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Where to start?

WELL, where to start? When I penned my Editor's intro for the spring issue alluding to the frantic activity involving a general election and a finally confirmed Brexit, little did I realise such events would pale into insignificance within a matter of weeks.

It's hard to find words to begin to describe the enormity of the impact COVID-19 has had these past couple of months on our businesses and lives. Much of this issue, unsurprisingly, is devoted to that impact. Devastating though it has been, we are going to try and be as positive as we can in the circumstances. Sadly, we cannot uncreate the virus so we have to reluctantly accept its existence and strive to find ways to firstly work round it and then, in due course when it has run its course, pick up from where we left off before its unwanted arrival.

I tend to regularly pay tribute on this page to those businesses which support this magazine but never has my gratitude been greater or more sincere than on this occasion. In the current climate, any form of marketing is an easy option for the first cut of the expenditure knife. I'd be lying if I said I wasn't concerned that we might be publishing our first 16-page magazine with this issue! However, we're here with a 64-pager

which is testimony to the strength of the Essex business community and, I'd like to think, the role this magazine has taken within that community. An especially big thank-you to Denise Rossiter, Chief Exec at Essex Chambers of Commerce, whose continued and unstinting support of this magazine is key to its success.

Encouragingly, advance interest in the autumn issue is very healthy so let's all hope this is reflective of the determination of us Essex folk to overcome diversity and prove, whatever we have thrown at us, the show must go on.

Our BusinessTime in Essex campaign, **2020 Vision: For a Clearer Road Ahead**, aimed at helping to alleviate our ridiculously congested roads by encouraging more home-working, has, of course, received a most unexpected and unwelcome boost. Home-working will be, more than ever before, a major issue facing businesses and there is much on this in the pages ahead.

I hope you enjoy this summer issue. We'll be back, bigger and stronger than before, on September 1.

Peter Richardson
Publishing Editor



Business Time in Essex

in association with Essex Chambers of Commerce

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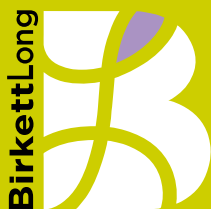
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BUSINESS BATTLING THE VIRUS

Some good must come out of the darkness

by Editor, Peter Richardson

THE Essex business scene has experienced a disturbance, the like of which has never previously been felt – but whether the full implications of COVID-19 are short-lived or longer-term remains a question only time will answer.

The insightful views of many Essex businesspeople are expressed in the pages to follow but the only certain conclusion we can draw is that nothing is any longer certain. Are we about to witness the greatest transformation in working practices for more than a century, or are we going to experience a short but sharp jolt to our system, only for things to return to normal the moment COVID-19 begins to fade from the scene?

Horrendous though the impact of the virus has been, there will be a few shreds of positivity we can take from the unfolding events of the past two months, not least being the mass 'experiment' in home working.

As regular readers will be aware, at the turn of the year BusinessTime in Essex launched its campaign, *2020 Vision: For a Clearer Road Ahead*. Its aim was to ease the ridiculous congestion on our roads by encouraging more home working. Little did we know what was just around the corner...

Whilst it is a terrible shame it has taken something as drastic as COVID-19 to galvanise action on such an unprecedented scale, it would be a criminal waste of an opportunity if businesses did not now take a long and serious look at the implications

of home working on their own business, on the business scene as a whole and, indeed, on broader issues such as pollution and work-life balance.

We know and accept that many, many people simply cannot do their jobs from home. However, there are many, many people who can – and indeed have done these past couple of months. Of those who have worked from home, some will have thoroughly enjoyed the experience and some will have hated it. In the latter group though, how much of the ill-will would have been down to the extenuating circumstances of an almost total lockdown. Working from home when you can intersperse it with a weekly trip to the office or a lunchtime stroll to the local coffee shop is a hugely different experience to being holed-up almost 24/7 with little to separate working life from non-working life.

Smart businesses should look hard at what has happened these past couple of months and move forward with the good bits whilst discarding the bad bits. One of those good bits has surely got to be a more flexible approach to working practices. It's not just a case of some of their workforce becoming predominantly home-based. It's about those who have to, or choose to, remain office-based having more flexible working hours so rush-hours become, if not a thing of the past, certainly a more tolerable part of the working day. Essex accountancy firm, Rickard Luckin, has carried out much research already on a programme it calls Firm of the Future (see page 23).

We must all grasp this opportunity to re-visit the way we think about the



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working day. For too long, the business scene has been reluctant to move with a rapidly changing world. It has been paralysed by a mental laziness, unable or unwilling to think outside a box created by our Victorian forefathers.

We must end this ridiculous and outdated model of herding everyone into an office at 9am and opening the gates to let them out again at 5pm.

The reduction in travel is surely to be welcomed on so many fronts. Julian Wood, director of Earls Colne-based JW Car Contracts, said: "Customers I have spoken to in the past few weeks who plan to change their lease cars soon were all keen to reduce annual mileages, thereby reducing not only their monthly rentals but also fuel, servicing and insurance costs.

