



**biz4Biz**

# Insight

SUMMER 2020 | ISSUE TWENTY TWO |  
THE VOICE OF BUSINESS IN HERTFORDSHIRE

## UNLOCKING BRITAIN

Bim Afolami MP, shares his fight for better business support in the wake of COVID-19

## FIND YOUR FEET THIS SUMMER

Discover some of the wonderful walks that the county has to offer

## NAVIGATING THE NEW WORKPLACE

Longmores explain how Covid-19 has dramatically changed our lives.



The thing about insurance is that it doesn't really matter until it **REALLY** matters

Make sure you're properly covered.



For the cover you actually need...



T: 01438 350222  
E: info@rhgib.co.uk

www.rhgib.co.uk

## biz4Biz CONNEXIONS



**biz4Biz Connexions** is a new, exciting networking club for senior managers, directors and CEOs of Herts-based businesses. There are no annual fees to be a member of Connexions nor complex rules.

### Would you like to speak at one of our events?

If you are interested in speaking at one of our events call **Tim Baugh** on **01707 392552**

If you would like to be invited to our **ConneXions** meetings visit [biz4biz.org/connexions](http://biz4biz.org/connexions) and complete the form to be added to our mailing list.

How confident are we that print advertising really works?  
This is us doing it.

**HERTFORDSHIRE'S PREMIUM BUSINESS MAGAZINE**



[MAGAZINE@BIZ4BIZ.ORG](mailto:MAGAZINE@BIZ4BIZ.ORG) | 0330 7001 999

# biz4Biz

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

## PUBLISHING

**Publisher** Adrian Hawkins

## EDITORIAL AND PRODUCTION

**Editor/design** Jane Males

Rachael Anderson

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

## ADVERTISING

**Sales/distribution**

[hello@jabbercoms](mailto:hello@jabbercoms)

0330 9001 777



## CONTRIBUTORS

[bambuubrush.com](http://bambuubrush.com)

[biz4Biz.org](http://biz4Biz.org)

[georgehay.co.uk](http://georgehay.co.uk)

[hertfordshirelep.com](http://hertfordshirelep.com)

[jabbercoms.com](http://jabbercoms.com)

[longmores.law](http://longmores.law)

[rhgib.co.uk](http://rhgib.co.uk)



You can follow us @biz4biz for news, articles and updates on our current stories. Our articles get tweeted regularly to 2000 followers!

## Air Quality



**A**t the start of the Covid pandemic, traffic volumes reduced to some 23% of that seen previously with the consequent reduction in harmful air pollution, particularly from nitrogen dioxide largely produced by diesel engines and problematic in areas of heavy traffic congestion.

Air quality is essential to us all, a fact that is highlighted by the current Covid pandemic and our health preserved by social distancing. The recent infection rate and death toll statistics in very large urban areas and cities like London have demonstrated how dense populations can easily assist the passing of the virus to one another, but there is a growing body of evidence that pre-existing conditions caused by everyday air pollution can elevate the risk of death from this virus. Alongside the close proximity of people with people, exists the continuing issue of people with traffic and the effects of fossil fuelled home and vehicle exhaust pollution.

We cannot turn back the clock with these urban areas, but we can recognise the issues and work hard to find the solutions for these spaces at the same time as recognising the importance of green areas and trees and the reappearance of hedge rows many of which are removed by cash strapped councils in an effort to reduce expenditure. There are ways to exclude this air quality issue from our lives and work in these areas must start in earnest now.

### Adrian Hawkins

Chairman biz4Biz, Publisher Insight Magazine

**HOW WOULD YOU LIKE TO TARGET  
63,000 BUSINESSES IN HERTFORDSHIRE?**  
biz4Biz has a potential online reach of 35,000,000

To advertise in the next edition of biz4Biz Insight magazine contact the team on 0330 9001 777  
[magazine@biz4biz.org](mailto:magazine@biz4biz.org)



**Stevenage**   
Community Trust

# Business supporting local people in need

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

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



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

# CONTENTS

## 6 NEWS

### 8 NETWORKING

With Bim Afolami MP at biz4Biz ConneXions meeting.

### 10 IR35 NOT DISAPPEARING

Read how George Hay can help with the governments new rules.

### 11 THE NEW WORKPLACE

Longmores explain how covid-19 has changed our working lives.

### 12 HERTFORDSHIRE LEP

Introducing two new key sector business leaders to the board.

### 14 PRACTICE YOGA AT HOME

Olivia Abbott explains the benefits of practicing Ashtanga yoga.

### 16 FINDING YOUR FEET

Discover the beautiful walks that are to be found in Hertfordshire.

### 19 EMBRACE CHANGE

Richard Dilley explains how to equip your business for change.

### 20 FREE BUSINESS WEBINARS

Wenta are offering a range of business support webinars to help get you back on your feet.

### 21 SUPPORT FOR WENTA

Watford MP works on busy reception desk.

### 22 DELAYED NOT CANCELLED

What are your COVID-19 company responsibilities?

### 23 IWP CONTINUES EXPANSION

IWP acquires Richmond House.

### 26 THE LAST WORD

Adrian Hawkins comments on the future of SMEs post Covid-19



6



14



11



19



16



7

# NEWS

## Johnson Matthey donates space to make ventilators

Johnson Matthey, Royston's biggest employer has donated space in aid of the Ventilator Challenge UK in the country's fight against COVID-19.

John Tobin, Regional Warehouse & Network Manager, Johnson Matthey, explained:

"As a long standing partner of DHL with knowledge and expertise of the automotive supply chain, we didn't hesitate to agree. We're delighted to help by offering our site to store and ship the parts and components that ultimately allow the assembly of approximately 8000 ventilators. Each ventilator will help save hundreds of lives affected by the COVID-19 pandemic and we're proud to be able to help."

JM's site is now being used as part of the Ventilator Challenge UK Supply Chain. Six trailers worth of product arrives at the site each day - this will enable the DHL teams to support the assembly of approximately 600 ventilators every day.



## Ciao Italia: A little taste of Italy in Letchworth

Out of the ashes of the COVID-19 struggle rises a thriving new business in Letchworth town centre. Stepping off the path and into the cool contemporary space you are transported across Europe to beautiful modern-day Italy.

Owner Attilio enlisted the help of Ilaria, prized barrister previously at No.12 and the cafe has been commended for its fantastic range of coffees as well as gelato shakes.

