

Insight

Autumn 2020 | ISSUE TWENTY THREE |
THE VOICE OF BUSINESS IN HERTFORDSHIRE

TAKING CARE OF YOUR MENTAL WELL-BEING

Long nights and lockdown blues, take time to assess your mental health.



MEET THREE HERTFORDSHIRE GROWTH BOARD MEMBERS

Get to know your board members, Cllr David Williams, Patsy Dell and Cllr Sharon Taylor OBE



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A Year in Review

As we launch this the November Insight magazine our 23rd edition, we are enduring our second covid lockdown as we see the devastating effects this pandemic is having on human life across the globe. The Chancellor announces further aid to sustain and support the economy and quietly buries the £1,000 per employee bonus for all businesses maintaining their employees through the last furlough. For some of our readers, this is yet another disappointing outcome, but at a cost of £9.6Bn, it's an option the country can likely ill afford.

Large businesses like Tesco, Sainsbury's, Morrison's & Asda have done exceedingly well both from a business demand perspective and the potential for redefining shopping in the future. Covid has delivered the necessary turn of events that has defined shopping habits for the future and perhaps, stopped Amazon in its tracks towards total domination of the retail sector as it enters the market for its "fresh" food range. The Times has reported that the big four supermarkets have been delivered 1.9Bn in rates relief and is distributing shareholder dividends worth £1.3Bn. This appears to be happening whilst manufacturing companies, the engine of international growth for the UK economy post Brexit, are left with very little assistance whatsoever. Some might rightly ask, is there any justice in this?

In this month's issue we have an exclusive focus on the exciting changes taking place in local government in Hertfordshire, a county set to develop still further post covid increasing its number of homes and job opportunities, making it truly the "County of Opportunity". Stevenage has an exciting Towns Fund bid with yours truly accepting an independent role at the helm of the new Stevenage Development Board. We also have some great advice from solicitors, Longmores, on selling your business, some super information on your pension from Richmond House and what to be aware of with covid loans from George Hay Accountancy. We hope you enjoy this issue.

Finally as this will be our last issue before Christmas we hope that at least on Christmas Day our families can come together once more to celebrate the festivities and hopefully much love and warmth, following the year we may all remember, but wish to forget.

It's been great talking to you during 2020 as we look forward to a far better 2021!

Adrian Hawkins

Chairman biz4Biz, Publisher Insight Magazine



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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

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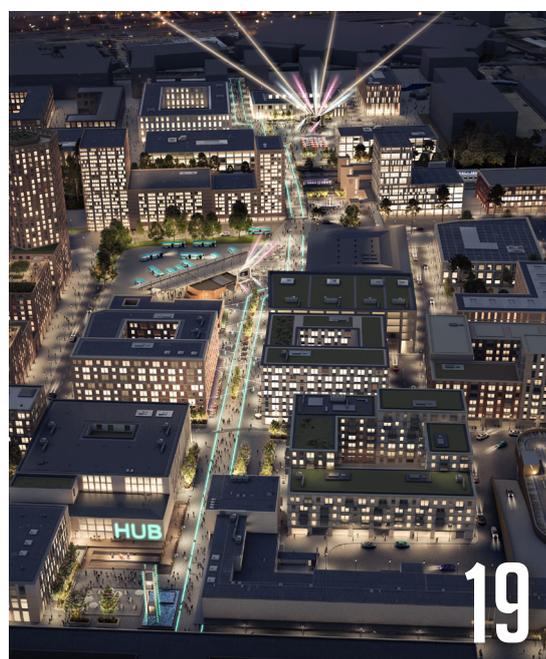
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NEWS



Opportunity Hertfordshire hosts discussion on construction industry's net zero future

Hertfordshire. November 9th. 2020.

Leading Hertfordshire organisations have come together to outline how the region is supporting the growth of smart construction at a virtual conference attended by over 100 delegates from the industry.

Led by Hertfordshire LEP, with partners BRE Group and Hertfordshire Chamber of Commerce, alongside its flagship initiative Herts IQ, which is building a cluster of innovative, smart construction companies and supply chain in Hemel Hempstead, Opportunity Hertfordshire: Building a Sustainable Future discussed how leading organisations across the region were bringing together new investment, commercial space and skills provision as a unique opportunity for the construction industry.

Speakers at the 90-minute virtual conference, which was free to attend, included Gillian Charlesworth, Chief Executive Officer of BRE Group, Nadhim Zahawi MP, Minister for Business

& Industry, Mark Bretton, Chair of the Hertfordshire LEP and the LEP Network, Cllr David Williams, Leader of Hertfordshire County Council and Richard Whitehead, Chair of Herts IQ & Managing Director, Building & Places, UK and Ireland AECOM and representatives from Hertfordshire's leading construction companies including Willmott Dixon, EasyBuild and Morgan Sindall.

During the conference, the panel and audience discussed what the construction industry was doing to meet the challenge of Net Zero and the opportunities it presented and what Hertfordshire offers to the construction industry as it works to meet the net zero challenge. Nadhim Zahawi MP, told delegates: "Delivering the net zero target must be a joint endeavour encompassing all sectors of the economy and all parts of the society. And with buildings making up around one fifth of UK greenhouse gas emissions construction has a big part to play in reaching that goal, something I know the sector recognises

and is acting on."

He praised Hertfordshire for its commitment to sustainability, adding Hertfordshire was playing a "commendable role" in meeting the net zero challenge and added: "I'm impressed that leading organisations here have come together to establish the Herts Innovation Quarter, which is building a cluster of smart construction companies and supply chains.

"The digital economy has, I think huge implications for the built environment and UK construction must be at the vanguard of smart construction and digital design which is why I welcome Herts IQ as a great place to start and grow smart construction companies."

