experience working with businesses of all sizes, across a range of industries, and we can assist you with the preparation and implementation of an operative business plan. Whether it's examining your figures, evaluating profit potential, assisting with budgeting and forecasting, or advising you on an appropriate business structure and talking you through the tax implications of this, our experts will support you every step of the way.

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# SKILLS PLANNING

Whether you are a levy payer, seeking co-funding or simply want to make the most of your available training budget, the iSales team recommend a step-by-step, considered approach to skills planning for your workforce.

## Identify Your Needs

- What are the most noticeable skills gaps in your business today?
- What skills might you need for the future?
- What recruitment challenges does your business frequently experience?
- Where do you have the highest levels of employee churn?

# 1

A detailed needs analysis that looks at both current and future skills gaps will lead to prioritised skills and training needs identification.

## 2 Review Budgets

- What is your training budget?
- What is your recruitment spend?
- Do you have additional headcount budget?
- Does the apprenticeship levy apply to your organisation?
- What other funding is available to you?

You are trying to ascertain whether you have sufficient budget to address your priority training needs and or to acquire the new skills that you require.

## 3 Skills Solutions

- Can all or some of your recruitment challenges and skills gaps be met by apprenticeship programmes?
- If not, would you like to develop a new apprenticeship standard that better meets your needs?
- What alternative or complementary recruitment solutions or non-apprenticeship training does your business require?
- What programmes have delivered the best results for your business in the past?
- What solutions have not worked so well and why?

Maximise your return on investment by ensuring that all future training solutions meet the specific needs of your business.

Whilst it is important to factor in the hidden costs of placing existing staff on apprenticeship schemes (for example in terms of their time away from the workplace), it is equally as important to consider the benefits of utilising available funding to upskill existing staff, rather than hiring additional workers, and the positive impact it can have on motivation, retention and productivity.

## Choose a Partner

Only select training provider(s) that are experienced and equipped to address your needs and willing to work with you to deliver a clear return on investment.

# 4

iSales can help you with all your sales training needs and will be able to provide you with clear advice and support. We work in partnership with employers to fully understand their challenges to include the importance of minimising disruption, offering a flexible approach and delivering relevant, high quality bespoke training and apprenticeship training programmes.

If you are not specifically looking for apprentices in our core specialising at this time, we can sign-post you to one of our training partners.

Contact iSales Academy on 01923 606810 or email [info@isalesacademy.co.uk](mailto:info@isalesacademy.co.uk) for more information.

**iSales**  
ACADEMY

# LEAN INTO NETWORKS

Over the last 20 years that Rockworth has been working alongside entrepreneurial and privately owned companies, this is the 3rd major recession that we have lived through. During each there has been uncertainty, anxiety, a need for change and the potential for both winners and losers. The current economic climate is prompting many business leaders and their networks to come together in the hope of helping each other to make sense of the business environment and bring experience, specialist skills, and potentially external partners together to both survive and thrive into the future.

Our experience relates to mergers,

acquisitions and fund-raising for SMEs – via both equity and debt. We are well connected to strategic investors, Private Equity, non-executives and other specialist advisors who can bring the necessary expertise and assistance in short timeframes if necessary. We are also accustomed to researching changing markets and financial models to help detailed cash-flow modelling both for investment purposes and for managing during difficult times - our Assess, Adapt, Accelerate framework being applicable to many situations. We can tell you more about our approach, and we are here to support SMEs during the current circumstances, without any fees or long-term commitment. Whilst the

existing government measures are well-documented and potentially extremely helpful, there are many circumstances where more assistance will be needed. Call us if you need advice now.

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## THINKING ABOUT TAKING ON AN APPRENTICE THIS YEAR?

**iSales**  
ACADEMY

Right now, is the perfect time to begin attracting school and college leavers to join your business in the summer. Based in Herts, iSales Academy can find for you great local talent and help you to up-skill your current staff, working to your budget.

### We make it easy for our clients:

- ✓ Resource and skills planning
- ✓ Free of charge expert recruitment of Apprentices
- ✓ Advice and guidance on available funding
- ✓ Programme design and stakeholder management

*60% of our clients have either requested additional apprentices or recommended us.*

### Bespoke Training Solutions

We also offer training in Customer Service, Human Resources, Management & Leadership & Sales Training. Visit our website to find out what our customers say about us and for more information.