At Ciao Itallia, you can enjoy a cup of the best coffee in town along with any number of traditional Italian snacks and treats. *Insight* recommends the meatballs in a sweet and tangy marinara sauce or the fantastic homemade arancini; delicious balls of crispy deep fried rice with any combination of cheeses, meats and vegetables, guaranteed to melt in your mouth *and* fill you up.

The cafe is currently offering a range of wonderful take away options that can be enjoyed in any of the beautiful spots around town, such as Kennedy Gardens, or even taken back to the office to perk up any working lunch. Their quick and friendly service and personable team makes this the best place in town to grab lunch on the go.

# @Bambuu&Co

## LET'S ERADICATE SINGLE-USE PLASTICS FOR GOOD!

**H**itchin-based @BambuuBrush® are set to launch @Bambuu&Co, a complete range of eco-friendly, sustainable products that give back.

@BambuuBrush® strives to make purposeful changes to our planet and our people through educating, inspiring and empowering people that we all have the power to change the world, together. They achieved global success by hitting their #1millionby2020 target to educate 1 million people around the world to swap away from a plastic toothbrush to one of their bamboo toothbrushes. The new range of products helps more people continue to make simple changes away from single-use and poor quality plastics.

“We all have the power to positively change the world by making simple eco-conscious decisions in our daily lives. This is why all our their new @Bambuu&Co range of products are all simple changes away from the world's top product polluters.”

Tommie said: “We have all been guilty of using some of the ocean's top product polluters, most of which are single-use items. This is where our new @Bambuu&Co product range fits in perfectly. We want to make it easy for every one of us to make simple changes away from these single-use items, and for our high quality and sustainable range to become the new norm.”

We have all seen the alarming statistics and images on the amount of plastics that

end up in our oceans. Plastic products are broken down, by a mixture of UV rays, salinity and tidal forces, into micro plastics which are now proven to be entering our food chain and causing disease and changes in our genetics. A recent study highlighted that the plastics we see in our oceans account for only 1% of the estimated total, as most plastic is broken down to become layers of the sea bed.

Tommie continued: “When launching @BambuuBrush, we believed that by educating and inspiring people to make one simple change away from a plastic toothbrush to an @BambuuBrush® - starting and ending their day in a sustainable way - we could encourage them to make more eco-conscious decisions in general. Now, with @Bambuu&Co, we have the next products ready and waiting for people to expand their journey into become increasingly sustainable.”

Before the outbreak of Covid-19, general consumerism was at an all time high, with plastics being at the forefront of this. We now have a rare period where everyone and everything has slowed down. Tommie and Rebecca believe this is a perfect time to educate, inspire and empower people that we all have the power to make simple changes and change the world.

Alongside the @Bambuu&Co range of eco-friendly products, Tommie and Rebecca have developed and launched their Plastic Pollution workshops, delivered to primary school children to inspire them with a

passion to protect our environment. Within the last year they have helped educated more than 1,500 children around the world on plastic pollution.

The company also organises and delivers community clean ups, to inspire people to get up, get out and understand that plastic pollution is increasing in all four corners of the globe and not just in the developing world. @Bambuu&Co have delivered 18 clean ups since launching in 2019 with 315 people joining and over 600kg+ of trash and plastic collected.

Rebecca said: “Together, we work very closely with local and global charity, Humanitas Charity. For every product sold, @Bambuu&Co donate a percentage of our profits to aid vulnerable children and people across the world. Through the profits and work of @BambuuBrush, we have already raised more than half of the funds needed to build a solar powered water well in rural Ghana to provide free flowing clean water to the local children and community at The Humanitas School.”

“It is now time for us to expand our products to expand our message so we can continue to make purposeful impacts to our planet and our people” - @Bambuu&Co

The @Bambuu&Co Kickstarter to raise £10,000 to bring a range of eco-friendly products is live now! Visit [kickstarter.com](https://www.kickstarter.com) or contact Tommie and Rebecca on 07944 848 933 or email [tommie@bambuubrush.com](mailto:tommie@bambuubrush.com)

## Zoom ConneXions

biz4Biz



## Bim Afolami MP joined biz4Biz ConneXions as guest speaker

We would like to extend our gratitude to everyone who attended our latest biz4Biz ConneXions meeting on the 13th August, with particular thanks to our guest speaker, Bim Afolami, MP. We were able to collect over £300 for the NHS who have provided us all with incredible support over the course of the Coronavirus pandemic. biz4Biz Zoom ConneXions are a fantastic way to help keep us all connected and able to discuss business and the future of our beloved Hertfordshire while we socially distance to protect those around us and ease the strain on the NHS.

Over the course of the meeting, Bim talked passionately about his plan for the future of Hertfordshire and in particular, his ideas to help SMEs recover from the unexpected but understandable downturn in the economy that has left so many businesses struggling. The Hitchin and Harpenden MP proposes an equity fund of £15 Bn to help SME business recovery, which is currently being considered by Government who understand that they will need to be more

radical in order to heal the economy. “There are things that we need to do in the relatively short term to really kick start the economy like allowing investors to use part of ISA funds to put into private companies. This idea of recapitalising private companies by way of the recovery fund - around £15 Bn of private and public money – will assist SMEs with their debt, which at the moment is higher as a percentage of its revenue and in absolute terms than it has been since records began. What we need is a fund that can take some of that debt and turn it into equity, if you can get more equity into those businesses it will be easier for them to manage their debt pile, at the same time providing an opportunity for the Government to take some of the upside when these companies become successful. This means that the Government would benefit a small amount from putting in rescue capital.”

In addition to this, Bim discussed his wider ideas for Hertfordshire, including an overhaul of the local infrastructure, some of which he believes can be completed quickly.

New roads, for example, can be accelerated with the introduction of road pricing, which will attract funding from private investors with the planning then handled by Local Government. This aims to improve connections for the county as moving from place to place, from Hertfordshire to Essex for example, or even within Hertfordshire, often takes much longer than it should due to the poor infrastructure within the county.

“I think we should be moving to road pricing, constructing roads, and instructing people to pay a toll to take that road. I think that to get a lot more private investment into road infrastructure, which will be facilitated by road pricing, you need planning reform which is something the government really has been very radical about. Fundamentally, we need to give local areas the ability and the incentive to construct necessary infrastructure themselves. I think people are worried about introducing new toll roads, but strategically, when building roads that are at least dual carriageways it’s easier to get private investment if there’s a much quicker



and direct payoff to the owner of the road, versus traditional government road with the complicated private investor route. Of course, in the wake of COVID-19, having people in their cars is better than people on buses so more roads is what the UK needs and what the economy needs.”