Mr Zahawi also congratulated Herts IQ for the work it was doing as joint industry-government partnership, adding it was "fantastic" to see the public and private sectors coming together to tackle the net zero challenge.

Cllr David Williams, Leader of Hertfordshire County Council, said: "Hertfordshire is planning for significant growth - 100,000 homes, 175,000 jobs by the early part of the 2030s.

"The County Council's policy is to support good growth. We want to see sustainable communities where families can live, learn and work all in one place and then we want to provide the infrastructure capable of supporting our growing population including roads, schools and health services.

"I see there being four dimensions to good growth. Economic growth, growth of housing, transport and connectivity and

ensuring our growth is sustainable.”

He added the Hertfordshire Growth Board had been established to support this ambition, made up of the county council, LEP and 10 district and borough councils.

Clr Williams added: “Hertfordshire is open for business. There is a lot happening.”

Gillian Charlesworth, Chief Executive Officer, BRE Group, said: “I think Hertfordshire is doing a fantastic job of seeing the opportunity here. I think a lot of businesses are probably seeing the measures that need to be taken as a burden and a bit of a challenge. Hertfordshire is seizing the opportunity, which I think is what’s needed.

“I think Hertfordshire is leading for the whole country in being influential. There’s been a lot of questions about influence - how can we be more influential? It’s by showing leadership, having ideas and having solutions.

“We’re really well placed to become a real magnet for the sector and there’s some fantastic expertise in the county that will really bring that alive.”

Closing the conference, Mark Bretton, Chair of the Hertfordshire LEP and LEP Network, said: “It’s clear for all of the interactions here that we’re blessed in Hertfordshire with a strong base of successful construction and supply chain companies who are leading the way in making the challenge of net zero.

“There are opportunities for innovation and collaboration and Herts IQ is playing a leading role in bringing all the partners together from right across the political and business spectrum.

“We are at the centre of so many important things for the future.”



Aztek to the rescue with free PPE storage for the NHS

A Hertfordshire-based logistics company has been thanked by the NHS for providing vital storage for essential PPE during the coronavirus pandemic.

Aztek Logistics, which is a shareholder member of the award-winning Pallet-Track network, stepped up to help the NHS East Ambulance Service after the service received an influx of PPE.

Aztek founder Stuart Charter and his team offered to receive and store essential PPE at the company’s BRC-accredited 120,000 sq. ft premises free of charge, to ensure it remained safe and clean until it was called off to replenish stock levels at the local NHS East Ambulance storage facility.

Members of the NHS East Ambulance Service visited the Aztek team in Letchworth Garden City last week, to personally thank them for their help. Stuart said: “Now, more than ever, our healthcare workers rely on such equipment to protect themselves and their patients. Storing the PPE locally is essential to enable urgent distribution to the areas in need, helping to ensure our healthcare workers’ safety.

“We were happy to help and will continue to do so throughout the pandemic. The healthcare workers are our NHS heroes.”

It is not the only assistance the company, which formed in 2003, has provided the health service during the pandemic. Back in March, it delivered specialist flooring into the Nightingale Hospitals at the Birmingham NEC, the ExCel in London’s Docklands, Harrogate Convention Centre, the University of the West of England in Bristol and Cardiff’s Principality Stadium.



BEATING THE WINTER LOCKDOWN BLUES

This year has been a strain on many people, with social isolation, money or health worries and boredom topping most people's lists of woes. Many have compared 'this generation's struggle' to the second world war and found us to come up short, lacking in patriotic spirit and compassion. However, it's important to remember most of the previous catastrophes that have faced the human race have involved banding together in times of need and as inherently social creatures this is what we are wont to do. Facing a global pandemic that calls on us to isolate ourselves from our friends and family destroys our sense of community and therefore our motivation. Similarly, in times of difficulty, when so many things feel out of our control, it is so much easier to be proactive, helpful and in motion. When the best course of action is to be sedentary, isolated and to do nothing, we lose any sense of control over the situation and we

lose the reason for which we are making these sacrifices.

These struggles were difficult enough to face in the bright warm weeks of April and May when sunlight streamed in through our windows and we could easily sit in the garden or soak up some rays in the local park. As the nights draw in and the world narrows to the four walls of our houses with the impenetrable black curtain of night just beyond our windows, many will be experiencing the first stirrings of Seasonal Affective Disorder or Seasonal Depression. With varying degrees of lockdown rules expected to make this season an even more trying time, it is important to keep busy, involve yourself in activities you enjoy and reach out to friends or family if you are struggling.

Keeping busy

Of course, getting outside during the daylight hours for your 1 hour of exercise

(or are we allowed more than that now?) is absolutely recommended, exercise releases endorphins and reconnecting with nature can absolutely boost mood, not to mention the extra UV rays helping balance melatonin production in your brain, making you feel more awake and happier. If you're anything like me, though, hearing that the answer to all mental health issues is a brisk walk is getting a little tiresome and in Britain we obviously can't rely on the weather. Getting creative can mimic the productivity you might be lacking, it can focus the mind and even encourage dopamine production. So, if you've finally watched everything on Netflix, try a few of these suggestions to get your creative juices flowing while house bound.

If you have serious concerns about yourself or someone you know, please seek medical assistance right away, cold tea cake cannot be considered an alternative to expert advice.

Knitting

Knitting is a skill that is often associated with old ladies but in fact more and more people are taking up this traditional skill. It is so easy to learn and if you are not fortunate to have someone to teach you then you can either buy a step by step guide or watch a tutorial on YouTube. Either way you will be amazed how easy it is and very therapeutic as well.

