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Insight

| MAY 2016 | ISSUE SEVEN |

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Demonstrating both high prosperity and inclusion

Publisher Adrian Hawkins

Editor Louise Case

Art Editor Jane Males

www.jabbercoms.com

@jabbercoms

T:0330 9001 777



HAVE YOU MADE YOUR MIND UP?



The EU referendum is just around the corner and I wonder if you have made your mind up which way to vote. I must say that I was surprised with the intervention of President Obama and the intimation that the UK would be on its own if we decide to reach for the Brexit. There was a suggestion that the UK would be alone if World War Three started and we would be at the back of the queue should we desire a trade deal with the USA. It took the Rt Hon Peter Lilley MP to remind me that the USA only joined the Second World War when the Japanese bombed Pearl Harbour and one has to ask why it has taken the USA 44 years to come even close to a trade deal with the EU which is still not ratified.

You can read more of Peter and Sir Oliver Heald QC's thoughts on EU membership inside this edition of insight, we hope you enjoy it.

Adrian Hawkins

Co-Founder & Chairman biz4Biz

Chairman Weldability Sif established 1925, Director and Trustee of the Weldability Sif Foundation, Herts LEP Main Board, Chair of the Hart Schools Trust.

CONTRIBUTORS

Adrian Hawkins

Co-founder and Chairman biz4Biz, Chairman Weldability Sif established 1925, Director and Trustee The Weldability Sif Foundation, Herts LEP Main Board, Chair of the Hart Schools Trust.

Lucy Gravatt

Communications and Engagement Manager Hertfordshire Local Enterprise Partnership

Lucy Hann

Managing Director of Hart Learning & Development

Francis Hooke

Managing Director & Principal Consultant, Hook & Co

Clare Holt

Fundraising & Marketing Director, Celtic Harmony

Negin Parvizi

Head of Marketing Services, University of Hertfordshire

Andrew Sykes

Director biz4Biz, Chairman rhg Insurance Brokers

Stella Wilkinson

Marketing Executive, Exemplas

Anita Wynne

Director Beststart Human Resources

NEWS



£1 billion needed to regenerate Stevenage town centre

Stevenage First - a partnership involving key stakeholders, Stevenage Borough Council, Herts County Council, Herts Chamber of Commerce and Herts Local Enterprise Partnership - is working with potential investors to try and raise £1 billion that is needed to build new housing, shops, restaurants and entertainment facilities to create a new town centre.

Feasibility studies are going to be carried out by £15 million secured funding from Herts LEP. The area

from Stevenage Leisure Park to Town Centre Gardens and the start of the Old Town to Six Hills Way including a fully revamped railway station will be covered.

Andrew Percival, Stevenage First chairman and Herts LEP board member said: "We're committed to regeneration of Stevenage which will bring much needed investment and ensure that the town realises its full potential as a great place to live, work and do business."

Great new service for all biz4Biz members

What is the Business Support Service?

biz4Biz have knowledgeable members who are confidential and trustworthy individuals and are well known for their expertise in their particular field.

This service is available to all biz4Biz Members. For your first consultation, each Member will be given a voucher entitling them to a FREE 60 minute 1-2-1 consultation, potentially valued at £350 (by arrangement) with your chosen expert. Additional support over and above this may be subject to a cost to be agreed between yourself and the expert. To book an appointment with one of our experts, please contact Louise Case by email secretariat@biz4biz.org or by telephone 01462 478031.

biz4Biz local business survey

We want to engage with the local business community in Hertfordshire to find out what business managers and owners think about a range of issues that affect their businesses. As a start we have put together this brief survey. We hope you can spare a few minutes to complete it at <http://www.biz4biz.org/survey.php>

MUMS ENTERPRISE ROADSHOW FOR AMBITIOUS MUMS

The Mums Enterprise Roadshow is set to launch its first event for ambitious mums on Thursday 9th June in Rickmansworth and Broxbourne on Saturday 18th. They are expected to attract mums from all over the South-East and are in partnership with Virgin StartUp, Talented Ladies Club and My Accountant Friend.

There will be representatives from successful local and national businesses and expert exhibitors. The show will include practical workshops, speed networking and a chance to put questions to successful woman that have already started their own businesses. Lindsey Fish who is the founder of

Mums Enterprise Roadshow and Little Fish Event Management Ltd, knows first-hand the challenges that mums face when looking to return to work after maternity leave or a career break.

I met and was inspired by many ambitious mums who were already running successful businesses. I realized that the event would be a great way to bring together all the support, services and opportunities that are out there for ambitious mums.