Also discussed were the wider ramifications of working from home over the lockdown period. As offices shut down temporarily across the country and allowed their workers to continue from the safety of their own homes to help prevent the spread of COVID-19, there has been some discussion as to whether this will lead to a general shift in the number of people continuing to work in commercial spaces. At first glance, particularly to the businesses themselves, there seems little downside in closing or reducing the size of their offices, therefore reducing overheads, commute time, environmental impact etc. The effects of this could, however, extend even further than the devastating loss of business for commercial landlords, lunch places, dry cleaners, and public transport. Bim shared an interesting story with the ConneXions group foretelling the outsourcing of white-collar jobs.

“A guy who runs a big private equity house said to me “Bim, when I failed to reach accountants and lawyers who work for me from home, I worked out that I could just

ring somebody from the Netherlands who was really good and cost half the price. That person was also working remotely and they were working on a faster internet connection that made it easier for me to actually work with them than somebody working 20-30 miles away in Britain” People need to be careful what they wish for, within white collar jobs people think that working from home is a sort of net gain, because they don't have to pay for the season ticket for example. Not only are they missing a lot of social aspects and a lot of other things that they need to be in the office for, the real danger is that a lot of jobs could actually move overseas where they speak very good English and are very well educated and they can do it cheaper than they can in the UK. In Hertfordshire a lot of people are well paid for what they do because they're good at it, but also because you just can't get anybody to do that job in the southeast of England for less than x thousand pounds. What happens if you can get somebody to do that for half the price somewhere else? If everyone is working from home there is no difference. We're used to that happening with blue collar work with factories, but actually i think this could start happening with white collar work too. People assume that high salaries are just a way of life, but it's not always going to be like that, so I think we have to be careful about rushing too fast into the working from home.”

## About biz4Biz ConneXions

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

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

### About biz4Biz

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

Visit our website: [www.biz4biz.org](http://www.biz4biz.org)



If any of these topics interest you or you would like to listen to the Zoom meeting in full, you can do so here: [Youtube.com/biz4Biz](https://www.youtube.com/biz4Biz). Our next ConneXions meeting will also take place via Zoom for ease of access and will be advertised on Twitter and via our newsletter. Follow @biz4Biz or email [entry@biz4Biz.org](mailto:entry@biz4Biz.org) to get involved!

Since the nationwide lockdown was first imposed, in response to Coronavirus, the UK Government has revealed a series of measures to support UK businesses and individuals as they attempt to find their way through the resulting crisis.

One such measure was the decision to defer IR35 reforms in the private sector, for 12 months.

This means that the new rules, requiring medium and large private sector companies to determine whether contractors engaged via an intermediary should be treated as employees, will become enforceable from 6th April 2021.

On this date, the responsibility for deciding what a contractor's IR35 status is will transfer from the contractor, to the fee payer.

The news of the year-long postponement was welcomed but, in our opinion, had come too late for many contractors who had already had relationships with large organisations terminated for fear of applying the rules incorrectly.

Given the delay, heavy lobbying was anticipated from a number of parties to try and sway the Government towards re-examining the rules and giving further consideration to the impact of the changes on the private sector.

At the end of April, the House of Lords Finance Bill Sub-Committee published a rather uncomplimentary report underlining the flaws associated with the legislation and other MPs made moves in a bid to get the reforms pushed back to 2023/24, at the earliest.

However, the Government remains undeterred and is staunchly committed to forging ahead with the rolling out of the rules next year.



## IR35 REFORMS ARE NOT DISAPPEARING

### Pressing on with preparations

Despite the intense frustration undoubtedly felt by those affected, just as the Government are pressing on so too should those within scope of IR35 in the private sector. Whilst a repeal might be the best case scenario for many, this still seems extremely unlikely.

Some contractors will have the opportunity to continue through an "Umbrella" company or perhaps be offered permanent employment, but these routes are generally associated with considerably lower rates of pay. Therefore, reviewing your position and acting where necessary, before April 2021, is advisable.

If you are concerned about the consequences that the deferral may have for you and your business, or you need guidance on how you can prepare, seek professional advice.

We can discuss your circumstances in more detail with you and assist you with tax planning, should this be necessary.

To find out more, visit [www.georgehay.co.uk](http://www.georgehay.co.uk)



**MARTIN WILLIAMS**

Partner,  
George Hay  
Chartered  
Accountants



# NAVIGATING THE NEW WORKPLACE

**A**s an employment lawyer, I am now being called upon to advise on workplace issues I've not encountered in 30 years of practice. Covid-19 has dramatically changed our personal and business lives, perhaps permanently.

Even if an employee is not entitled to self-isolate under government rules, what is the fair way to deal with someone too frightened to attend work when their employer has asked them to return? Is this misconduct warranting a disciplinary process and even dismissal or is the employee within their rights for legitimate health and safety reasons? Might the employee be ill with high levels of anxiety which takes us outside disciplinary territory? And what about refusal to attend a workplace because of concern about a shielding relative? This could give rise to associative discrimination issues. As ever, the answer will be fact-sensitive but the assessment of which party is behaving reasonably will not be straightforward and will involve balancing the respective positions. Connected to this issue is the obligation on the part of employer to provide a safe workplace for its staff. That obligation predates the virus but has been brought into sharp focus by the pandemic. Employers are required to carry out a Covid-19 workplace assessment but that is only part of the equation. In some workplaces it is going to be extremely difficult to implement social distancing

on account of office size and staff numbers as well as how a business operates, so adequate PPE will be the issue. If the employer is adjudged to have not provided a safe workplace, there is the real potential for substantial legal claims.

Many businesses have been seriously damaged by the crisis and have little prospect of recovery in the short term. From a staffing perspective, this may mean redundancies. Can these be implemented during the operation of the government's job retention scheme, which will operate albeit in altered form until the end of October? Yes, they can but the question arises as to whether it is fair to make staff redundant at a time when they can be on furlough at no cost to the employer? Arguably not, because furlough leave will be a reasonable alternative to redundancy in some cases. Also, if an employee is not on furlough and is made redundant can they be placed on furlough to mitigate notice pay costs? This scenario is not expressly dealt with in the guidance but is likely to be contrary to the objectives of the scheme: to preserve employment.

Finally, a common question is whether employees on furlough can be forced to take holiday so that businesses are not faced with returning employees all wanting to catch up on holiday. The guidance tells us they can but subject to a tricky assessment of whether, in the context of lockdown, self-isolation and

social distancing, holiday is feasible. But we are not guided on how to make that assessment. Arguably, an employer infringes the work time regulations by forcing staff to take holiday at a time when this makes no difference to them and they cannot have a 'proper' holiday anyway.