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**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.

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To find out more call 01438 525390  
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# A WORLD AT WAR: CONTRACTS AND CORONAVIRUS

As one government after another has recently reminded us, the world is now 'at war' with the COVID-19 virus. This war has not only caused loss of life; it has also caused unthinkable disruption around the world. Workers are trapped at home, borders are closed, supplies disrupted. Some businesses have already collapsed; few have escaped significant challenges.

Not many people in business today would have seen anything similar, but it would be wrong to say it is completely unprecedented. Back in 1939, a Polish textile firm called Fibrosa Spolka Ackyjna had just ordered some expensive machinery from England when literal war broke out, and delivery of the machinery became impossible.

Its claim to recover the deposit it had paid not only ended up being successful in the highest court in the land, it also led to Parliament taking action. Conscious that similar disruption had been faced by many businesses – and despite the war still being in the balance – it found time to pass the Law Reform (Frustrated Contracts) Act 1943 to build on and improve the court's judgment.

That Act is still in force, and the legal concept of 'frustration' has once again become particularly important. Frustration occurs when performing a contract has unexpectedly become either impossible,

or radically different from what was envisaged. When a contract is frustrated, it will be discharged, so that no further performance is required.

That is simple enough if neither party has started to perform the contract. The Act, which applies to most contracts, sets out what happens if they have. It provides that money paid before the frustrating event can be recovered, while money due beforehand ceases to be payable. However, a party that has incurred expenses can hold back or recover a sum for those expenses to the extent the court considers that just. Likewise, the court can require a party who has already gained a valuable benefit under the contract to pay an appropriate sum for that benefit. In those cases, it can be important to work out precisely when the frustrating event occurred.

However, contractual clauses can displace the rules on frustration. Many written contracts include 'force majeure' clauses, which set out what happens when significant events occur outside the control of the parties. As force majeure clauses only apply to the extent set out in the contract, it is crucial to check contracts to see whether they can be triggered and the effect that they will have, as well as to ensure whether any notices are required.

Usually force majeure clauses allow a party to serve notice to suspend performance

under the contract when a trigger event occurs, rather than providing that the contract is discharged straight away. If the suspension is for a long enough time, the other party is normally then given a right to terminate. That means force majeure clauses often cover severe but temporary events, which might still allow performance at a later date. However, as with frustration, force majeure clauses will not apply just because performing the contract has become more difficult.

If your contracts have been disrupted as a result of the coronavirus, the first step is therefore to look at any written contractual terms. If there is a force majeure clause, you will need to check if it applies, and what you need to do to comply with it. If not, you then need to consider if the contract has been frustrated. If it has been, it may seem appropriate that a law passed in wartime sets out your rights.



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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.*



# IT WON'T HAPPEN TO ME



## 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.

**C**ovid19 is new and virulent. 6 feet (2M) apart or 6 feet (2M) feet under, will become the new mantra. It has clearly demonstrated the fragility of mankind as we anxiously search for a vaccine and in the absence of which requires simple but also severe “Social Distancing”. We have no choice but to follow the Governments instructions to stay at home to ensure we stay alive, this epidemic is no joke and one wonders just how will all this end. My friends in China, the epicentre of this crisis have sent me a link to a booklet on how to deal with the virus. Written by Clinicians, it is clear that the Chinese have used military precision in dealing with the problem, least of all, building 1,000 bed hospitals inside 10 days. The shock to the west is that our populations will have a greater level of mortality as is being clearly demonstrated currently in Italy and the USA.

So how much better is our form of Commerce in the West and does it really

matter? The rules, which have been dispensed with in recent weeks, as the UK Chancellor issues 4 Budgets to contend with the commercial concerns arising from the outbreak. The short answer is, it is not any better and is really less important at this very difficult time. Survival is critical, maintaining some comfort during lockdown and encouraging people to stay at home is what matters most.

However we must pay tribute to everyone in the NHS and the associated suppliers that cannot stay at home at this time as they are needed to support those that normally fall ill and/or suffer from the COVID19 virus. Their work is “essential” in providing patients the medical support needed to survive. We offer our heartfelt thanks to you all for your tremendous support at this difficult time.

Keep Safe, so that we can win this battle for humanity, together.

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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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[www.biz4biz.org](http://www.biz4biz.org)

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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