The aim of the event is to inspire women everywhere to pursue happiness in their working lives.

www.mumsenterprise.events



NEW RAIL LINKS SET FOR STEVENAGE

Stevenage will benefit from new rail links to London and Edinburgh when a new budget rail service is introduced.

Train company FirstGroup plc has been given permission to run new services from London King's Cross to Edinburgh from 2021 by The Office of Rail and Road regulator. Fares will be less than £25 and there will only be one class of carriage.

Stevenage MP Stephen McPartland has welcomed the new services. He said: "I supported the proposal from FirstGroup for new services as I believe these are incredibly exciting plans and demonstrate how important Stevenage is to the economic recovery."

FirstGroup says it will operate five trains a day each way, from London King's Cross to Edinburgh, stopping at Stevenage, Newcastle and Morpeth, by 2021.

NEW HOMES PLANNED FOR GREEN BELT SURGE BY A QUARTER IN JUST 12 MONTHS

Some of the most beautiful parts of England are under attack from developers after campaigners uncovered a huge jump in the number of planned new homes on our protected green belt.

Last week CPRE research revealed that at least 275,000 houses are planned for England's Green Belt. This figure is 25% more than last year and almost 200,000 more than in 2012, when the Government introduced its new planning policy - the National Planning Policy Framework (NPPF)

The Conservatives fought the general election last year on a manifesto commitment to "protect the Green Belt" yet with rising levels of new building planned for our green belt it seems to undermine claims that the Government want to protect the land.

The green belt around London is most under pressure, with 117,208 homes proposed, a rise of 35 per cent in just 12 months.

More housing on the green belt is planned in Hertfordshire and Surrey, while 2,000 homes are set to be built in Redbridge and 450 homes near Sevenoaks, Kent, according to the research.



ARE YOU READY FOR THE LEVY?



HART
LEARNING GROUP

a combination of on and off the job activities.

The better and more joined up your work in the engagement phase, the easier you'll find it to attract and retain the best candidates for your apprenticeship and other vacancies.

From April 2017 all businesses in the UK with a payroll bill greater than £3m per year will have to pay a new apprenticeship levy. The levy will be charged at 0.5% of payroll above £3m, i.e. £5,000 for every £1m of payroll above the threshold. We reckon that over 250 businesses in Hertfordshire alone will have to pay.

With a year to go, we're already seeing the levy give businesses pause for thought about how they engage with apprenticeships. Some will recruit apprentices for the first time as a result of the levy, some will expand existing programmes – and others will simply pay the levy as a tax.

As you think about how your business might respond to the levy we'd encourage you to start by thinking about your wider approach to bringing on talented young people – including but not limited to apprenticeships.

That wider approach needn't be expensive and time consuming. Often we find that it's about joining up the

different things you're already doing across three distinct phases of business engagement with emerging talent: engaging, training and progressing.

Engaging

First you need to think about how you are developing a relationship with your future workforce. It's about working with young people to help inform and inspire them about careers in your sector, and giving them their first experience of the workplace. We find that many businesses are already doing a great deal in this phase under a community engagement or social responsibility banner.

Training

At the heart of it all is how you attract and then train young people when they first join your business. Particularly given the advent of the levy that could very well be through an apprenticeship. There are now apprenticeships available for over 1,500 different job roles. There's more flexibility than ever about how programmes are delivered through

Progressing

Finally, think about what happens next. If you're going to retain your best young talent in a vibrant labour market, you need to offer clear development and progression opportunities beyond the initial training – whether that's career pathways, further training, or something else.

We're realistic people. We know that you have a business to run, that every penny you invest, and every hour your people spend away from their day jobs is a cost to you. Hart Learning & Development is here to help you get the best possible return on your investment in emerging talent – through the levy and beyond.

For more information on the levy and how we can help you get best value from your investment why not read our levy guide. Available at <http://www.hartld.co.uk/apprenticeship-levy/> follow us on Twitter (@hart_ld) or email enquiries@hartld.co.uk.

FORTHCOMING EVENTS



Lunch at the House of Commons

House of Commons is the lower house of the Parliament of the United Kingdom of Great Britain and Northern Ireland which, like the House of Lords (the upper house), meets in the Palace of Westminster. The House is an elected body consisting of 650 members known as Members of Parliament (MPs). The House of Commons of England evolved at some point during the 14th Century becoming the House of Commons of Great Britain after the political union with Scotland in 1707 and then assuming its current title after the political union with Ireland in the nineteenth century.

Dining Room B is situated in one of the most iconic buildings in the world. No other venue is more instantly recognised than the Palace of Westminster. It is impossible to walk through its corridors or dine in its imposing function rooms without a deep sense of awe.