"Vehicle requirements are also sure to change. Annual mileages are likely to significantly reduce so could this be the best 'kick' to increase the sales of electric cars and alternative fuelled vehicles? Manufacturers will almost certainly be pushed into producing smaller cars for one or two people and not just the modern pre-pandemic

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COVID-19

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BUSINESS BATTLING THE VIRUS

► FROM PAGE 5

requirements of five and seven-seater cars and SUVs. Times have changed - maybe for ever - so this may well turn out to be better for all of us, both for our pockets and our long-term health and the planet."

Shrewder businesses will surely be looking at the vast overheads of large offices and questioning if they are necessary. Would smaller, well-managed office space prove a better option? Joshua Warren of Lodge Park Business Centre in Colchester has views on this (see page 11).

As we come out of lockdown and move towards the so-called 'new norm', businesses will be closely examining all their major overheads, one of which is rent. Will landlords have to take a long hard look at what, in the 'new norm' is reasonable?

Will many industries have to take an equally long hard look at their pricing structures and business models? London theatres have been investing in an extensive newspaper advertising campaign urging people to support the shows when they return. A reduction in their increasingly inflated ticket prices will undoubtedly achieve more traction than the advert. Similarly with Premier League football. Maybe in the 'new norm' a few gravy-trains might hit the buffers.

If there is one overriding change which so far appears to have come out of our enforced behaviour changes since the arrival of COVID-19, it is that much of what previously happened face-face now happens remotely. Networking meetings have gone virtual. Meetings which were deemed essential sit-round-a-table affairs have become Zoom-conferenced. That 100-mile round trip in the car taking three hours has been condensed into a 15-minute telephone call.

Legal firm Birkett Long is one of many which has had to rapidly transform its way of working. Before lockdown, it had 185 people working in three offices

around Essex. Now nearly all staff are working from home. A skeleton staff continues to visit the office to open and scan post and provide printing services to any colleagues needing hard copies - for example, to start with the courts were still requiring hard copy bundles of documents.

Managing Partner, Martin Hopkins, said: "Every team has had its challenges as we've had to adapt to new ways of working with little, or no, notice. Some of the technology now being used widely across the firm was only in the early stages of being rolled out. The firm is now relying heavily on Microsoft Teams and its video call facilities. Colleagues are also using its chat rooms for keeping in touch, sharing recipes and posting photos of pets.

"During the past year, the firm has been implementing a flexitime scheme, which, among other things, allows for home working. It is likely home working will become even more common in future, especially as many have now set up their home working environment and rapidly become used to it.

"Like every other business, all our events were cancelled, or postponed indefinitely. Our seminars and events are an integral part of our marketing strategy, so this has left a sudden gap in activity. We are now replacing those 'live' events with online webinars and discussion forums, with many attendees commenting that they are more convenient. In the future, webinars and online events will likely take a bigger slice of our marketing plan than they have in the past."

The educational sector is one which has had to totally rethink the way it works. For 57 years at Chelmsford College, most students have been taught in person. The college has never needed to be taken fully online before. March 18 saw the entire college move to an online learning model, with staff and students working remotely.

Prior to the coronavirus lockdown, the college had a flexible working policy which included working from home, but



most staff, due to the nature of their work, were physically on college premises during working hours. Moving more than 350 staff and around 3,000 students to working from home has been challenging.

Principal Andy Sparks said: "Teaching staff have quickly regrouped to promote quality care for their students so they could continue with their learning and new IT systems and software have been introduced to enable online delivery. Apprentices, even if furloughed or unable to work for their employer right now, have been able to continue to study and receive support from their tutors and assessors. Prospective students are able to apply online, book virtual careers advice and get their questions answered in preparation for joining the college for the next academic year. Wellbeing for staff and students is critical in this situation. We've added to our online wellbeing resources for staff and have all been taking greater care of each other. Although working from home has meant we're physically further apart, in many other ways, through this we've become closer together."

It is this spirit of togetherness, alongside a willingness to heed whatever lessons we can from this awful intervention to our lives, which will help us come out the other side, if not stronger, than hopefully wiser. Let's put that wisdom to good use and make business a better place to be. We surely owe that at least to the many who will have lost their businesses and their lives to this so suddenly-arrived foe.

Looking to the positives

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COVID-19

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Challenging times

AT long last we are hopefully beginning to see some light at the end of what has been a very long tunnel for all of us, whether as businesspeople or ordinary citizens.

When we first heard about this mystery virus from China, I don't think any of us would have appreciated quite the effect it would have on our country.

Like many of you, Essex Chambers of Commerce has had to adjust our working practices with staff working from home. We have all become experts in the use of mediums like Zoom to hold meetings with others, though personally I don't think it will ever replace genuine face-to-face contact. As well as engaging with members, I have used it for discussions with Government Ministers and, in particular, our local MP and Home Secretary Priti Patel, to brief them on the situation here in Essex.

We have done our best to be there to support members and other businesses and help guide them during the lockdown period. We have also worked with the Essex Police Fire

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Better for business

and Crime Commissioner's office to help source and arrange delivery of personal protective equipment (PPE) to organisations working on the front line in the fight against Covid-19. My thanks go to those businesses who have been able to help in this way, it is much appreciated by all involved.

So, what next? The Government has announced most businesses can re-open in a three phased process and will need to comply with a range of requirements to be able to do so. We will continue to be there to support you as Chamber members in whatever way we can by obtaining clarification on regulations or helping source any additional equipment you might need.