If you are a real beginner, you can start off with something simple and it will be such an achievement when you have a finished result to show for your efforts. You can find an abundance of free patterns to download on lots of websites and wool as well. When you get more experienced why not make yourself a simple jumper to keep you warm or a cosy snood to wear on your winter walks.





Photography

Is this a skill that you have always wanted to learn and never had the time. You don't have to buy expensive equipment as a simple camera can work just as well or even a phone or tablet can also be used. When out for a walk stop for a moment and take a look at what is around, and you will be surprised at some of the lovely images that can be taken both locally or when away on your holidays. You can always have the best ones enlarged and framed or even made into a canvas and displayed around your house.

Baking

There is nothing more inviting than the smell of freshly baked bread or cakes. Many have discovered and had the time to start baking and bread making for the first time. There was a shortage of flour in the summer lockdown as so many decided to revert back to these skills. Bread is so easy to make and is the proving that takes the most time. It is the best thing to smell your bread cooking in the oven and then waiting patiently for it to cool, before trying a thick slice with lashings of real butter.

Homemade cakes are always a firm favourite of old and young and nothing tastes better than when they are home made. The kids will love helping to make them and of course eat them as well. Many old-fashioned recipes are still firm favourites and below is our traditional Tea Bread recipe that is so easy to make and even fat free as well. It can be enjoyed at any time of the day, either on its own or with butter or jam.



Cold Tea Cake



Makes 1 Loaf

300ml Cold Tea
450g dried fruit (sultanas, currants, raisins, mixed peel)
175g Brown sugar
2 large eggs
2 tablespoons milk
Vanilla essence
Mixed spice

Method

- Boil fruit and tea for about 5 minutes and leave to go cold.
- Add all the dry ingredients together and mix well.
- Add the fruit and tea
- Beat the eggs together and mix all ingredients well.
- Add milk.
- Line and grease either a cake or loaf tin.
- Pour the mixture in your tin and bake in at 170°C for about 1 1/2 hours.



Hertfordshire Growth Board

MANAGING FUTURE GROWTH TOGETHER

What is Hertfordshire Growth Board?

Hertfordshire Growth Board is the way the county is now working together to manage growth. With the Hertfordshire population expected to rise by up to 175,000 by 2031, at least 100,000 new homes and jobs will need to be created over the same period. This brings opportunities and challenges. Hertfordshire Growth Board is ready to respond.

Our collective stewardship is centred on people, place and prosperity. People means enabling happy, healthy, diverse communities who feel they belong in Hertfordshire and can benefit from its success. Place means making our places contribute to people's health, happiness, and well-being without compromising the future or our environment. Prosperity means delivering Hertfordshire's contribution to the UK and national economy while maintaining and further developing a sustainable local economy that creates value for Hertfordshire residents.

While the pandemic has placed a tremendous burden on communities, our vision remains unchanged and is at the heart of recovery. Hertfordshire Growth Board is made up of the County Council, the 10 district and borough councils and Hertfordshire Local Enterprise Partnership. Its 12 members have all signed a Memorandum of Understanding, signalling Hertfordshire's commitment to collaborative working, putting aside individual organisation's interests to get things done. There is a collective understanding that 'the whole is greater than the sum of its parts'.

Here in this feature-length series of exclusive interviews we give biz4Biz readers the chance to find out what motivates three Hertfordshire Growth

Future Townscape: View of TJX Europe Head Office from Clarendon Road, Watford (CGI)



Board members to get behind this joint approach and why it signals such positive change for the county.

Cllr David Williams

Cllr David Williams is Chair of the Hertfordshire Growth Board, Leader of Hertfordshire County Council and Chairman of the County Councils Network.

Why was it so important for Hertfordshire to create a Growth Board? Hertfordshire has an excellent track record of partnership working across two-tier local government, the Local Enterprise Partnership, health, further and higher education and the constabulary. The Growth Board builds on these excellent relationships. Place leadership is a fundamental responsibility for local government – a long term perspective is necessary and can only be achieved if we take a countywide holistic approach to planning, rather than a district by district piecemeal approach. Successful places require collective buy-in from political, civic and business leaders. Hertfordshire Growth Board is a great example of community and purpose in action.

What is the scale of the growth challenge facing Hertfordshire?

Significant. Up to 100,000 homes and jobs are planned to 2031. House price affordability and access to affordable homes is a real issue with huge variation

across the county. Hertfordshire Growth Board is committed to delivering the housing Hertfordshire needs. This includes more social and affordable housing; good and inclusive growth that delivers sustainable communities, housing, and places into the future; and accommodating housing and economic growth with sustainable construction and excellent design that does not compromise the attractiveness of our existing places.

COVID-19 has brought considerable hardships to the communities we serve and the scale of the economic impact cannot be under-estimated. Prior to COVID, Hertfordshire was a net contributor, punching well above its weight in economic terms compared to our relatively small size. Now we are looking at up to 80,000 job losses, sector and area impacts and a staggering £5bn drop forecast in GVA, a key metric for measuring productivity. Clearly, the role of the Growth Board in managing growth and long-term economic recovery has never been so important.

How do you think the Growth Board will help the county overcome some of the challenges it faces? If the past few months have taught us anything, it is that collaboration is key. In the short term this means doing what we can collectively to ensure our businesses

and residents recover from the economic shock of COVID-19 and protect as many of the 80,000 to 100,000 jobs at risk in Hertfordshire as possible. Longer term, we will continue to raise Hertfordshire's profile and secure central government support and investment for scaled and accelerated housing delivery and put in the necessary infrastructure first to support sustainable development.