LETCORTH GARDEN CITY OPEN GARDENS

Over 20 gardens in the world's first Garden City covering every aspect of gardening and size of gardens. Some have quirky features, others more cottage style, some set around 1905 cottages. There will be refreshments and plant sales at some gardens

A free Park and Ride will operate from the Spirella car park every 30 minutes. Two Heritage Foundation minibuses will tour the gardens from Spirella. Minibus stops will be marked along the route. The ticket has details of all gardens and a map.

Proceeds of ticket sales are shared between British Red Cross, Home Start, Garden House Hospice, Jackie's Drop In and Leisure Direct.
Sunday 19th June 2016, 11am to 5pm
Cost: £5.00 in advance or £6.00 on the day
 For further details og.lalg.org.uk

LIVE LIKE A CELT

Have you ever wondered what it was like to live in ancient times? Have you ever wanted to try your hand at the skills our ancestors used? Or did your little ones come to us with their school and would love to come back? Now you can! You and your family will have your own Celtic guide who will lead you through your day exploring ancient Britain. Make your own bannock bread from grain to loaf, take part in Celtic workshops, train as a warrior, meet the owls and let our storyteller take you back to a time of heroes and giants!
Sunday 29th May - Tuesday 31st May 2016
www.celticharmony.org

DATES FOR THE DIARY

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

Friday, 17th June 2016

Lunch at the House of Commons, London 11am - 3pm

Thursday, 21st July 2016

biz4Biz Connexions, Letchworth Hall Hotel 7am - 9am

Thursday, 18th August 2016

biz4Biz Connexions, Letchworth Hall Hotel 7am - 9am

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



EU DEBATE

Business group biz4Biz held a lively breakfast meeting recently when MPs Peter Lilley and Sir Oliver Heald debated the forthcoming EU vote. With Peter supporting the leave campaign and Sir Oliver backing the stay camp, here are the thoughts of both men.

Peter Lilley:

I love Europe I did an apprenticeship in a French laboratory and have been a chairman of a European company. I have owned a house in France for 30 years, speak French and in 1975 campaigned to keep Britain in Europe. But Europe isn't the same as the European Union and its not the same Common Market we joined. This is about 2 things democracy and prosperity and the two are linked. If a government doesn't deliver rising living standards they get chucked out. European government is 28 commissioners who are unelected and if they get it wrong they won't get chucked out and we know that because their principle project is the Euro which has been a catastrophe. Millions of Europeans have lost their jobs but no commissioners have lost theirs. Mercifully we stayed out of the Euro. We have done well by staying out of it and that's what this is about, it is about taking back control of our money our laws and our borders. 50% of our laws come from Europe, a net £10 billion a year goes to Europe and this could be used in our country. We



also need to control our borders. No party wants to stop immigration but we should have the power to say how many people, what skills and when do they come. This is not a choice between status quo and change. The EU is embarking on its most radical change in history, the 5 presidents got together recently to create a political union to save the Euro. Its aim is to enforce laws and policies throughout the territory, otherwise like other small stateless currencies it would collapse. Do we want to be part of a United States of Europe distinct from it? We're not always right and we make our own mistakes but we have to make our own decisions.

Sir Oliver Heald:

We are better off in Europe, safer in Europe and stronger in Europe.

My grandfather was a businessman from Yorkshire who was fond of sayings and one of his sayings was if something looks too good be true then it is and if people say we can have all the benefits of the EU but it won't cost anything and we won't have free movement then this is just too good to be true. We do have a single market where there is free movement of service and capital. Of course there is the free movement of workers which can be controversial. Before we had a single market we could export lawnmowers to Germany for instance but they had to be defined by the Germans which would put up barriers to this sale. All this has been set aside in the EU single market. The EU is a unique and precious asset. It is good for Hertfordshire. If you look at a company like Johnson Matthey



making the auto catalyst this has been helped by the European Union and has lead to a doubling of staff and 15-fold increase in share prices. In Stevenage MBDA is a world leading business as is Airbus thriving in part of the single market. In Letchworth Altrio is supportive of staying in the union as they realise it is in our best interest as a business. Some have spoke about free trade agreements but Europe has negotiated 50 so far among them with Japan and Australasia and will have 83% of our trade covered by free trade agreements. It is also popular to talk of it as a mass of regulation. Previously there was too much regulation from the EU but they have learned their lesson. Didn't we all learn lessons from 2008 and if the European is learning lessons then that's a good thing. In terms of security we are not saying it would be impossible to rebuild security structures in the summer if we left but in a time where we need to track terrorists and dangerous people is it sensible throwing away this work. The power to run your own affairs is



an important thing but if you want the power to be involved in key decisions such as pushing back Russia or what is happening in Calais or influence the single market you need to be in international organisations. These are ways we pool our sovereignty, we share it to gain strength. Some say we should sit in Britain and look after our own affairs. But we are a vital link in the centre of Europe. All of our friends want us to stay in the EU because they want us to have this position and place in the world. We've clawed our way



back from the difficulty of 2008 with a good plan and we are carrying it out, we have good security are strong in the world and influential. Do we want to change all that ?