Our international trade work has also been continuing in the background, processing export documentation and running online seminars to help guide existing and potential exporters. This will be continuing in the coming months and will gain in importance as countries around the world also re-open their markets to trade. We are



Denise Rossiter, Chief Executive of Essex Chambers of Commerce, reflects on challenging times but believes there is light at the end of the Coronavirus tunnel.

also monitoring the negotiations taking place to develop free trade deals with other countries and what opportunities they might eventually offer Essex-based businesses.

It has been a tough and testing time for all of us in the past few months but I believe better times lie ahead. As I said earlier, Essex Chambers of Commerce is here to help and support you so don't hesitate to get in touch or go to our website www.essexchambers.co.uk where we have a wealth of information available.

I hope to eventually see some of you again sooner rather than later but in the meantime take care and thank you for the support you have given the Chambers.

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Trading internationally through the worldwide Lockdown

It seems that no matter what is going on around the world nothing stops international trade! With that said, the COVID-19 lockdown has made some areas of the process very problematic.

Here at Essex Chambers we are working as hard as ever to ensure that not only our own services run seamlessly but to ensure we get you the additional help and support you need at this unprecedented time.

The International Trade section on our Coronavirus support pages features assistance on some key topics including:

- problems with ATA Carnets due to expire during lockdown
- changes to documentation and processing issues
- guidance on Force Majeure
- information from our experienced advisor on the temporary changes that have been made to the customs processes
- useful information from the Government

If you are experiencing any problems with exporting, importing, supply-chain or freight arrangement please contact us – we have the ear of local and central government.

With the focus slowly moving from lockdown to re-build and recovery we are hosting country specific virtual events and starting to, once again, prepare for BREXIT!

Visit our website for more information www.essexchambers.co.uk



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Is this the third way?

DURING the past two months, many of us have experienced full-time home working. By doing so, traffic congestion has all but disappeared, pollution has significantly reduced and zoom is now part of everyone's vocabulary.

So, is the daily commute to the office a thing of the past? Is the office consigned to history? The advocates would like you to think so but then by doing so are they oversimplifying the home versus office working debate?

There is no doubt, there are attractions to home working. Being able to slip out of bed five minutes before start time, working from the garden or sofa and interacting with the family, to name but a few, have large appeal. But home working is not for everyone and there are numerous downsides. For example, people living alone miss the social interaction of the office and are becoming lonely. Others with young

families, poor broadband, lack of space or simply an uncomfortable seat and desk arrangement are finding it difficult to be as efficient as they would like to be. Some find it just hard to switch off.

From an employer's point of view, there are also issues that can be ignored short-term but not for ever. GDPR, data and equipment, security and brand image are just some of the issues which employers are going to have to grapple with. HR will have to consider new scenarios such as whether children regularly interrupting business critical calls is acceptable or not? Is that a disciplinary offence? Is not being available for an hour during the day acceptable? I am sure many directors are pondering these questions and others.

Is there a third way? The commute to the large central office is neither welcome in these times of pandemic or in the desire to reduce CO2 but, equally, home working may not be the desired solution for the employer let alone the employee. What is the alternative? Increasingly, employers are looking into creating cluster offices in fully serviced local business centres. These small regional offices are typically located very



Joshua Warren, Managing Director of Lodge Park Business Centre on Colchester's outskirts, suggests a 'third way' as an option to large office working or home working.

close to a small group of employees' homes, let on an easy-in/easy-out basis to give instant flexibility to the business, fully serviced to eliminate the need for capital expenditure and smart enough to give that so-important corporate feel to both physical and virtual visitors.

Small local serviced offices located close to employees' homes fully support easing traffic congestion and help reduce carbon emission. By bringing small offices closer to the staff and connecting them up with technology, you actually create the best of both worlds – maintain a professional office whilst doing your bit for the environment. Is the third way, the way ahead?

Managing and moving beyond COVID-19

Businesses around the globe are adapting to a new operating environment that is changing at speed. We can help you to generate resilience to the immediate challenges and develop plans to move beyond the current crisis. We are focusing our response around these six key areas:



People



Technology



Customers and suppliers



Operations



Regulatory change



Liquidity, contingency and claims



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If you would like support in navigating the uncertainty, please get in touch with our team of experts.

Tim Taylor

Partner

E tim.m.taylor@uk.gt.com

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Gemini Office Solutions

"We provide products and services that will tran

AFTER staff and premises, print is the next largest cost for many businesses, so you need a dependable hand to guide you through the print and reprographic jungle.

Gemini Office Solutions is that hand!



The director and senior management team of Gemini Office Solutions have more than 40 years' experience within this ever-changing marketplace, experience they bring to finding bespoke solutions to the smallest or largest challenges.

Managed print solutions which save businesses money whilst maximising those businesses' eco-friendly credentials is what drives Gemini.

Director, Warren Levison, said: "Companies' print needs tend not to vary too much, just the scale differs. One of Gemini's strengths is our 'no job too small or too big' philosophy. Whether you're a single-site business with one photocopier or a multinational concern with dozens of outlets and 250 machines, our attitude is the same - we never forget the importance to you of your business running smoothly without disruption from print issues.