Patsy Dell

Patsy has extensive experience of leading place-based approaches to growth and development in high growth areas as Assistant Director Growth and Place with Hertfordshire County Council and, before that, in lead roles for nine years in planning and sustainable development at Oxford and Cambridge City Councils. Patsy was appointed Director of the Growth Board in April 2020.

Tell us a little about your background and why you were attracted to this role.

Having worked in place-based growth for nearly three decades, I'm really excited by this role. The fact that it was a newly created position only added to my determination to be successful in supporting Hertfordshire and the Growth Board partners in achieving their



place-based and economic ambitions, particularly from the testing times the county is experiencing because of COVID-19. Making things happen for the benefit of people, places and communities is what gets me up in the morning. In Hertfordshire, there's a large number of partners around the Growth Board table and an ambitious programme to deliver. It's central to this role to support that momentum and delivery, and I'm delighted to be able to do this.

How has the board been structured to work effectively? Hertfordshire Growth Board provides strategic co-ordination around growth and place leadership for the ten councils and Local Enterprise Partnership in Hertfordshire. The Growth Board Governance is through an agreed Terms of Reference and Memorandum of Understanding. Each member organisation is represented and has a seat at the table at all Board Meetings. The membership and all our Board Papers are available to view on our website. Over the last 10 months, the Growth Board has been working closely with Government to shape a new relationship with Hertfordshire. With the Chancellor cancelling the Autumn Budget, announcements on funding and Growth Deals across the country have been postponed, but Hertfordshire is ready to respond with programmes and projects to help UK recovery. That is why we are evolving our governance model to provide greater openness and transparency in what we do. The Growth Board as a formal joint committee will signal the strong local commitment to the Growth Board work, its delivery programmes and co-ordinating role, now and in the future.

What does a new deal for Hertfordshire look like? Hertfordshire, like many other areas, is discussing with Government its place-based growth and recovery ambitions and plans. Hertfordshire's proposals represent a plan to accelerate

recovery from the substantial impact of COVID-19 on the local economy, and to grow its way out of the crisis by focusing on skills, infrastructure, technology and accelerating housing delivery. In overseeing its plans, Hertfordshire Growth Board will act as the overall accountable and decision making body. Securing early Government investment will deliver real impact on the ground. We are hopeful that a Growth Deal will be secured sometime in the New Year.

Cllr Sharon Taylor OBE

Cllr Sharon Taylor OBE is Leader of Stevenage Borough Council; a position she has held since 2006.

How important is the work of the Growth Board in helping Stevenage to achieve its aims? Working with our Hertfordshire Growth Board partners is essential to deliver the infrastructure and much needed affordable housing for our residents, businesses and communities. We couldn't achieve this without partnership working. Hertfordshire has a strong legacy of collaboration, evidenced in how we have come together as a county to proactively respond to COVID-19.

Stevenage is currently undergoing an ambitious regeneration programme. What impact has COVID-19 had on these plans? COVID-19 one of the biggest challenges. I am immensely proud of how everyone at Stevenage Borough Council, our NHS, community groups and other partners have rallied together to keep our residents safe and businesses COVID secure. We have a hugely ambitious £1bn regen programme to deliver over the next 20 years and that has not been derailed. The crisis has accelerated changes in our Town Centre that were inevitable and already being planned for. Our transformative programme reflects these



changes by providing a combination of retail, residential and commercial facilities in order to create a greater natural demand for services from the larger population of people living, working and shopping here.

What does this regeneration programme mean for the town and its people?

Stevenage, as the first New Town, has a legacy of success. It has a very strong advanced engineering and manufacturing base, is home to the biggest cell and gene cluster in the UK, it builds a quarter of all the satellites in space and is home to leading edge defence technology. It also has excellent commuting links to London, Cambridge and the North. The regeneration programme makes it a more attractive proposition in which to live, work, play and relax. Skills development must go hand in hand with our place-based vision to ensure that we challenge low aspirations and achievement and raise awareness of the opportunities available locally. Events such as Generation Stevenage, supported by our major employers in the town, go a long way to giving our young people a stake in its future development and encourage them to aspire to and seek out high-value local jobs.

Michael Budd of Longmores Solicitors answers the typical questions that owners have when they are considering selling their business.

Should I sell the shares in my business or the assets? There are two main ways of buying and selling a business: a sale and purchase of some/all of the assets or business or, if the business is being carried on by a company, a sale and purchase of the shares in that company. On an asset sale, ownership of the assets is transferred from the seller to the buyer. As regards shares, the assets and liabilities of the business belong to the company. The only change is ownership. In addition to tax issues, there may be other reasons which may make a share sale more or less attractive. Selling shares means the seller can walk away on completion as the buyer is taking on the company with all its assets and liabilities. On a sale of assets, the seller remains liable for all liabilities incurred before the sale. Broadly, the buyer will prefer to purchase assets; the seller will prefer to sell shares.

How should I prepare for the sale?

Before you consider selling, get your business ready for sale. Make sure all documentation relating to each part of the business can be presented to the buyer (and have a confidentiality agreement in place before providing it). Avoid trying to run a business and having to provide information to a buyer and answer their many questions. Typically, the buyer will ask about the ownership of the business, the products and services it sells and receives; premises; intellectual property rights; customers and suppliers; directors and senior management; organisational structure; employees; management information and IT systems; and financial records.

What process will the buyer go through to purchase my business? The buyer will go through a due diligence process by



which it and its advisers investigate the business and its assets and liabilities before completing the purchase. Caveat emptor (let the buyer beware) applies. Generally, a seller will not be liable for non-disclosure of information so buyers demand lengthy warranties from the seller concerning the state of the business, its assets and liabilities. If the buyer discovers matters during due diligence that it will not accept it may demand the seller provides it with an indemnity, whereby the seller agrees to reimburse the buyer for any loss which the buyer suffers as a result of the relevant matter.