This is clearly a surreal time for our workplaces with many difficult questions being posed and answers not always easy to come by. In the face of uncertainty, some risk will need to be taken but more so than ever, a measured and careful approach is advisable.

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



Dianne Lee



Ceri Humphrey

## KEY SECTOR BUSINESS LEADERS JOIN HERTFORDSHIRE LEP BOARD

**T**wo new local business leaders have been appointed to the Hertfordshire Local Enterprise Partnership (LEP) Board to help lead economic recovery planning, following a rigorous and competitive selection process.

Ceri Humphrey, Finance Director at engineering and construction firm VolkerFitzpatrick (Hoddesdon), joined the LEP Board in June as corporate representative. Dianne Lee, Founder/Director of regulatory consultancy DLRC Ltd. (Letchworth Garden City), joined in

July as SME representative. Mark Bretton, Chair of Hertfordshire LEP, said: "Our new LEP Board appointments come during what is an incredibly difficult time for businesses across the country. Our Board's collective expertise and leadership is now more

important than ever as we face the challenge of reviving Hertfordshire's economy, rebuilding our communities and giving businesses the support and confidence they need to grow.

“Ceri and Dianne's wealth of experience will be invaluable to our work to engage with and support the county's key sectors amidst the Coronavirus pandemic, with VolkerFitzpatrick being one of the UK's leading engineering and construction firms, and DLRC Limited specialising in the life sciences and healthcare sectors.”

Ceri is a Chartered Accountant who qualified with Ernst & Young. She spent a number of years in their Finance Services team and joined the management consultancy practice, working on large business transformation projects in the insurance industry. She joined the Anglian Water Group in 2001 supporting the post-acquisition integration of Morrison Construction, then joined Willmott Dixon in 2004.

On joining VolkerWessels UK in 2009 as Group Financial Controller, Ceri set up their UK finance shared service centre, and then took up a role as Finance Director of VolkerFitzpatrick in 2013. Since then she has also led the start of a new real estate business for the group, and is involved in a number of strategic business change initiatives including acquisitions, learning & development, and major systems implementations.

Dianne was born in Hertfordshire and has lived and worked in the county for most of her life. She started off her career in research where she gained a life sciences degree, and moved into the field of medicines regulation in 1987. Dianne set up DLRC Ltd in 2005, based in Letchworth Garden City, which she manages with her husband. The company now employs about 60 staff and supports medicines research companies globally.

Earlier this year, DLRC acquired a small consulting company in Germany where Dianne is Managing Director. Outside



Adrian Hawkins



Neil Rutledge

the business Dianne recently became the Enterprise Advisor for Knights Templar School with a particular focus on STEM (science, technology, engineering and maths).

The LEP's former Deputy Chair Adrian Hawkins, also former Chair of the LEP's Skills and Employment Board, stepped down in July having completed a full six year term. LEP Board member Neil Rutledge, Head of Advisory and Business Development at Amberside Advisors Ltd., has taken over from Adrian as Deputy Chair.

Adrian is the founder of Weldability SIF (Letchworth Garden City), and in mid-March was appointed Chair of the Stevenage Development Board, leading the delivery of the 20-year, £1bn regeneration of Stevenage, one of the largest transformational projects in the

east of England.

Mark Bretton said: “Adrian has been an immense support as Deputy Chair and has played a pivotal role in advancing the LEP's skills and business support agenda.

“Under his leadership of the Skills and Employment Board, we have successfully bid for and established the Hertfordshire Careers Hub; grown our flourishing Enterprise Advisor Network that now encompasses 103 business leaders supporting 106 Hertfordshire schools; facilitated the improvement and expansion of higher and further educational facilities across the county, essential to closing skills gaps across our key employment sectors; and launched one of our flagship projects - Hertfordshire Opportunities Portal (HOP) - which continues to gain traction and has provided invaluable resources for students, jobseekers, and schools throughout the COVID-19 lockdown.

“I thank Adrian for his longstanding dedication and contribution to Hertfordshire LEP and wish him the best in his role as Chair of the Stevenage Development Board. I look forward to working with Neil as we progress with the vital task at hand to support and accelerate Hertfordshire's economic recovery.”

Hertfordshire LEP is committed to providing equal opportunities on our Board, regardless of age, gender, race or disability. Female business leaders make up 40% of the Hertfordshire LEP Board, exceeding the guidelines set by Government for women to make up at least one third of LEP Boards by 2020.

Visit [www.hertfordshirelep.com](http://www.hertfordshirelep.com) to learn more.

**Hertfordshire**  
Local Enterprise Partnership

PERFECTLY PLACED FOR BUSINESS

# PRACTISE YOGA AT HOME

**W**ith the continuing lockdown, everybody is thinking about ways to keep fit at home, and online yoga classes have become very popular. But if you're new to yoga, how do you know which class to attend? According to one yoga teacher, it's probably best to try a 'live' online class, rather than a pre-recorded one.

'It's always good to have a teacher 'on hand', even if they're not physically in the room with you,' says Olivia Abbott, a certificated ashtanga yoga teacher, who has been practising yoga for nearly 20 years. 'And as you try out different teachers, see if you can find one who looks as though they're making an effort to watch the students, not just demonstrating the postures. The best teachers will be clearly aiming their teaching at the students in front of them.'

Olivia, who has been teaching yoga for two years, is the first to acknowledge that online classes can be difficult to follow, which is why she only offers live classes – and she's also offering a new-style of ashtanga class, especially for beginners.

'Ashtanga is a pretty physical practice,' Olivia explains, 'and in a normal class situation, the teacher would be physically adjusting the students to help guide them into postures, and to help them feel their way into their practice. But obviously with the lockdown that's not possible, so I came up with my 'Slow Flow Ashtanga' classes.