"We are always implementing the very latest technology to ensure our clients are guaranteed the most efficient machines, most reliable service and all in a way which does least harm to the climate. We are proud of our green credentials, evidenced by our membership of, and support for, Essex Wildlife Trust."

Gemini is not tied to any one manufacturer so can source the best machine for any set of circumstances. It is an authorised supplier of leading manufacturers' office products, software and consumables, including Epson, Riso, Utax, Ricoh and Develop.

Gemini is very proud to be an Epson partner. Epson is a global company which has been in the professional printing business for more than 40 years with a firm focus on innovation for the future. If every business in Europe switched from a laser printer to Epson Business Inkjet printers, the reduction in CO2 would be the equivalent to the volume absorbed by 26.9 million trees!

Gemini's team takes time to explore each new customer's needs and then provide a free no-obligation quotation based on the findings. The quote could be for outright purchase or for supply on a lease basis - either way, the equipment would be supported with a comprehensive maintenance offering.

Leasing not only allows companies immediate access to the latest equipment, it also means monthly payments are fixed throughout the term, whatever happens to interest rates or inflation.

Having leased the equipment from Gemini, clients can then utilise the first-class servicing element provided by Gemini's experienced team of engineers. Clients are given a single nominated point of contact enabling a close working relationship to be developed from day one of the contract. The service call response time is four hours Monday-Friday, with an average fix time of 1.5 hours. Machines serviced by Gemini engineers enjoy an average 97% uptime.

Warren added: "We provide products and services that will transform the way companies work. We especially help to minimise their environmental impact, without sacrificing operational efficiency and productivity. We firmly believe these two aspirations are not mutually exclusive.

"Our sales team, engineers and after-sales team work seamlessly to ensure customer satisfaction is always top of the Gemini agenda.

"Our simple mission is to provide our clients with latest products, superb support, nationwide maintenance and proactive account management throughout the term of the contract, all with a sharp focus on minimising any impact to the environment."



**For further information - Call 020 3328 3400
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Printing just became a lot greener than

GEMINI Office Solutions has become one of the first print management companies in the country to offer its printer clients a fully certifiable reforestation programme, via a partnership with PrintReleaf.

PrintReleaf is a software platform that empowers businesses to be truly 'green' by automatically converting its paper footprint into actual trees. Gemini's customers can now reforest their paper consumption by planting an equivalent volume of trees in certified forestry projects around the world.

Gemini Office Solutions Director, Warren Levison, said: "We continually monitor the market to bring our clients the latest products. In PrintReleaf we believe we have located the most effective partner in the industry offering an accredited,

– the clue's in the name!

transform the way companies work” - Warren Levison, Director



Gemini Office Solutions is a member of the Office Services Group which supplies a range of services including IT support, telephone systems, cabling and office equipment – so you can find solutions to all your office needs under the one virtual roof.

Gemini Office Solutions – at a glance

- **authorised supplier of leading manufacturers' office products, software and consumables**
- **full print management service**
- **environment-friendly solutions**
- **full servicing from experienced engineers**
- **vast range of machines**
- **single nominated point of contact**

Protecting the environment and protecting budgets are not mutually exclusive

Gemini Office Solutions has been providing Essex Wildlife Trust (EWT) with printer management for the past seven years and, as you might imagine, sustainability is very much a core need of the service.

EWT's Office Manager, Fiona Hearn, said it is much more a partnership than a client/supplier relationship. She said: "For us, sustainability is not a tick-box requirement, it is one of the organisation's core values and central to all our objectives and policies. Gemini understands this and is incredibly helpful in offering us advice and training on all print issues.

"In our headquarters at Abbots Hall Farm, we have a number of various digital printers which are accessible to all our staff via their individual PIN-codes. We do quite a lot of marketing communications in-house, so the printers are used by departments from marketing through to finance functions.

"As part of our sustainability policy, equipment made from recycled plastic is preferred and we only use recycled paper. As part of Gemini's print management programme, we have weekly and monthly data reports to reviews printer consumption figures."

Under EWT's current contract, Gemini has sourced UTAX printers. UTAX products are characterised by low-energy consumption and security for the user. The long-life components and energy efficiency of its products offers an essential contribution to waste

reduction. Since 2001, all UTAX products have qualified for the EU Energy Star label.

To complement the UTAX products, Gemini has implemented the PaperCut software management programme to help minimise EWT's paper wastage.

Fiona said: "Gemini has been so much more than a print supplier to us. The team is helpful in many ways, not just providing training to our staff, but interacting with our third-party IT company to streamline services and arranging pre-contract demonstration visits to other Gemini clients to see devices in action.

"Since working with Gemini we have reduced the amount of printing we do, saving money and reinforcing our environmental credentials which, as I said, is one of our core aims.

"Gemini is a key partner for us in the true sense of the term. It guides us carefully through what can be a very confusing maze in terms of print devices and print management. We trust their advice and know they have our interests at heart."

Warren Levison, director at Gemini, said: "Gemini Office Solutions is delighted to be a corporate member of of Essex Wildlife Trust and we fully support its Investors in Wildlife programme. We recognise the importance of businesses like ours supporting the on-going wildlife conservation work EWT does across Essex. I like to think we have shown in our working with EWT that it is possible to save money and retain the highest possible environmental standards."