How will I get the money for the sale?

There are many ways a seller can receive payment. These include a lump sum, instalments, some money may be retained as security for warranty and indemnity claims and some money may be deferred or be dependent upon the future

performance of the company or business. Sometimes, the purchase price is not fixed and the parties agree a provisional figure which is subject to adjustment by reference to a set of accounts prepared as at or around completion. Sometimes the price is based on a value by reference to a multiple of estimated future earnings. Other methods include the parties agreeing a price payable for the target company or business in advance with limited ways in which the sellers can extract value between the date to which the accounts were drawn up and completion. The seller may also receive payment other than in cash, such as shares in the buyer or in loan notes, which are debt securities.



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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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**FREE
CONSULTATION**



ACCESSING GOVERNMENT FUNDING COMES WITH RESPONSIBILITY

At time of writing, as many businesses continue to face financial strain because of the Coronavirus pandemic, there are several government-backed loan schemes giving eligible businesses quicker access to finance.

However, it is important to bear in mind that accessing the financial aid currently on offer does come with considerable responsibility.

The Bounce Back Loan Scheme (BBLs) has been popular amongst small and medium-sized businesses throughout the UK, with over a million businesses securing billions of pounds worth of facilities.

Under the BBLs, businesses can secure a government-guaranteed loan between £2,000 and up to 25 per cent of their turnover (capped at £50,000), with no interest or fees payable for the first 12 months.

Funds secured via the BBLs can be

used for working capital, investment or to support your income, but how you extract funds from the business is something that needs extremely careful consideration.

Failure to take this into account may put you in breach of existing legislation and could potentially leave you with unnecessary tax liabilities.

For example, if you are a consultant and you find that you do not have enough retained earnings or assets within the business, the company cannot pay dividends as these need to be paid out of retained earnings.

If you intend to use the loan to cover your own living expenses you should be extracting the funds via your payroll.

If your company were to subsequently fail and you had extracted funds via dividends when you shouldn't have done, technically these funds can be recovered from you personally.

Clearly, your specific circumstances will dictate exactly what you can and cannot do, but we can support you to ensure that you understand how existing legislation applies to you and to ensure that you do not make any potentially expensive errors of judgement.

If you are unsure about which of the government's support measures you can access, if you are unsure about which is most suited to your circumstances, or if you need help with accounting for any government support you have secured to date, one of our friendly team of experts would be happy to speak with you.

To find out more, visit www.georgehay.co.uk, or call us on 01462 708810.



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Want to find out what opportunities are available locally?

Generation Stevenage is the safe online event designed to help you make the most of your future. Meet the world-class employers on your doorstep.

Join us on Tuesday 01 December, 6-7.35pm, to find out:

What it is like to work for Stevenage's key sector industries

How you can apply for local jobs and apprenticeships

What skills you need to succeed

What to do next



Generation
Stevenage
01 Dec, 6pm

Register online at
www.hopinto.co.uk/generation-stevenage

GENERATION STEVENAGE: THE FUTURE IS IN YOUR HANDS

Stevenage's leading employers are coming together to raise awareness about the opportunities available for young people to pursue careers in STEM (science, technology, engineering and maths).

MBDA, Airbus, GSK, NHS, Cell and Gene Therapy Catapult with Stevenage Bioscience Catalyst are hosting the virtual event on Tuesday 1 December, 6-7.35pm, for up to 1,000 young people, aged 15-18, their parents and carers.

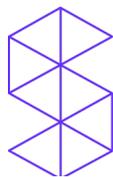
With the event, first held in 2018, now virtual it is expected to reach even more young people within a 10-mile radius of the town and connect world-class employers to a wider local talent pool.

It will be opened by Hitchin and Harpenden MP Bim Afolami and Stevenage Development Board Chair Adrian Hawkins, with each employer championing careers within their sector and making a pitch to Generation Stevenage to apply to work for their company.



Apprenticeships and Skills Minister Gillian Keegan said: "It's never been more important for people to be able to develop the skills they need to succeed. Skills development will play a vital role as we build back better from the pandemic, by ensuring our places and centres of UK excellence can continue to thrive. Generation Stevenage is a brilliant example of a town that has its act together, connecting young people to key sector industries where there is high demand and creating a pipeline for future talent and innovation."

Adrian Hawkins said: "Skills development is central to Stevenage's Town Centre



**Generation
Stevenage**
01 Dec, 6pm

Investment Plan and its narrative for improving lifelong learning and levelling up in the town. Generation Stevenage sends a very clear message to our young people that they are part of the town's exciting future, with opportunities to work for world-class organisations on their doorstep."

Mark Lewis, Headteacher, The Thomas Alleyne Academy, said: "Educating parents and young people about pathways and aspiration is key. We want to ensure that Stevenage families see the high-tech jobs in Gunnels Wood Road as attainable. We must break down the barriers and make employment opportunities in Gunnels Wood Road accessible for all."

One of the employers taking part is Cell and Gene Therapy Catapult. Stevenage is at the centre of the largest cluster of cell and gene therapy companies outside of the US. The growing cell and gene therapy campus in Stevenage is delivering over 1,000 jobs and is home to over 45 companies, 13 of which are in the cell and gene therapy space.

Dr Stephen Ward, Chief Manufacturing Officer, Cell and Gene Therapy Catapult, who will be taking part in the webinar, said: "We welcome this invaluable initiative to drive further development and progress within the cell and gene therapy sector in the UK."