DARREN ISTD



THE CUSTOMER IS NOT ALWAYS RIGHT

One topic that we've recently been discussing with small business owners is problem customers, and more specifically, customers who receive a product or service and then choose to withhold payment.

Virtually every small business owner has a story to tell about a problem customer. Even with the best product or service in the world, it seems that the time will inevitably come when the customer from Hell engages with your business.

When this happens it can shake even the most hardy small business owner to the core. Feelings of stress, worry, anger, fear, regret, etc., abound. Cashflow problems for you often follow – leaving you unable to pay your suppliers, your staff or yourself.

Here are some tips to help you better handle the problem customers and to

minimise your exposure to financial losses and reputational damage:

- Quality potential customers – Before you agree to provide a product or service to a customer, check for warning signs. Is the customer from a sector, or industry that you've previously had problems with? Anything concerning in a Google search?
- Don't use terms and conditions downloaded from the internet. Bespoke terms and conditions aren't cheap, but the investment could easily be worth it if one day they make the difference between being paid or not paid.
- Ensure your terms and conditions reserve the right to apply late payment fees and collect costs associated with debt recovery. These clauses will allow you to incrementally increase pressure and hopefully get paid without having to go to court.

- By breaking a project down into periodic deliverables and using staged payments, or even up-front payments, you can reduce your financial exposure significantly.
- If possible, use Direct Debit. GoCardless is a popular option.
- If it looks like things might be going wrong then talk to your solicitor sooner rather than later, ideally the same solicitor who drafted your terms and conditions.
- Communicate with your customers. If you continually talk to your customers you will stand a better chance of spotting a potential problem. You can then take action to put things right sooner, and hopefully reduce the chances of a full-blown dispute arising.

FRANCIS HOOKE

Business Strategy Consultant
and Director
HOOKE & Co. Business Strategy

AMBITIOUS BUSINESSES IN THE COUNTY REAP THE BENEFITS OF LOCAL BUSINESS SUPPORT

There was plenty to celebrate in March as Hertfordshire Growth Hub reached its first anniversary. Since its launch 530 SMEs in the county have received support, with nearly 200 of these benefitting from in-depth advice from the specialist team.

The Growth Hub helps established businesses with real potential for growth to access the support they need. Amanda Freeland, Growth Hub Manager, explains, “We understand the challenges of growth, and we’ve got specialists who can help businesses overcome the barriers to growth in order for them to realise their full potential.”

Keeping businesses growing

Industry experts in finance, innovation and technology, skills and HR, and sales and marketing form the specialist adviser team who work with Hertfordshire businesses to understand their needs and help make business growth a reality. The support businesses receive is powerful, targeted, impartial and completely free.

David Zerny, Head of Marketing at M25 Marketing says, “Small businesses need all the assistance they can get - in this county we are fortunate to enjoy the support and expertise of Hertfordshire Growth Hub.”



Events - designed for growth

A diverse programme of events has been positively received by businesses across the county. In particular the ‘Grow your consultancy business’ event, first launched in December last year, attracted such a high demand that it has now become a flagship event for the Growth Hub – they hosted their latest one earlier this month with future dates planned.

Events are run throughout the year, providing the opportunity for businesses to meet the team of advisers, gain insights from experts in specialist fields as well as the chance for face-to-face networking with like-minded businesses. These events are always popular so interested

businesses can find out what’s on by subscribing to their free newsletter.

Amanda concludes, “It’s been a busy first year for the Growth Hub. I’m so proud of what the team and local businesses have achieved in this time. We look forward to building on the success of year one and continuing to boost business growth in Hertfordshire.”

Get in touch

Get in touch with the Growth Hub to find out how the team can help you grow your business and to book your place at their events. Call 0844 725 5575, email enquiries@hertsgrowthhub.com or visit their website www.hertsgrowthhub.com.



Hertfordshire Growth Hub

Local support and advice for Hertfordshire businesses

BUSINESSES' FUTURE GROWTH WILL BE 'DAMAGED' WITHOUT SIGNIFICANT EARLY INVESTMENT IN WEST ANGLIA MAIN LINE

Businesses between London and Cambridge are calling for significant improvements to the West Anglia Main Line to enable the region to fulfil its economic potential.