Thanks to Gemini and PrintReleaf partnership

responsible service and the first automated global reforestation platform for paper-based products. We are excited to be in a position to share their technology with our existing and future customer base, as well as their vision and passion—this will make a difference."

PrintReleaf's patented technology measures total paper consumption and converts that total into an equivalent number of trees which are then automatically and certifiably planted around the world.

Gemini Office Solutions and its customers can choose their reforestation sites and track their ongoing impact from their own online PrintReleaf portal.

Rylan Macvey, PrintReleaf's Director of Business Development, said: "PrintReleaf is excited to partner with Gemini Office Solutions and its clients. Gemini's commitment to offering environmentally friendly solutions and growing client base makes it an ideal partner to expand PrintReleaf's footprint. We look forward to growing and planting more trees with Gemini Office Solutions and its customers."



Women in construction – addressing the skills shortage

In a traditionally male-dominated industry, the number of women starting a career in construction has been on a steady increase over the last decade. However, in an industry where economic growth outperforms many others, gender diversity is far from being solved. Women only represent around 12.5% of the 2.7m workforce (2019) and the vast majority are in professional roles (not trades). The industry is experiencing an urgent skills shortage to meet demand, so construction firms should be reviewing their strategies to (re)engage with women to achieve long-term objectives for all areas of their business.

After nearly 100 years since women were given the right to vote, we are finally seeing an encouraging level of progress in workforces across many traditionally male-dominated industries. One notable industry which is undergoing significant change in diversity, is the financial services industry, where several Government, professional body and enterprise initiatives have collectively driven change.

For the future success of the construction industry, Horizon Construction strongly believes more women are required in all professions. According to Reuters, the UK needs 400,000 additional people each year to meet the demand for new housing. From trades to executive roles, the barriers of entry, such as unconscious bias or misconceptions, need to be tackled. Numerous studies have shown that gender-diverse workforces improve the efficiency, quality and productivity of organisations. Procurement/tendering processes are also becoming more considerate of diversity within firms.

Historically, the reputation of the construction industry has been tarnished with discrimination and inappropriate comments towards women. Even though the industry has come a long way to eradicate its old reputation there is much more that can be done. Women should not feel they need thicker skin to survive in construction. Methods to counter these areas of concern and to attract women to careers in construction include more women in senior management positions and more awareness of role models throughout the industry.

The gender pay gap is another issue which needs to be dealt with. Industry figures vary depending on the type of role in construction, but the pay gap ranges from 4% (construction



Managing Director at Colchester-based Horizon Construction, Phil Holding, talks about the important role of women in professions throughout the construction industry.

project managers and related professional) to 24% (construction operatives) less than male counterparts. (Source: ONS.)

A key entry point for careers in construction is at the academic level. According to Go Construct, 37% of new entrants into the industry that came from higher education are women. Construction firms have a continuous role to work with institutions to encourage growth across all areas of construction, including trades, as well as to adopt strategies to retain women within their chosen career.

To conclude, there is much-untapped opportunity in the female labour market for improved business performance and to assist with a skills shortage. All firms in the construction industry need to focus on their approach to further engage with women and to deliver the required change.

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The good and the not so good of working from home

BusinessTime in Essex has been speaking to people around the county, seeking their experiences of balancing work, screaming children (and, perhaps, spouses), the temptation of a sunny garden and, much less likely, the temptation of some distracting TV.

Ben Parmenter, Head of Wills, Trusts & Probate – Colchester, Partner at Birkett Long said: “In the office I have all I need next to me: dual screens, a helpful secretary and everything set up just so. The sudden move to home working has proved a little less tranquil. The dual screens have been replaced by dual screaming children and, in lieu of my helpful secretary, is my frantic wife desperately trying to get to grips with home schooling. Open plan living seemed like such a good idea at the time!

“Luckily at Birkett Long we have the technical knowhow and equipment to allow us to access files and remain active for our clients but, in the main, I miss the social interaction that comes from an office full of colleagues. When you achieve a good result for a client, a firm handshake was offered as a sign of appreciation. A smiley face at the end of an email, does not quite say the same thing.”

His colleague, **Insolvency Partner Kevin Sullivan**, has a different take on the situation.

“Before the coronavirus pandemic, I was never keen on working from home – mainly because I never had the set-up and preferred the convenience and comforts of working in an office. Of course, when the outbreak hit the country, it forced a great number of us to work from home where possible and so, like many, I had little choice but to make the best of it.

“The first couple of days were fine,

working on the dining room table in a quiet house (my wife was still at her office and the children were in school). I dreaded what it would be like when the schools closed the following week! But over that first weekend before the lockdown was announced, I adapted the spare bedroom into an office so I have a clear space in which to work and where I can escape from St Sullivan’s Primary Home School downstairs.

“In my experience, we litigators have always been fastidious about printing out virtually all emails and documents we send and receive. We’ve convinced ourselves we should do this to make it easier to produce hearing and trial bundles. Due to concerns around GDPR, this practice has had to stop whilst working from home. I’ve quickly overcome the automatic reflex to press ‘print’ and as a result found it quite liberating. I can’t see myself going back to my old ways when the office reopens. The reality is that, most of the time, I can work without hard copy documents and we’ve introduced software to produce electronic bundles so there will definitely be no excuses going forward.”