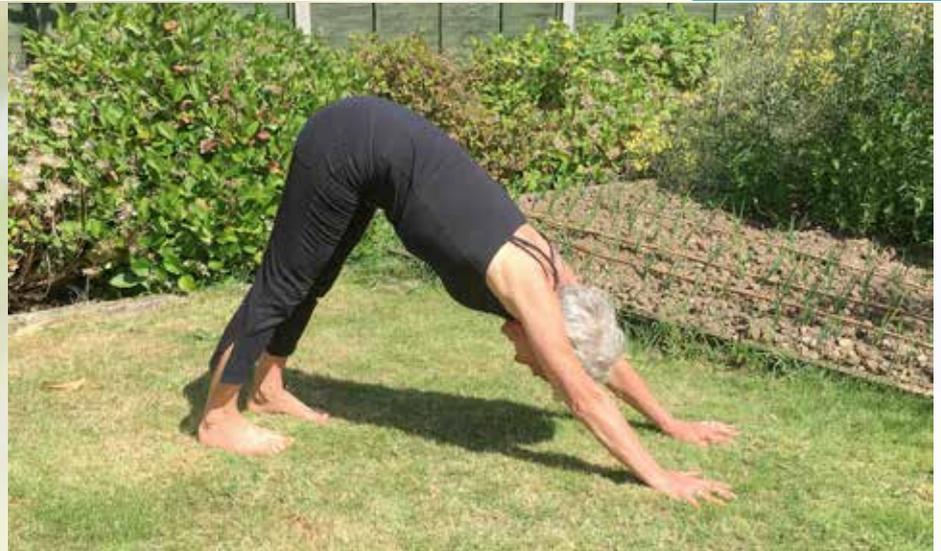
'Because everything is slowed down, and all the postures and 'vinyasas' – the movements between the postures – are broken down, I have more time to offer verbal cues and advice, and the students have more time to find their way into the postures.



'The classes are actually proving very popular not just with beginners, but also with experienced ashtanga practitioners who want to work on their alignment and get a bit deeper into their practice. And I love teaching this class, because it gives me more time to really help the students. Being able to give my students the attention and care they need is really important to me. Everybody gets so much more out of it!'

Olivia's Slow Flow Ashtanga Class is on Tuesday evenings at 5.45pm. Ashtanga classes are on a Monday evening and beginner's classes on a Thursday morning. Olivia also offers private courses and workshops.

For more information visit [www.wildsereneyoga.co.uk](http://www.wildsereneyoga.co.uk) or email [wildsereneyoga@gmail.com](mailto:wildsereneyoga@gmail.com)



*‘Ashtanga is a pretty physical practice’*



**Jane Males**, Editor Insight magazine  
 “While I was on lockdown and working from home I needed to find a way to keep fit but also to relieve the aches of sitting at a home desk all day. I started to look for yoga classes, and discovered Olivia’s website. I contacted her and after a long chat decided to have a one-to-one online session from the convenience of my front room.  
 The class was really enjoyable and the pace was easy to follow. Olivia’s instructions are really clear and she comes over as very professional and friendly. I could see and hear her instructions perfectly and Olivia stopped and corrected me if I was doing the poses wrong so there was no chance of any injury. I felt so good afterwards and loved Olivia’s style of teaching. I was hooked and booked on to the Slow Flow Ashtanga class which I still attend each week.”

**Previous page from top**

The ‘warrior’ (virabhadrasana) sequence is a graceful, flowing series of postures that students love to do; A regular ashtanga practice helps to increase balance, flexibility and focus.

**Clockwise from top** Sun salutations (surya namaskaras) are the classic way to start an ashtanga practice; The classic downward-facing dog (adho mukha savanasana) pose becomes very familiar to ashtanga students! Adapting and modifying poses to suit each student’s ability is important; Side angle pose (utthita parsvakonasana) – stretch your limits!

# FINDING YOUR FEET IN

Over lockdown, with little else to do, many people found themselves heading into the great outdoors – perhaps for the first time in a long time. It is a sad fact of life that sometimes we are far too wrapped up in work and other day-to-day activities that we often lose sight of the simple pleasures in life. Both physical exercise and an exposure to nature are proven mood boosters and are often praised for their mental health benefits.

As a seasoned walker, *Insight's* Rachael took this opportunity to explore a few routes closer to home and it's true, you don't have to pack yourself off to the Peak District or Dartmoor to lose yourself in nature and experience beautiful views.



## The Abbey Line, St Albans

Approximately 8/16 miles

One of my favourite walks in the local area, the 8-mile Abbey Line Trail, takes you through the heart of the St Albans countryside. Beginning at Watford Junction, the trail follows a short distance from the railway line, meaning it is easy to cut your walk short at any point should you need to. Meandering along the river Colne and then later the river Ver, the route is relatively flat and easy to follow with stunning views of rivers, lakes, livestock, and historic buildings. Among my favourite points of interest is Frogmore pits; a small picturesque lake, peppered with waterlilies, buried in cool shady woodland. The trail is a single line, but with a railway station at either end if you weren't up for walking another 8 miles back you can't beat a short 5-minute train ride!

# BEAUTIFUL HERTFORDSHIRE



## Panshanger Park

It doesn't get more quintessentially English than this. When Humphrey Repton originally created Panshanger Park, it was as a part of a country estate – long before it was ever a quarry – and while it later came to be grazed by sheep, it was the English longhorn that he first envisioned roaming these rolling hills. Today, the park consists of 1,000 acres of open parkland, woodland,

## Hitchin Lavender Fields

*Approximately 2 miles*

Beginning at the Wilbury pub in Letchworth, there is a handy carpark right between the start and end of this trail! This short scenic route is a little steeper than the Abbey Line Trail but thoroughly worth it while the lavender is in bloom. Begin on the footpath with the carpark to your left and the pub on your right, and head through the trees and down the hill. As the path nears the top left-hand corner of the lavender fields there is a

bench that is well worth stopping at. If you choose to do the walk at the right time of day, you can see the sun setting over the lavender and when the breeze picks up the delicate scent wafts across the fields. At the end of the path turn left onto Arlesey Road and then left again to follow the trail back up the hill to where you started, now on the other side of the carpark.



lakes, the river Mimram and the manor and orangery ruins. Thanks to the careful management of Panshanger Park, and the reintroduction of the English longhorn, more than 2,500 species have been recorded. Ospreys have even been spotted fishing on their migration

between Africa and northern Britain, prompting the lake to be named after them. Take any number of the paths through and around the park and enjoy this little wildlife haven – right on your doorstep.



Sadly, due to COVID-19, Rachael's 3 peaks adventure has been postponed until next year, but you can still help her raise money for The Garden House Hospice by donating here:

[justgiving.com/fundraising/rachael-anderson93](https://justgiving.com/fundraising/rachael-anderson93)

# WHAT DOES YOUR FUTURE HOLD?

LEARN to  
WELD

Web: [www.learn-to-weld.com](http://www.learn-to-weld.com) • Call: +44 (0)845 130 7757 • Email: [training@weldability-sif.com](mailto:training@weldability-sif.com)

## YOUR CAREER IN WELDING COULD BEGIN HERE!

### We are open and fully covid-compliant!

We've been carefully reviewing our training centre and courses to ensure that we can continue to deliver our first class training experiences safely during the Coronavirus pandemic. We are pleased to announce that we have been certified as COVID-19 Compliant and are looking forward to welcoming you all back soon!