That was the conclusion from those attending a West Anglia Taskforce event held jointly by Hertfordshire Local Enterprise Partnership, South East Local Enterprise Partnership (SELEP), and the London-Stansted-Cambridge Consortium (LSCC).

In addition London Stansted Cambridge Consortium called on the Government to act quickly and deliver a 21st Century rail line for a 21st Century economy.

The West Anglia Rail Line is a vital part of the region's infrastructure and links key towns such as Hertford, Broxbourne, Bishop's Stortford, Harlow and Cambridge as well as Stansted Airport, with London Liverpool Street and Stratford.

At present the two track railway is not able to cope with the mix of train services on it or accommodate a predicted 39% future growth in passenger numbers. The West Anglia Taskforce is calling for investment into a package of improvements that include two new rail tracks between London and Hertfordshire to provide the faster, more reliable and frequent rail service that is needed for businesses to thrive and take a first step towards Crossrail 2.

London Stansted Cambridge Consortium (LSCC) used the event to call for a series of early upgrades that would improve journey times and capacity as early as 2021, and not 2033 - as predicted by



Network Rail, and at the same time secure the maximum value from the Government's investment in the proposed Crossrail 2.

Cllr Kevin Bentley of West Anglian Taskforce, LSCC Deputy Chairman, board member of SELEP and Deputy Leader of Essex County Council, said: "The West Anglia Taskforce is already having a significant impact on strengthening the case for rail investment in our region. The £80m in the 2016 Budget to develop Crossrail 2, plus the strong support from the National Infrastructure Commission and Network Rail's Anglia Route Study all demonstrate significant progress to bring forward investment in the West Anglia Mainline."

"However, businesses need to see improvements happening quicker to give them the confidence to keep delivering the economic success story of the London-Stansted-Cambridge Corridor. Mark Prisk, MP for Bishop's Stortford, outlined the case for investment to the 60 plus business leaders and local authority

representatives attending the event at the Rhodes Art Complex, Bishop's Stortford, on Monday 23 May.

He said: "This investment is long overdue. The railway line links two economic drivers for the UK economy: Cambridge and The City of London. Stansted is a hugely important asset here but without investment in the train line how will it cope with the expected growth in passenger numbers?"

Mr Prisk MP said the Taskforce, chaired by Sir Alan Haselhurst, had widespread cross-political support and had also brought together the four neighbouring LEPs and local authorities. He urged businesses to now 'come on board': "Ministers want to hear the views of businesses. Help us to bang the drum to make sure our voice is heard loud and clear in Whitehall."

Cllr Linda Haysey, East Herts District Council leader and Hertfordshire LEP Board Member, also called on businesses to help make the economic case for investment to Government and call for action sooner rather than later.

She said "Hertfordshire LEP actively supports the West Anglia Main Line

improvements and Crossrail 2. We are currently refreshing the LEP's Strategic Economic Plan and the West Anglia Main Line is emerging as a key priority."

Cllr John Barfoot, Bishop's Stortford East and Chair of Business Stortford said: "I fully support an upgraded West Anglia Main Line as a faster and more frequent rail service would deliver a significant economic boost to the London, Stansted, Cambridge corridor. Better transport links between London and Cambridge would be welcomed by the business community in Bishop's Stortford and make it an even more attractive base for European and international businesses."

Dr Neville Prior, CEO and Chairman of Cornelius Group in Bishop's Stortford, a leading European manufacturer and distributor of speciality chemicals said: "A properly integrated transport system that supports international business is

absolutely critical. As easily as a business can move into the area it can also move out if conditions are not right. There are costs for doing and not doing anything."

Richard Daniel, CEO, Raytheon UK, based at the Harlow Enterprise Zone, said: "As a global business providing state-of-the-art electronics and mission systems, Raytheon relies on fast and reliable access, bringing customers, staff and supply chain partners together.

"We have chosen to create our Technology Centre, with a staff of more than 350 people in Harlow. The right transport connectivity is important to allow our business to compete globally and so we support the work of the West Anglia Taskforce in delivering both short and long-term improvements."

Andrew Cowan, Chief Executive, London Stansted Airport said:

"With Government signalling the green light in the Budget to progress Crossrail 2 and associated four-tracking, it's vital the Taskforce now focuses its attention on securing short term investment to reduce journey times and improve reliability on the railway to the airport and Cambridge. These improvements were promised over two years ago by the Airports Commission to help Stansted play a bigger role over the next 15 years before a new runway is built in the UK.

"Timely, affordable and deliverable rail improvements will not only provide a boost to Stansted's global connectivity but help sustain the Eastern region's strong track record of economic growth and innovation."