“Our IT team has been very good at quickly getting us all up and running remotely as well as giving us hints and tips to help us adjust to our new set ups. Working with just one screen has been frustrating (First World problems, eh?) but I’m going to buy a lead to connect up my work and home computers so I can operate two screens like I did in the office. (I suspect the children may have something to say about that though).

“Staying in contact with colleagues, clients and business partners has been fairly easy. I’ve had numerous video calls using Microsoft Teams and WhatsApp which, by and large, work very well. It’s quite interesting too,

So, how's it been for you, this home working lark? Heaven on earth or some sort of purgatory – a place you must frequent before moving back to a better place called the Office?

seeing what people have got on their bookshelves. Usually old French dictionaries it would seem!

“Even when things return to normal, whenever that may be and whatever that may look like, the lockdown has made me realise home working will be a part of how I operate going forward. I can see that it has brought agile working into sharper focus with lots of businesses – including my firm – keen to seize the long-term opportunities which our enforced absence from the office has created.”

Tony White, owner/director at Chelmsford-based cleaning and facilities management company, Priority Support Services, said: “As you can appreciate, it would be rather difficult for our employees to work from home. As a commercial cleaning company, our service provision relies on our staff attending the clients’ premises in order to carry out their various cleaning and support tasks. However, all our admin tasks from HR to marketing, sales and invoicing have been completed from home during the current lockdown.

“There’s no doubt in my mind that a number of businesses may well take this situation as an ideal opportunity to review their current working practices and potentially relocate to ‘home office working’ where possible. Some businesses can well do without the expense of running an office with all it entails.”

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Working from home, warts and all

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Sarah McKee-Harris, director at Chelmsford-based HR consultancy, Kingswood Group, said: "Our team was fortunately already working flexibly from home throughout the week, although we have a 'base camp' office in Chelmsford where we met at least once in teams throughout the working week to catch up on the wider team and business activities. So for us it hasn't been too big a shift to work fully from home. We have adjusted some of the team's working hours to fit around the volume of work and, where required, family life. We have now implemented weekly catch-up calls/Zoom meetings with each other to keep in touch rather than meeting in person. When we are living in a post-virus world, we will probably continue working like this and review whether we still need the office in the same capacity as before lockdown."

Matt Pinnock runs Rochford-based Isthmus Consulting which offers financial training, authoring and proofreading services. He said: "I have worked from home regularly during the

past few years. I still had some office-based work, particularly face-to-face training, but I settled into a routine and had ways of dealing with being at home a lot and ensuring a break between work time and personal time. What changed things was everyone being at home once the schools closed and my wife was told to work from home. The routine I had settled into went to pieces and my wife and I had to sit down every evening to see what was happening the next day: who'd be keeping an eye on the children and home-schooling them while the other worked, who needed a PC, who needed the office space and privacy etc.

"We enjoyed earlier dinners as a family and thus more time in the evening, saving money by not socialising but still being able to see family via the internet. There seemed to be more of a drive to communicate with each other – including business colleagues. My diary filled with online catch-ups. I hope the normal we return to may not be exactly the same as the one we left. I hope we can keep some of the positives of the past few weeks."

Hayley Gelkoff, Office Manager at print management company, Gemini Office Solutions, said: "I have worked for Gemini in our Loughton office for more than ten years. Working from home has been OK but has also had its challenges. As well as working from home I have had to ensure my two kids are occupied with school work and fun activities.

My director has supplied all I need to work from home so it is just like working in the office, making it easy to adapt. On the whole, I have enjoyed it but I miss being in an office and definitely prefer getting out the house to work."



Computer protection is more vital than ever

WE understand business owners are now thinking predominantly about the social distancing side of the return to work but I am here to put a fresh perspective on the welfare of your computers and servers, especially with many companies having allowed staff to take machines home during the past months.

Your main server in the building is the core of your business, containing your company's files, emails, accounts as well as controlling access to staff and virtual private networks (VPNs). It is imperative this system is well maintained with important security updates and continued virus scanning and protection by those maintaining your computer systems. It should be at optimal working condition **prior** to staff arriving back to the office. It would also be extremely prudent to have a fresh backup of the server completed as well as considering the following.

Those machines left in the office while staff have been working from home have probably been off and not communicating with the server. They are therefore out-of-date with virus protection and security updates and will need updating. You may experience

issues logging on if you work within a domain environment as the main server may not know about this machine anymore and would have lost 'trust' with it.

Those machines taken from the office (either desktop or laptop) and now returning to the workplace could also be subject to this loss of 'trust', as the security updates and virus protection would have been down to the end-user. More crucially is the possibility the machine could contain a virus picked up whilst not under the office security. This could be catastrophic and the reason why a fresh backup of the server in case of ransomware or alike is so important.

Remember also, those staff members who have used their own machines at home are now bringing files back into the office. Again, be mindful of proper virus control. We would recommend scanning any files and USB devices on a standalone machine (off the network) to ensure it is clean and will not be capable of spreading anything nasty.

To reinforce this point, during the lockdown we had one customer who allowed staff to VPN into the office from their own home computer and unfortunately uploaded a ransomware virus. This locked all the files on the server of note and quickly spread across the servers in the company. Luckily, we had an exceptional offsite backup solution in place



John Lamb, director at Billericay-based IT support and web development company, Vone Services, urges everyone to be mindful of computer security as people start returning to their offices.

for the client which enabled the restoring of the files before the virus got hold.