### We're pleased to be offering:

- L1 introduction to welding (any process)
- CP7 gas safety courses
- Welding Coordinator courses
- Bespoke courses, can't see what you want? just ask!

## George Hay provide audit, accountancy, taxation, VAT and business advisory services to a wide range of clients

George Hay have been leading the accountancy field for over **80 years**. We offer a personalised, friendly service backed up by a wealth of professional expertise and we work with a range of industry sectors. Our services include:

- taxation
- VAT advice
- audit
- bookkeeping
- online accounting
- payroll
- new business start-up advice
- management accounts
- financial planning
- year end accounts
- probate
- business advice

Letchworth office: 📞 **01462 708810**

We also have offices in Biggleswade and Huntingdon

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



*gh*  
**George Hay**  
Chartered Accountants



**FREE**  
CONSULTATION

George Hay is the trading style of George Hay Partnership LLP. Registered in England and Wales number OC373025. Registered Office: Brigham House, High Street, Biggleswade, Bedfordshire, SG18 0LD. Registered to carry on audit work in the UK, regulated for a range of investment business activities by the Institute of Chartered Accountants in England & Wales. Our Probate services are provided through GH Probate Limited. Registered in England and Wales number 9630102. Registered Office: St George's House, George Street, Huntingdon, Cambridgeshire PE29 3GH. Authorised to carry out the reserved legal activity of non-contentious probate in England and Wales by the Institute of Chartered Accountants in England & Wales.

# IS YOUR BUSINESS EQUIPPED TO EMBRACE CHANGE?



POST-COVID-19

**I**n recent months, so much has changed and not least of all for businesses across the UK.

Millions have been forced to step away from their livelihoods for a prolonged period and the large majority will likely be looking toward a future inherently different from the one they envisaged at the turn of the decade.

There is little doubt that the economy is in crisis, and that businesses, employers and the self-employed will face new challenges in both the short and long-term. However, whilst for some these challenges will be a product of the need to rebuild their business from the ground up, for others they will be linked to the need to meet increased demand and to accommodate sudden growth.

Given either set of circumstances, the ability to adapt and accommodate change is critical.

## Key considerations for businesses recuperating, rebuilding or booming

- We've said many times before, 'cash is king' and now more than ever effective cash flow management is imperative.

Despite the concessions that have been made – for example, the opportunity to defer VAT and income tax payments - these liabilities will still need to be fulfilled later.

Cutting unnecessary outlay, spreading liabilities out, improving credit control, diversifying income and taking time to prepare detailed, accurate forecasts can all be useful undertakings. A clear understanding of your bigger financial 'picture' will enable you to make good decisions for the future of your business and income, whether you are recovering, rebuilding or faring well.

- Consider whether you are making use of the Government-backed schemes and financial support that you qualify for. From furloughing provisions and income support for the self-employed, to grant funding and loan schemes; as we emerge on the other side of the crisis these measures will be as important as they were at the outset. Speaking to a professional can be key to understanding how to access the support and whether there are any obligations that may arise later as a result.

- Tax planning can be beneficial, at a

time when asset values have dipped, and tax policy is called into question. A restructuring of your tax affairs may, all of a sudden, be more affordable and, more generally, a proactive approach to planning can keep you one step ahead of any changes in legislation.

- Outsourcing one or more of your key functions – for example, payroll or bookkeeping – can actually help you to reclaim capacity to focus on running your business, to eliminate any concerns that you might have about compliance and also to reduce costs in the long-term.

## Cutting through the noise

With official Government guidance being updated regularly and questions over the future of the economy and tax policy, it can be difficult for businesses to cut through the noise.

To find out more about how we can help you to do this, visit [www.georgehay.co.uk](http://www.georgehay.co.uk)



**RICHARD DILLEY**

Partner,  
George Hay  
Chartered  
Accountants



## FREE SELF-EMPLOYMENT WEBINARS LAUNCHED TO HELP THOSE FACING REDUNDANCY

**N**ot-for-profit social enterprise, Wenta, have launched a series of FREE webinars designed to help anyone facing unemployment and considering becoming self-employed.

Whilst the COVID-19 pandemic has caused uncertainty to many, it has also been a time to reflect on work-life balance and what really matters. Business start-up experts, Wenta, have reported a 140% increase in their digital traffic over the past five months with a large proportion of these enquiries now coming from those at risk of redundancy from their jobs and now thinking of starting their own business.

In response to this demand, Wenta, who have been providing free business start-up advice and skills training for over 37 years across Hertfordshire and Bedfordshire,

are now running a series of free webinars which take you through the psychology of running your own business ('Is starting a business right for me?'), the practical elements of starting a business ('How to set up your small business') and how to write a business plan ('Business planning for your small business').

Commenting on the launch of these webinars, Alex Shoobert – Business Advisor at Wenta, said:

“Speaking to the hundreds of people that are coming to us each month for advice at the moment, we are seeing unprecedented numbers of those that have been made redundant and considering ‘alternative’ options to getting another 9 – 5 job. Some have used ‘furlough time’ to reflect on their work-life balance needs and others have turned hobbies into business ideas over

the lockdown period. As always, we’re here to help people to turn their business ideas into a reality and get started.”

Wenta provides free of charge and impartial business start-up advice as well as physical, affordable workspace across their business centres in Watford, Potters Bar, Stevenage and Enfield. Home to a community of 270 SMEs, the social enterprise helped 373 local residents to start their own business in 2019. The new series of business start-up webinars run alongside Wenta’s Hertfordshire Start-up Programme which provides Hertfordshire residents with 12 hours of free advice and support worth £1400, including access to a start-up grant.

To book and find out more about Wenta’s free business start-up webinars visit: [wenta.co.uk/training-events](http://wenta.co.uk/training-events)

# WATFORD MP WORKS HIS FIRST SHIFT AT LOCAL SOCIAL ENTERPRISE FOR BUSINESS SUPPORT, WENTA

Local not-for-profit, social enterprise for start-ups and small businesses, Wenta, had a new team member on board at their business centre in Watford, Hertfordshire on Friday 7th August.

Watford MP, Dean Russell, whose office is based at the centre, requested to work on the frontline of Wenta's busy Reception together with team members, Donna Colbourne and Sylwia Basinka, in order to provide additional support for local businesses and to better understand how the not-for-profit, social enterprise supports hundreds of small businesses every year.