Find out more about the role of the Taskforce <https://www.london.gov.uk/what-we-do/transport/west-anglia-taskforce>



Hertfordshire Local Enterprise Partnership is now delivering The Careers & Enterprise Company Programme in the county. Its ambition is to:

- **INSPIRE AND PREPARE YOUNG PEOPLE FOR THE FAST CHANGING WORLD OF WORK**
- **SHAPE THE FUTURE WORKFORCE TO MEET YOUR BUSINESS NEEDS**

IN ORDER TO TURN THIS AMBITION INTO REALITY WE NEED YOUR HELP

We are now recruiting senior leadership volunteers from the local business community to act as Enterprise Advisers to engage with schools and colleges.

The key benefits for your business are:

- to belong to a local network committed to resolving skills issues
- to tailor the development of your current and future employees

GET INVOLVED

Contact Senior Enterprise Co-ordinator Daniel Gendle
Call: 07464 678767 **Email:** daniel.gendle@hertfordshirelep.co.uk

Hertfordshire
 Local Enterprise Partnership

PERFECT PRODUCTIVITY



what they want from each role – the tasks and responsibilities – but also the time frames for work to be done and the behaviours they wish employees to display. If we do not spend the time establishing exactly what the standards of performance are, we should not be surprised when employees do not exhibit them.

Introduction

We have become accustomed to hearing that UK productivity falls short of other developed countries. Employee productivity measures the output per worker over a period of time and is an important factor in determining the potential of the economy to grow. It is a multi-faceted problem requiring a range of coordinated solutions involving solid HR practices.

Establishing the business direction

When the organisation knows where it is going it can formulate a plan to identify what it needs to do to get there. In the modern service economy, this will be biased towards people – what roles/functions are required; how can these be filled; what behaviours you want employees to exhibit; and how quickly you want to see results.

Establishing the standards

It is down to the employer to outline

More 'immediate' performance management

All employees need to hold themselves accountable for delivering the results associated with their role. However, for this to occur, employees need regular and more immediate feedback on their performance. Monthly reviews are far more effective and, although at first sight this may appear as a huge time burden, with the use of tablets or laptops, the documentation of the conversation and actions for the following month can be recorded.

Training

It is estimated that poor management accounts for around 25% of the productivity gap. With flatter organisation structures, many managers are in their roles due to their technical rather than management skills. Managers should receive training in a range of areas but in particular motivating staff; giving feedback; and managing poor performance.

Reward and recognition model

The final part of the coordinated solution is to recognise and reward the behaviours you want to see to increase productivity. This is more than just performance-related pay, we should think more broadly to include, for example, benefits associated with health and wellbeing.

Conclusion

All business owners want to see their businesses prosper which will inevitably involve maximising productivity. If every business adopted this coordinated approach, then productivity levels would ultimately increase both within each organisation and then collectively across the economy. For further advice on this complex area of Human Resources or any other related matter please call 01438 747 747 or email AWynne@BeststartHR.com. : ltp@hertfordshire.gov.uk



ANITA WYNNE

Director Beststart Human Resources
Chartered Fellow of the Chartered
Institute of Personnel & Development

NEW DEGREE APPRENTICESHIPS HELPING YOUR BUSINESS TO GROW



From 2017 all businesses with a payroll of more than £3m will be required to pay an apprenticeship levy.

The new levy is set a rate of 0.5% of your wage bill and is a key way for the government to fund apprenticeships. However, by hiring apprentices, businesses in Hertfordshire can access significant incentives to reduce their fees, upskill their staff and encourage loyalty.

In order to encourage an uptake and achieve its aim of 3 million apprenticeships 'starts' by 2020, the government recently introduced Degree Apprenticeships which combine an academic university degree with practical experience. Following consultations with local employers, the University of Hertfordshire will be launching two new degree apprenticeship programmes in September 2016 and another in 2017.

These courses are designed to enable your business to bridge the skills gap, allowing your staff to utilise and apply

their new skills within your organisation immediately. By investing in your employees' futures, your business will also benefit from increased productivity. With 71% of apprentices staying with the same employer*, this will enable you to build a dedicated and highly skilled workforce to meet your organisation's needs today and in the future. You will also receive significant support, with up to two thirds government funding.

Almost nine out of every 10 apprenticeship employers hoping to achieve business benefits believe that apprenticeships deliver – including 89% reporting that it has helped their business improve the quality of their product or service.

All University of Hertfordshire Degree Apprenticeship programmes offer personalised learning for your business. They have been created by employers, for employers. The University will work in partnership with you to deliver and assess the schemes through a combination of classroom, online and work-based learning, delivering practical

skills and industry knowledge to support development in the workplace.