Dawn Bonfield MBE CEng FIMMM FICE HonFIStructE FWES HonDEng Royal Academy of Engineering Visiting Professor of Inclusive Engineering, Aston University and Director, Towards Vision. Past President, Women's Engineering Society said: "Events such as Generation Stevenage show young people that the path to success starts from their own front doorstep. This is crucial in helping students to understand how to move from where they are now to a successful career in a sector which

desperately needs their skills and talent. The event provides further support for schools in Hertfordshire Careers Hub and wider Enterprise Adviser Network to enable students to gain valuable insights into the world of work on a very local level. Students will be able to hear directly from employers and employees about the range of STEM opportunities available to them and the different entry routes they can take.

Students will also be able to listen to apprentices and early career starters about what it is really like to work for these companies, post questions and take part in live polls. Registration is via Hertfordshire Opportunities Portal (HOP), the premier gateway in Hertfordshire to explore careers opportunities.

Bim Afolami MP said: "HOP is a Hertfordshire success story that is set to take the UK by storm. Prior to COVID, Hertfordshire Local Enterprise Partnership identified the need to simplify the complex world of careers advice and connect employers to local talent.

Now, thanks to one easy to use app www.hopinto.co.uk, parents, pupils and residents can access all the resources they need to make informed career decisions and employers can showcase their job, apprenticeship and work experience opportunities. Digital tools such as HOP play a vital part in the UK's economic recovery by ensuring we have the skills to meet the needs of our new and changing industries and reduce our carbon footprint by encouraging people to work locally."

Generation Stevenage is a partnership venture between Hertfordshire Opportunities Portal, Careers and Enterprise Company, Stevenage Development Board and co-organised by educational charity Stempoint East. It is jointly funded by Hertfordshire Local Enterprise Partnership and Stevenage Borough Council. Register here: www.hopinto.co.uk/generation-stevenage



COVID-19 AND COMMERCIAL LEASES

Covid-19 has created some significant issues for commercial landlords. Rachael Spalton at Longmores Solicitors gives some suggestions on how to resolve them.

My tenant has asked me to reduce the rent. Should I agree?

You're under no obligation to agree to reduce the rent. A tenant's requirement to pay rent continues, even if they cannot occupy due to the pandemic.

The Covid-19 crisis has seen the government introduce a voluntary Code of Practice for Commercial Property Relationships, which encourages landlords and tenants to work together to alleviate its impact. While the Code does not change the legal relationship between the landlord and tenant, temporary rent arrangements between them may be needed – such as rent holidays or reduced rent. Be aware that the Code applies until 24 June 2021.

If your tenant requests a rent reduction, they should be clear as to why they need it and also provide financial evidence. As a landlord, if you feel unable to agree concessions, make sure you explain why. However, if you do decide to reduce rent, you should document this in a side letter.

What do I need to consider when agreeing to a side letter?

The duration of the concession. If the rent concession includes other rents under the

lease (such as insurance payments and service charge). And if there will be an impact on rent review.

Make sure you consider if any other consent is required:

- If your property is mortgaged, you may need additional approval from the lender.
- If there's a superior landlord above you, check if their support is needed.

It may be worth getting legal advice on other options specific to your circumstances.

My tenant has stopped paying rent, can I deduct rent payments from their rent deposit?

If there is a rent deposit in place, you may deduct the outstanding payments, provided the document governing the deposit permits it. However, the Code suggests tenants do not need to top up the deposit until it is 'reasonable and realistic' for them to do so. And, if your tenant becomes insolvent, there may be restrictions on your ability to draw funds from the deposit.

Can I forfeit the lease for non-payment of rent?

In March 2020, the government passed the Coronavirus Act 2020. This prevented landlords from forfeiting commercial leases for non-payment of rent until 30 June 2020 but has now been extended until 31 December and will be

reviewed thereafter. As this suspension applies to forfeiture for non-payment, you may be able to forfeit if other grounds are available.

Landlords should also consider the risk of rental voids and business rates liability in deciding whether or not to attempt to forfeit the lease.

Can I recover costs I incur for deep cleaning via the service charge and for any additional Covid-19 related services?

A landlord's liability for providing services and the tenant's liability to pay for services under the lease continue during Covid-19. Most service charge provisions will include the recovery of cleaning costs and an obligation to clean common parts (including deep cleaning).

Landlords will also sometimes have the ability to provide and charge for additional services where it's reasonable to do so. If you are unable to provide certain services or your tenant is in financial difficulties, discuss the situation and negotiate temporary service charge arrangements.



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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.

Adrian Hawkins has been appointed as the chairman of the Stevenage Development Board.

The former deputy chairman of the Hertfordshire LEP will lead the board which was established in March 2020 to deploy government funding allocated to Stevenage through the Town Investment Fund

The government-led campaign has selected 101 towns to provide funding worth up to £25m and has enabled local residents to help decide how this money is spent. The board's role is to provide strategic leadership and to set out a Town Investment Plan with a clear vision, strategy and delivery proposals in place which reflect the ambitions of local people.

Adrian, who was born and raised in a council-owned estate in the town, founded innovative advanced manufacturing firm Weldability SIF in Stevenage in 1980. He is also the chairman and co-founder of biz4Biz, an organisation established to support Hertfordshire business owners and leaders, as well as a patron of business clubs, working alongside local MPs.

Adrian is also the chairman of the Herts LEP Skills and Employment Board having maintained the role for the past six years, working alongside the principals of the Herts based FE colleges and the pro vice chancellor of Hertfordshire University together with local businesses and private skills providers. He remains passionate about lifelong learning and providing vibrant career opportunities to people of all ages, having delivered HOP the Hertfordshire



DEVELOPMENT BOARD APPOINTS NEW CHAIRMAN TO DRIVE TRANSFORMATION IN STEVENAGE

Opportunities Portal a flagship project on behalf of the Herts LEP. He also continues to work with the operational board of the Hertfordshire Growth Hub, developing its purpose and presence for the past 5 years alongside the teams based at the University of Hertfordshire.