Wenta, based on Colne Way in Watford, provides free business advice and skills training to Hertfordshire residents looking to start-up, re-build or grow their own business as part of The Hertfordshire Start-up Programme. Wenta's business centres in Watford, Potters Bar, Stevenage and Enfield are home to over 270 small businesses across all sectors and, in 2019, through their free advice and support services, Wenta helped 373 local residents to start-up their own business.

More recently, Wenta have been running a #SmallBusinessCrisisNow Gov.uk

campaign throughout the COVID-19 pandemic, lobbying for further cash grants nationally and for them to be accessible to all small businesses, alongside other campaigns such as Forgotten Limited. Both campaigns are focused on achieving more support for over 2 million small business owners across England that have fallen through the gaps of Government support with many now facing hardship. Having supported these recent campaigns, Dean was keen to get much closer to local businesses and its workers to really understand what is taking place and how he can help the local business support community through his role as MP.

Dean said:

"I am really keen to visit and work with as many local businesses as possible, and Wenta is the perfect place for me to put in a few hours work. As the MP for our town I want to see for myself how businesses have adapted to the health crisis and to see what further support is needed. It is more important than ever to support small and local businesses."

Wenta's CEO, Ed Jordan, said:

"Watford is where Wenta first started in 1983, set up by a group of local business people that wanted to support small business owners at a time of high unemployment rates. Fast forward to 2020, we are again seeing unprecedented demands for business advice and skills training across Hertfordshire and we are supporting many people that are out of work following redundancy and now considering self-employment. It's important that local residents know we are here to support them through our free of charge services and it's been great to have Dean on the team to see, first-hand, the valuable support we provide."

Dean will be working two further shifts at Wenta in September to provide more support to local businesses.

To find out more about Wenta's free business advice, skills training and affordable workspace, visit [wenta.co.uk](http://wenta.co.uk)



## DELAYED NOT CANCELLED - COMPANY RESPONSIBILITIES DURING LOCKDOWN

Company directors will be focused on the bottom line and corporate governance as they continue to navigate their way through the pandemic lockdown and the Government's route map towards business as usual. Many will be worried at the risk of straying into territory where they cannot pay their bills, or in meeting reporting requirements, but Government concessions should relieve some of the stresses in the short term.

Compliance with the Companies Act 2006 requires directors to exercise reasonable care, which includes ensuring that the company does not trade while insolvent. This will arise where a company is unable to pay its debts as they fall due, or in situations where liabilities are greater than assets, and directors are under a duty to minimise potential losses to creditors. If no action is taken, a director may be wrongfully trading, which carries unlimited personal liability.

The UK Business Secretary announced a temporary three-month suspension of wrongful trading provisions early in the lockdown, so company directors could continue to trade and pay staff without the threat of personal liability. Other duties remain unchanged, and a director will be liable for any other breach, including the duty towards the company's creditors if there is a question of insolvency.

Said company and commercial partner, Rina Sond, at Longmores Solicitors: "The challenge of balancing the books during the current crisis is stretching even the most robust companies. Alongside, directors are justifiably concerned about fulfilling their responsibilities, acting diligently and in the best interests of the company. One issue is where they stand if cash flow has been hit and company solvency is in question. The Government's intervention may have allayed some immediate concerns about cash flow, but it is no substitute for professional insolvency advice and indeed this special relaxation of the rules on wrongful trading will eventually expire.

"It's important to be clear that these concessions are not about reframing corporate responsibility; it's more about breathing space."

Other responsibilities which can be deferred during the pandemic include some filings with Companies House:

- A three-month extension for filing year-end accounts. This extension must be applied for before the filing deadline, but is automatic and immediate on request.
- Where late filing has already occurred and is due to the pandemic, there will be a sympathetic response and there may be a break before penalties must be paid, or

payment plans agreed.

- Temporary changes to strike-off policy. Where an application has been made for voluntary strike-off this will be published in the Gazette, but further action delayed to protect those who may have objections. Where strike-off is due to failure to file, Companies House will continue to write to companies but will not publish a Gazette notice. This does not apply to those who are being dissolved through insolvency or where the filing delay is reported as being due to the pandemic.

- Emergency filing service. This will enable a number of paper-only registrar's powers forms to be uploaded for submission. This will cover a small selection of forms which do not currently have an online option to allow requests for rectification and removal of information on the register. This will be extended to include more documents and payments in future.

Gender pay gap reporting and the publication of modern slavery statements can also be deferred without penalty. But the Government has emphasised that organisations must continue to tackle the risk of modern slavery in their operations and supply chains and recognise the increased potential for labour exploitation during the pandemic. And even though gender pay gap reporting has been suspended for the year, most companies will have compiled the data during the year and the expectation is that they will wish to catch up with reporting, if they have not already done so.

But take note, these policy changes are temporary and will be reviewed as the situation develops.

For legal advice for your business contact [longmores.law.enquiries@longmores.law](mailto:longmores.law.enquiries@longmores.law) 01992 300333



**RINA  
SOND**

Company and  
Commercial Partner  
at Longmores  
Solicitors

*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.*



## IWP CONTINUES EXPANSION IN LONDON AND SOUTH EAST WITH ACQUISITION OF RICHMOND HOUSE WEALTH MANAGEMENT

**T**he acquisition builds IWP's Investment Management and Corporate Services business.

Independent Wealth Planners UK (IWP UK) today announces the acquisition of financial planning firm Richmond House Wealth Management (RHG Holdings Ltd), it's ninth local office to date and second acquisition in the South East in 2020.

Richmond House was established in 1964, with a discretionary management service launching in 2006. The business has since grown to a substantial firm with 35 staff, headquartered in Stevenage. Richmond House Wealth Management will become IWP's regional Hub in the Hertfordshire area.

In addition to building a regional Hub with a core of Wealth Management, IWP will leverage the expertise of the Richmond House Investment Management and Corporate Services businesses across the IWP Group post-acquisition. Richmond House Investment Management will

add to the scale and depth of investment management expertise across the IWP group. IWP will work with Richmond House Corporate Services to grow this important business line; bolstering corporate services as a valuable capability for the group as a whole.

Paul Beasley, CEO of Richmond House, says: "What attracted me to IWP was the ability to secure the future growth of Richmond House in a way that ensures continuity for our clients. I'm excited to be joining a national brand that will provide the infrastructure for us to continue to grow and provide clients with the excellent service they expect."