Apprentices will benefit by earning while they learn, qualifying with a degree whilst avoiding a student loan, as well as gaining significant and valuable on-the-job experience and pursuing a reliable route to a great career. After finishing, the majority of apprentices (90%) remain in employment.

Degree Apprenticeship courses available at the University of Hertfordshire include:

- BA Chartered Manager: Business and Management
- BSc Digital and Technology Solutions Professional
- BSc Electronic Systems Design and Development Engineer (from 2017).

For further information on University of Hertfordshire Degree Apprenticeship programmes, contact Business Development at be@herts.ac.uk or call 01707 286406. For more information on CPD, training and business services, visit: go.herts.ac.uk/business-services.

THE INSURANCE ACT

WHAT BUSINESSES NEED TO KNOW



ANDREW SYKES

Director biz4Biz, Chairman rhg
Insurance Broker

The Insurance Act, a piece of legislation designed to modernise and support the growth of Britain's insurance industry, received Royal Assent on 12th February 2015, thus making it an Act of Parliament (law).

The Act ushers in a more modern regime for the industry by updating the 100-year-old regulations governing contracts between businesses and insurers. The government believes that updating the regulations will lend transparency to the industry and lower the number of legal disputes, better equipping

UK insurers to survive against global competitors who have already adopted more modern regimes for governing insurance.

The Act contains three main areas of reform: disclosure and misrepresentation in business and other non-consumer insurance contracts, warranties, and remedies for fraudulent claims.

What the Reforms Mean for Businesses

The three main reforms should benefit both the insurance industry and businesses throughout the United Kingdom-the government

estimates businesses will benefit by about £100 million over the next ten years through lower litigation and transaction costs. The litany of reforms proposed in the Act fall into the following three categories:

1. Disclosure and Misrepresentation in Business Insurance Contracts -

The Act will obligate business owners to disclose honest assessments of the potential risks associated with their particular businesses before entering into insurance contracts. This fair presentation of risk requires business owners to disclose information in a straightforward and concise manner in order to minimise ambiguity and misunderstandings. In the event there is a breach of fair presentation, the Act provides remedies that could allow insurers to invalidate the

policy, refuse all claims and keep the insured's paid premiums.

2. Warranties -

The Act abolishes 'basis of the contract' clauses, which automatically transform pre-contractual information supplied to insurers into a warranty. In the event that the insured breaches a warranty, the insurer's liability is suspended. If insured parties can remedy the breach before a loss has occurred, their cover is reinstated. After a warranty has been breached, an insurer cannot decline continued cover if the business owner can provide proof that the breach did not increase the risk of loss.

3. Remedying Fraudulent Claims-

If a business submits a fraudulent claim, the insurer has the option to terminate the contract at the time

of the fraudulent act and, as such, is not responsible to pay the claim. If the insurer had distributed any funds to the owner prior to the discovery of the fraudulent claim, the insurer would be able to recover those payments. However, the insurer would remain liable for any genuine losses that the business experienced prior to the fraudulent claim.

Next Steps for Businesses

The Act's reforms will go into effect in August 2016, extending to every insurance policy written in the United Kingdom (with certain exceptions). Be aware of how the reforms will affect your current contracts and what changes you need to make in the interim to stay prepared, compliant and successful.



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LOCAL CHARITY CELTIC HARMONY WINS AWARD!



Celtic Harmony is one of a handful of charities in the South East to have been given a Local Sustainability Fund award, in an announcement made by The Cabinet Office recently.

The Local Sustainability Fund is to support voluntary organisations to become more resilient and sustainable in order to further benefit the most disadvantaged. Celtic Harmony aims to address the low level of well being in children and young people, particularly those with low academic achievement, behavioural, learning and physical disabilities who often flourish through a multi sensory hands-on experience

at Celtic Harmony Camp, the Iron Age settlement in Bourne Wood, Brickendon near Hertford. The charity provides hands-on cultural heritage education of ancient Britain and volunteering, training and employment opportunities to disadvantaged young people and adults.

Celtic Harmony works with partners such as Hertford Regional College, Pinewood School Academy Trust and North Herts College to provide inclusive, vocational work experience programmes. Young people work as part of the conservation team every week to learn traditional conservation techniques and develop communication

/ team skills, guided by Celtic Harmony team leaders qualified in working with a range of abilities and experts in outdoor learning. Plastering students from North Hertfordshire College spent the day working as builders from 2000 years ago.

The students learnt how to 'wattle and daub' the roundhouses, which is a building technique that is around 3000 years old. 'Wattling' is a way of building walls by weaving sticks in and out of upright posts, while 'daubing' is the method used to weather proof these sticks.