Commenting on his new role Adrian said: "I am delighted to be appointed as the chairman of the Stevenage Development Board and to a role which will play a key part in driving forward the development and regeneration of Stevenage. I am deeply passionate about Stevenage having been born here and I see this as a really exciting opportunity to help guide the future direction of our town. One of my key aims for the board is to ensure that we engage with the public and the business community to ensure that this is a regeneration delivered for and by the people of this town.

"We already have a strong set of local and national partners, but I am keen to hear from anybody that wants to discuss potential opportunities in the Town. Together, we can deliver on our vision to transform Stevenage for the better. I am ever mindful of the contributions that the early founders of our town, and many others in successive generations, have made to the evolving story of Stevenage. These are the big shoes whose footprints I am honoured to walk in – and to which I hope to do justice – in delivering further on our shared efforts in the Town."

The board consists of key stakeholders from public sector organisations, private businesses, and not-for-profit groups based in Stevenage and the surrounding areas, to ensure a diverse range of views are represented.

By bringing these different backgrounds together the Stevenage Development Board aims to ensure that the views of residents, businesses and other key stakeholder groups are aligned in order to drive further transformational change in Stevenage, the UK's first New Town. The town is also benefitting from an ongoing 20-year, £1bn regeneration programme with three separate development schemes currently underway. More information about the programme can be found at www.Stevenage-Even-Better.com

Cllr Sharon Taylor OBE, Leader of Stevenage Borough Council said:

"We are delighted to have Adrian Hawkins join us as the independent chair of the Stevenage Development Board. Adrian is Stevenage born and bred, with a passion for the town. He brings with him a wide range of valuable and relevant experience.

"We look forward to working with Adrian and the excellent partners working through the Stevenage Development Board to help attract in further government funding to support our shared ambitions to regenerate the town, create opportunities for residents and achieve our vision for an even better Stevenage."



STEVENAGE DEVELOPMENT BOARD SUBMITS TOWN INVESTMENT PLAN TO GOVERNMENT

A multi-million pound bid for investment in a number of key projects within Stevenage has been submitted to government.

As one of 100 places across the country that has been selected to bid for funding from the Government's Towns Fund initiative, it is hoped that the Town

Investment Plan which has been put forward will help to bring about major transformation.

The Stevenage Development Board was created to bring the funding bid together and Adrian Hawkins, its independent chairman, said: "I am absolutely delighted that so many people in Stevenage have got

involved with the consultation.

"We have received so many ideas which have been fascinating and which have given us plenty of scope to discuss further. It has been a pleasure to listen to the views and ideas of the people of Stevenage who want to see the first New Town return to its rightful role as a



groundbreaking place to live and work.

“With all of these views on board we now have a number of key projects which have been submitted to government that we believe will provide just the transformation which the town requires at this time. It is clear that people see the benefits which greater innovation in our sciences brings and more support for our artistic and cultural activities.”

Projects which have been submitted relate to a number of key areas including connectivity, arts and culture, regeneration

and land use and skills and enterprise.

Among the key areas which Stevenage Development Board has placed a focus on are developing sustainable travel links between communities for both their jobs and their leisure activities. The bid, which is for £50m, will also aim to boost the growth of businesses in Stevenage which have a national and international base. The heritage of the first New Town is also a key focus and it is hoped that among the projects there will be the chance to reflect on and reinterpret this for future generations.



The Town Investment Plan was submitted on Friday October 30th and the Stevenage Development Board is hoping to hear back from Government by the end of the year.



ESTATE PLANNING AND YOUR PENSION



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It wouldn't have been immediately obvious to many people watching the 2014 Budget that the government was unveiling radical pension reforms.

That's because the change announced by the Chancellor was, at least on the face of it, simply a tweak to the tax rules on pensions. It meant that members of Defined Contribution (DC) pensions could access their entire pension pot from the age of 55 without incurring heavy tax penalties. Up to 25% could be taken tax-free, with the remainder taxed at the saver's marginal rate instead of the previous 55%.

However, in practice, the Chancellor's package of reforms, which took effect in April 2015, changed the entire pension landscape. It also affected the tax treatment of pension funds at death and the complete package created an opportunity for those looking to pass on wealth to their loved ones as tax-efficiently as possible.

Leaving a legacy

HM Revenue & Customs took £5.4bn in IHT receipts in the 2018/19 tax year. If current trends continue and the existing rules remain in place, those takings could reach £10bn a year by 2030, according to Canada Life.

While IHT still only affects a relatively small number of families, its impact can be considerable. The tax is charged at 40% on the amount of any inheritance passed on above the nil rate band, which for more than a decade has stayed at £325,000. Someone passing on their main home to a direct descendant can also benefit from the main residence nil rate band, currently £175,000.

Cushioning the blow

The good news for those worried about



IHT is that there are several ways of mitigating its effect or avoiding it altogether. That includes by factoring in any DC pension funds you have. If you have a DC pension fund (whether it's an occupational pension, personal pension or self-invested personal pension scheme) you can usually complete an Expression of Wish, which tells the trustees of your scheme who should ideally get any money left in your pension fund, or receive any other death benefits from the scheme, when you die.

This can be amended over time, ensuring that it continues to reflect your wishes and incorporates any changes in your preferences or circumstances. And because the trustees ultimately have discretion as to whether they follow your wishes or not, this money usually won't then count as part of your estate for IHT purposes.