David Inglesfield, CEO of IWP, says: "We're thrilled that Richmond House is joining IWP. In doing so the team will be able to focus on exemplary client service as they also continue to grow the business. Establishing our Hub in the Hertfordshire region, we look forward to supporting Richmond House to build on its excellent position in the market."

IWP was created to grow, support and promote the UK's brilliant local independent financial advisory (IFA) firms and build the UK's best financial advice service. IWP provides market-leading operational and support services, including compliance, IT, investment research, marketing, recruitment and training, allowing IFAs to spend more time with their clients. IWP acquires local firms but leaves the day to day management in the hands of local teams, who may also retain a participation in the ownership of the business.



ActionCOACH™



# ActionCLUB

**Business education. Reinvented.**

Learn how to build your business step by step and increase your profits

96% of clients would recommend ActionCOACH to a friend or business associate

98% of clients said their ActionCOACH makes a positive difference to their lives

# ActionCLUB

Business education. Reinvented.



## Join the world's most effective business growth program, **ActionCLUB**.

Completely redesigned, ActionCLUB is a 12 month program with an intensive first month that has been developed for small and medium sized business owners just like yourself, which will enable you to:

- Improve your business profits by up-skilling on your business knowledge
- Develop new habits and break old ones
- Become part of a community of like-minded business owners and release that sense of isolation
- Work in a trusted environment of learning and sharing new ideas

### FOCUSED STUDY OVER 4 KEY AREAS:

#### MASTERY

Define your vision & mission of the business, decide your destination and goals, improve your financial knowledge, get the most from your time and learn how to provide fantastic customer service.

#### NICHE

Improving your sales and marketing skills using our 5 ways to super-profits business chassis with over 344 different strategies to get you started

#### LEVERAGE

Introduce new systems and processes to your business that will streamline your efforts and give you back more time

#### TEAM

Learn how to grow and develop your team so they do the work for you which releases your time to work on your business.

### STRUCTURE OF ACTIONCLUB

- **Alignment:** clarify long term goals and 90 day plan
- **ActionCASH:** full financial review and access to **MyCashFlowStory**
- **ActionPLAN:** 1 day session to create initial plan
- **ActionCLUB Sessions** each month (2 x 2.5 hours )
- **GrowthCLUB:** Review and refresh 4 times a year
- **Value Builder:** Learn the 8 things that increase the asset value of your business.
- **TRIBE membership:** Monthly Insight group for learning (no reading in this book club)

### Contact Richard Perry

E: richardperry@actioncoach.com  
T: 01582 935 121  
M: 07913 092 897

Visit the website  
Scan the QR Code:



Powered by

CYPHER  
LEARNING

+ ActionCOACH® +

biz4Biz

Design by

1085 DESIGN  
Paper, Pixels & Play



# REIGNITE SME GROWTH AND COMPETITIVENESS

**B**uilding a business here in Britain is a relatively slow process for most entrepreneurs.

You hear stories of some rising quickly to fame and fortune because they were in the right place at the right time and had seen the opportunity and grabbed it with both hands, but for the vast majority, it is a very slow and arduous process to the top. You find the right sector in which you

develop the correct level of knowledge and in which to excel. You provide the right level of service in which to be relied upon and you develop the right team to support your customers demands as and when there is sufficient margin to provide the income to support their infrastructure. You remain flexible enough to enable your newly formed and now successful organisation to deal with the ebb and flow of business opportunities and you establish where you

sit in amongst your competitors and strive to be seen to be better than the rest.

This can take a considerable amount of time to develop and dependant on your energy levels and demands from your family, you skilfully manage to keep everyone fed and clothed and develop a relationship with a financial institution to sufficiently establish enough faith with them, to lend you money, so that you can continue to build, build, build the business, taking on higher costs and greater obligations along the way!

Then suddenly, having worked out the process and understood the expectations of everyone, you are confronted with the nightmare scenario. Covid 19 and Social Distancing. How do you make your



Cranfield University and the international mentoring organisation Action Coach have a proven track record of boosting SME profitability by an impressive average of 50%.

With SMEs forced to take on Covid loans to support a business with little or no prospect of any cash flow generation during this period, many SMEs will emerge with far more debt than they had wished for and sadly, an even more uncertain future in which to maintain their responsibilities to all. This scenario will be the next headline in tomorrow's newspapers. Forced to take on finance, which quite rightly was made easy to obtain by a compassionate government, SMEs' face the rigour of repayment and many will go out of business as a result.

It's time therefore to "reignite SME Growth and Competitiveness". biz4Biz is currently trying to persuade Government to support a scheme delivered by LEP's nationally to provide a funding package to SMEs to develop their personal skills and which will utilise the services of Growth Hubs nationally, working with both universities and mentoring organisations locally, to deliver this service personally or online. We would like to establish a version of "Growth Accelerator" Mk2 right now, where each SME will be funded to learn and accelerate a better understanding of their business, helping entrepreneurs focus on the very important parts of their business that make them the best return and shorten the typical learning curve of

the average successful business.

Of the 5,860,000 businesses nationwide, 247,000 employ the most people in the 10-249 range, technically seen as SMEs and collectively supporting 30.5% of the £55.1 Bn Corporation Tax revenues generated annually. If we could reach 10% of these annually and boost their profits by 10% every year, the boost in income to the Exchequer would be significant year on year compounded and more than adequately to cover the cost of implementing this scheme at £125m annually.

It is time to recognise the enthusiasm, commitment, work and income being delivered and derived by and from SMEs and there has never been a better time or important opportunity to support them.

business save the lives of your employees and customers at the same time as hoping to be sociable and staying in touch with them all and continuing to support and do business with them? Clearly SMEs are having to calculate the impact of this challenge on them now and find a way through the Covid pandemic and remain in business. There is no doubt that many will emerge stronger for the experience.

I describe a learning process that can take a considerable length of time to experience here in a few paragraphs, which in practice can take many, many years to refine and be successful. It occurs to me that there now should be an opportunity to help accelerate this process and I was indeed intrigued to learn that training courses provided by the



**ADRIAN HAWKINS**

Chairman biz4Biz,  
Publisher Insight Magazine



I know branding, marketing and maintaining an online presence are important.. but I just don't have the time or skill my business deserves!



Jabbercoms can help your business with anything from a single advert to a full blown marketing campaign!



No one can afford to rest on their laurels and now is the time to ask yourself, **is my business keeping pace with my competitors?**

hello@jabbercoms.com | 0330 9001 777 | @jabbercoms



Jabbercoms  
Communication Design Agency