We hope you do consider your all-important computers when you open your doors to staff again. Should you need any help or assistance with back-up solutions, centralised antivirus or any computer-related issues or maintenance, please contact myself or any of our team who will be happy to assist you.

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Expansion for business centre

LODGE Park Business Centre on the outskirts of Severalls Business Park, Colchester has just expanded with the addition of 18 smart modern offices, ideal for small enterprises, start-ups and corporates. These are also perfect for people seeking an alternative to commuting to London or working from home.

So far, since its refurbishment commenced in 2016, Lodge Park Business Centre has enjoyed solid occupancy despite the tough economic times and it is expected that these latest offices will rapidly be occupied despite the pandemic. Its serviced offices range in size from single to 12-person offices. The new building is specifically focussed on small offices ranging from one to four persons in size.

Joshua Warren, managing director, said: "This expansion brings our total serviced office capacity to 157 desks, making us one of the largest business centres in the region. The quality of these offices and the estate

as a whole has been a key contributor to our growth. Our focus on providing a genuine all-inclusive price with no hidden extras, makes it simple for our clients to fix their office costs whilst benefiting from extensive and prestigious facilities normally associated with corporate environments. Our serviced offices are ideal for individuals, SMEs and corporates."

Lodge Park Business Centre's location is unique in Colchester. Set in a rural setting with great outdoor space but within very easy reach of the A12, A120 and Colchester town, it offers very spacious fully furnished offices on an all-inclusive easy-in/easy-out basis.

The fixed price rent includes office furniture, meeting rooms, break-out spaces, gigabit broadband, VoIP telephony, concierge services, building insurance, refreshments, heating & air conditioning, cleaning and electricity to name but a few. The offices are set in a landscaped park and benefit from extensive free car parking for tenants and visitors. Even electric vehicle charging is available!

Commenting further, Joshua added: "We have always believed our offices should not only be modern and functional but,

given the amount of time one spends at work, they should also be spacious and comfortable. Hence our offices have always been the most generous in size in Colchester giving people plenty of space to social distance both within their office as well as in the communal parts. This is even more important at this point in time."

Lodge Park Business Centre's affordable easy-in/easy-out fixed price offering takes away the anxiety of fixed-term leases and fully supports tenants' ability to grow or shrink their office space as and when required. This flexibility takes the risk out of renting an office.

Looking ahead, another 12 offices will be constructed in 2021 creating a further 64 desks in the business centre. This final phase will also see the creation of a fitness centre for the tenants as well as a social culinary space to enable people to prepare and cook meals. Completing Lodge Park with these unique facilities will create further appeal to this fantastic business centre. Thereafter in 2022, a further two buildings will be constructed to provide eight grow-on offices of 1500 to 2000 ft² to enable those wishing to take the plunge from serviced offices to flexible leasehold to do so without relocating from Lodge Park.



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Lisa Dixon



Sam Welham



The Thompson Smith and Puxon Employment team is ranked Top Tier in Essex by the Legal 500 and team leader Jolyon Berry is highlighted as a Leading Individual in its guide to outstanding lawyers nationwide.



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Stay strong, stay positive – and eat curry

WELL, to say these are strange times we are living in is perhaps the biggest understatement since Captain Oates popped his head outside his tent and said he may be some time.

In a few short weeks, I have been confronted with so many questions. Where have all those bookshelves come from that act as backdrops to just about every TV 'from-home' interview – have Ikea and second-hand bookshops escaped the shutdown without telling us? If you quickly retrain as a locksmith, do you become a key worker? Most pertinently, if TV journalists at the daily Press conference disappear any further up their own posteriors, will they require colonic irrigation to save themselves? And if they did, would any of us volunteer to hold the hose?

Anyway, enough flippancy because, as I'm sure we all agree, COVID-19 is no laughing matter. It's a challenge, the like of which most of have never

faced in our lifetime and, hopefully when things are back to 'new-normal', never will again. I consider myself relatively fortunate compared to many. BusinessTime in Essex, after four years of sustained growth, has had to draw breath for this issue but, thanks to the loyal support of our regular advertisers and the foresight of others who appreciate that now is the time to market yourselves, we will survive and come out the other side, hopefully stronger for the experience.

Sadly, this will not be the case for many businesses, notably those who have had to close down completely during the lockdown. My heart genuinely goes out to those (some of whom I know personally) who have put years of blood, sweat and tears into building up their business only to see it come crashing down in a couple of months. Hopefully the vast majority will manage to regroup and live to fight another day.

Looking back to the unfolding of the crisis, there was without doubt an understandable 'rabbit in the headlights' phase for most of us. Then, businesses started to react in a number of ways. Some remained hypnotised by the light, some blinked but then decided to batten down the hatches until the storm passed, some improvised the best they could and all credit to them, while others took the decision that now is the time to tell the world about what they can offer and market like never before.