Death, taxes and drawdown

Prior to the 2015 reforms, the hefty tax on pension pot withdrawals meant that for most people, taking their allowable tax-free cash and then buying an annuity with their remaining pension fund was the only realistic option. With the reforms, however, leaving pension money invested and drawing it down as needed has become the more mainstream option. Just 11% of people accessing their pension pot in the 2018/19 tax year used it to buy an annuity, compared with around 90% prior to the pension freedoms.

Before 2015 a pension fund could only be passed on tax-free if it hadn't been drawn on yet. Now, if you die before age 75 it can be passed on tax-free even if you had started drawing on it. That's unless you had exceeded your Lifetime Allowance for pensions – currently £1.073m for most people – when a Lifetime Allowance Charge would be payable.

If you die after the age of 75, your beneficiaries will be liable for tax on the pension fund they inherit. The amount paid depends on whether they take it as a lump sum or as a retirement income, when they would pay income tax on it at their marginal rate.

Since 2015, it's also been possible to nominate anyone as a beneficiary for your drawdown pension fund and any future payments made from it. That person no longer needs to have been financially dependent on you. So, you can nominate a specific individual (or individuals) to keep benefitting from your pension fund after you die. They will be able to continue doing this – passing the fund on to their own beneficiaries in time where relevant – keeping the remaining money in the tax-efficient pension wrapper until it runs out.

While this might sound trivial, for some families it is anything but. It means that pensions can now be an effective way to transfer wealth between different generations within a family, and to non-taxpayers, such as grandchildren and non-earning spouses or civil partners.

The bigger picture

All of this has helped make pensions more attractive as a tax planning tool. But there is a big caveat to keep in mind: you can only pass money on if you haven't exhausted your funds by the time you die. Spending the inheritance is one way of approaching the thorny issue of IHT, but for obvious reasons it's not always a popular one with families. In other words, being able to pass on drawdown funds at death means being able to strike an appropriate balance between drawing down the income you need during retirement while making sure your funds last for as long as you live – and beyond. This is a complex area, and one in which the experience and expert knowledge of a professional financial adviser can make all the difference. At Richmond House Wealth Management, we can walk through the various issues with you and help you understand whether you might benefit from building your pension into your plans for passing money on.

Is estate planning on your mind?

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Important information

This article is provided by Richmond House Wealth Management for general information only and takes no account of personal circumstances. It is not a recommendation to buy or sell. Please be aware that the value of investments can fall as well as rise, so you could get back less than you invest. Tax treatment depends on individual circumstances and may be subject to change in the future. Laws and tax rules may change in the future without notice.


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YOUNG PEOPLE ARE NOT THE ISSUE

As someone who has had the opportunity to make my own way in life, I am extremely keen on the process of social mobility and ensuring everyone has the same chance to get along in life if they want to. However I am growing more concerned at how the system is inadvertently holding people back. When I think about my life and the steps along the road I took, many of the social advantages of the 1970's are non-existent now. Let's be honest, a good career, a nice place to live and a happy relationship are the basic expectations of us all and having money to enjoy all three is paramount to achieving happiness.

We are in the midst of a global pandemic, the NHS is overloaded with demand and we are struggling to find nursing staff, a factor evident in the system way before COVID-19 appeared on the scene. We resort to recruiting nurses from afar, i.e. countries like the Philippines and other helpful countries around the world yet we have a real opportunity to develop this talent here in the U.K. and we singly fail to do so. Why? We pay a considerable amount for the process of finding these members of staff internationally yet fail to invest similar amounts in guaranteeing apprentice salaries on behalf of Hospitals keen to provide apprenticeship opportunities and use their levy to do so.

Why? During my years chairing the Skills and Employment board for the Herts LEP, I was fortunate to Chair the Degree Apprentice Development group at the University of Hertfordshire and have seen the truly excellent training facilities for nursing in Hatfield, but why aren't they full with today's students for tomorrow's hospitals? Why aren't we making it easy for young people to be channelled into these really important careers?

We often show concern at the lack of vocational skills and many believe that "dirty" trades are a big turn off for today's Students who would prefer fame and fortune in other ways, but are we really trying to engage with young people and offer these opportunities? I think not. We have an educational system in this Country which has been created by academics and favours academia, and whilst I fully agree that we all want the very best opportunities for our students and must strive for the best qualifications, there are some very lucrative careers in society for those that might fail the academic route but excel in vocational skills. Following a conversation recently with Gill Worgan, Principle of West Herts College group, I was intrigued at her concerns that some students are unable to access Apprenticeship opportunities because of the GCSE English and Maths

requirements. Gill advised that for students accessing other qualifications, West Herts has created a college-based certificate in Maths and English which celebrates the skills students are developing in the subjects while they are progressing towards full qualification achievement. In particular, the certificates celebrate the particular skills they have developed that are linked to the occupations they aspire to. Although students may not achieve the full GCSE English and Maths qualifications or be able to access an apprenticeship, it does provide confidence to students and employers that individuals have the English and Maths knowledge needed in specific industries and occupations. This made me think of the CSE and the GCE qualifications available in my days at school that enabled so many students then, the opportunity of a trade career. Perhaps without changing the curriculum at all, a lower GCE pass mark could be introduced, to indicate a lower qualification, but still enable a student to pursue an Apprenticeship and a career.

It's clear that simple changes can be made to the system to help students achieve a happy and settled life style in society. We need people both academically and vocationally inclined to build a better Britain, whilst we wage war against the pandemic and the fallout from Brexit. Is it possible that some of these changes are so simple that they remain overlooked?



ADRIAN HAWKINS

Chairman biz4Biz,
Publisher Insight Magazine

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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.

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A comic book panel featuring a woman with blonde hair, looking thoughtful with her hand to her chin. The background is blue with a white dot pattern.

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