Kahel Rivenell, a plastering student, said: "I'd never built a wattle and daub building before, as it's not a technique

you would use these days. It's been a great experience and shows the variety of work that comes under the plastering umbrella.

"The charity is really beneficial to children so it's nice to be part of expanding and improving it. Hopefully the roundhouses we're working on will provide some great spaces for the charity to use."

Luca Parrella, Celtic Harmony's Heritage Director said: "I've been really impressed with the work the students have been doing - they have been completing the job to a professional standard.

"We've had a positive relationship with NHC for a while now, and we're happy to provide work experience opportunities to students. It's great for them to work for a real client, especially when they get to try something a bit different."

This winter the conservation team has been coppicing an area of woodland whilst another team of Celtic Harmony volunteers have been building the first two of five new roundhouses with Celtic Harmony Assistant Ranger Apprentice James McGeoh.

Luca Parrella, "The Local Sustainability Fund award will enable us to work on our change plan for the next five years, so the charity can become to become more resilient in order to benefit future generations."

Celtic Harmony will also be working with Inspire 2 Enterprise, one of the UK's leading enterprise support organisations for the social sector. The Hertfordshire I2E team will be taking part in a corporate Archery team building event at Celtic Harmony Camp



this summer. Malcolm Johnston, Head of Enterprise says 'We are delighted to be working as a business partner to Celtic Harmony, and helping them to become more sustainable. Our enterprise advisers provide unique business support to growing social enterprises and advice to organisations of all sizes seeking to create further social value.'

Ed Uncle, IT Manager at Pinewood School Academy Trust comments, 'We have a long history of working with Celtic Harmony and fully support this award, we will be providing specialist IT support and

our students will benefit from work experience at Celtic Harmony.'

Clare Holt, Marketing and Fundraising Director at Celtic Harmony said "The Local Sustainability Fund award will give Celtic Harmony the opportunity to work with business planning, marketing, finance and IT experts to ensure the charity's sustainability for the future.'

For more information about volunteering or corporate team building events at Celtic Harmony Camp go to www.celticharmony.org or call Clare Holt, 01438 718543.

Providing a coherent voice for businesses in Hertfordshire

The network for forward-thinking professionals

- Strong links to local MPs
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- Strong links to the Hertfordshire LEP via LEP Board Member and biz4Biz co-founder and Chairman Adrian Hawkins
- Regular meetings for networking and interaction with topical guest speakers
- Regular informative trips e.g. European Parliament, Houses of Parliament, Jaguar Tour, Gherkin
- Business Support and Mentoring Service with FREE 60 minute 1-2-1 valued at £350
- biz4Biz magazine – Insight.
- New members entitled to a FREE profile in the magazine valued at £900
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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.

For more information contact
Louise Case, biz4Biz Secretariat
01462 478031 • secretariat@biz4biz.org
www.biz4biz.org

HERTFORDSHIRE IS ONE OF THE BEST FOR PROSPERITY AND INCLUSION



The Government has decided that in 2020, business rates currently valued at £23bn nationally, will be paid to local authorities rather than delivered to central government as they are now. This single act ensures a much closer relationship between the local authority and the business sector, an aspect of localism which is long overdue. This should lead to a much closer relationship between the local authority and the business community such that the two parties find some real opportunities to co-ordinate their needs and support the local community. This aspect, combined with a locally elected mayor or county leader joining together the various activities of our 10 local authorities, would be an exceptionally positive step towards making our hugely successful county regain its prosperity and maintain its

inclusive nature both aspects relevant to us all.

The Joseph Rowntree Foundation have created an “inclusive growth monitor” for measuring the need for a balanced relationship between poverty and growth and I am delighted to report that Hertfordshire sits at sixth in 39 LEP areas across England for prosperity (previously fifth) and fourth for inclusion (previously sixth), demonstrating both high prosperity and high inclusion. Prosperity is measured in terms of human capital, employment and output growth, whereas inclusion is measured in terms of income, living costs and labour market exclusion. We are truly fortunate to be at the forefront of maintaining this balance.

It should be possible to ensure this success is ongoing if we couple these

aspects with a desire to take control of central government spending for Hertfordshire. Clearly, aspects of welfare spending and educational investment can be closer aligned and savings made if responsibility to provide higher standards of education in schools can be co-ordinated with the labour market, working alongside employers and reducing the eventual cost of welfare.

It is probably because we are so successful as a county currently, that makes the decision around devolution that much harder to make in Hertfordshire. However, the methods adopted by government for future distribution of funds favouring devolved authorities is also an aspect that should not be ignored in maintaining the balance.



ADRIAN HAWKINS

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