Interestingly, I spoke to two large accountancy firms within a day of each other. One enquired about upping its advertising while the other said it had placed a freeze on anything other than essential expenditure – and clearly in its eyes, advertising was classed as non-essential expenditure. One situation, two similar businesses – and two conflicting responses. Who's right and who's wrong? Well, naturally I am somewhat biased, but it was Bill Gates who once said if he was down to his last dollar, he would spend it on PR – and if it's right for Bill.....



BusinessTime in Essex Editor, Peter Richardson, gives his own personal take on life under the CORONA-19 shadow.

Elsewhere in this issue, we look at some length and in some detail at the implications of this COVID-19 interruption to our working lives, so I won't dwell on it here too much. Suffice to say the 'new normal' will be a most interesting picture which will challenge us all to be more innovative and to think outside of our comfortable boxes. Greater working from home will undoubtedly become part of this new norm – and I make no apology for welcoming this particular long-overdue development.

Our 2020 Vision – For a Clearer Road Ahead campaign, launched at the turn of the year, advocated greater home-working. Whilst COVID-19 has proved a most unwelcome contributor to the campaign, if some good comes out of all this it is that we may in future enjoy a better work-life balance with the improvement to health, particularly mental health, this will bring, and more free-flowing roads with the reduction in pollution this will bring.

Whilst the past couple of months have proved testing in many ways, they have not been without their moments of relief. Thanks to the efforts of the guys at the Raj Palace in Colchester (best curry in town – should ensure me at least one free meal next month!) I've still been able to enjoy a much-needed Saturday night takeaway, and thanks to the efforts of the landscaping team at Colchester Castle Park which has never looked more beautiful and peaceful, my Sunday morning walk has been one of the highlights of an often stressful week.

Who knows what the coming weeks and months may bring, but one thing is certain. A positive outlook is the strongest weapon we all have in our armoury to hasten the defeat of COVID-19. Now is the time for all of us to show the energy, resilience, fortitude and entrepreneurship which has long characterised Essex business folk.



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Fast-forward to the Firm of the Future

DURING the past 12 months or so, we've been working on a number of projects to improve the client and employee experience at Rickard Luckin – in a programme we call Firm of the Future.

Using input from clients and colleagues, these projects range from improving the physical environment of our office space through to reviewing our working patterns and agile working.

We had already made the investment in UHD Video Conference facilities (Lifesize) in each of our three offices, which led to a dramatic fall in inter-office journeys for meetings we found were just as effective (and more efficient) via a video call. We were in the process of increasing the number of user accounts and opening up virtual meeting rooms for use with clients

when the COVID-19 crisis hit.

Suddenly we had to give more than 150 of our team the ability to work from home, many of whom had never done so before. At the time of writing (May 7), the vast majority of our team remain working from home, with the exception of a small number of our Business Operations Support team, who have been instrumental in keeping core aspects of the firm running that simply cannot be done from home (for example, processing inbound and outbound physical post and client records).

Although it has been a challenge, our team have been amazing – flexible, resilient and open-minded when embracing changes in working patterns and communications. Lifesize has been rolled out to every single member of the team, thanks to a six-month complimentary license extension so all of our team could use the system to stay connected with clients, contacts and colleagues.

We had been regularly asking for feedback



Kate Bell, HR & People Development Director at leading Essex accountancy firm, Rickard Luckin, discusses the impact of COVID-19 on the future of work.

from the team throughout their time away from the office, but the point at which the initial lockdown was extended seemed like a good time to check-in, to see how they were adjusting to working from home. The results from a firm-wide survey revealed:

- 90% of the team were 'very' (52%) or 'somewhat' (38%) satisfied with their current working from home arrangement (accepting the Government restrictions are out of our control)
- 80% of the team had a dedicated

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Though we will try to contact businesses owners who may be eligible, it is recommended that companies keep up-to-date with schemes via:

www.tendringdc.gov.uk/business/support-businesses

National criteria govern these various schemes,
and eligibility will vary accordingly.

If you have not yet applied for business support, or want some help and guidance, it is still not too late to do so.

Contact: business.advice@tendringdc.gov.uk

Businesses which have already received grants may not qualify for new schemes, but advice is still available on other areas of support to keep you trading during and after COVID-19.



We understand just how difficult this pandemic is for businesses, and how quickly they need financial support as and when it becomes available.



Cllr Neil Stock OBE
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▶ FROM PAGE 23

workspace where they can work at home.

Yet these headlines hide the fact that around one in four of our team did not have all the equipment they needed to work from home effectively (access to printers and large screens were the common themes here).

We were also keen to get an early indication as to how people felt about working from home on a longer-term basis, as well as any potential downsides they saw.

We asked, 'how has your experience of working from home changed your views on remote working in the future (i.e. in the months and years ahead)'. We found:

- one in five would like to work from home 'much more'
- just over half (53.68%) would like to work from home 'occasionally'
- the remaining respondents either had no change in their views (13.68%), would not want to work from

home more than they normally do (6.32%) or would prefer to work in the office all the time (6.32%).

Our team also reflected on the potential downsides, when answering, 'if more people worked from home more frequently in the future, what impact would it have on your ability to work with your team in the following ways?':

- more than three quarters of respondents said team-bonding would be 'much worse' (22.58%) or 'somewhat worse' (54.84%)
- almost half said collaboration with colleagues would be 'much worse' (8.42%) or 'somewhat worse' (37.89%)

Of course, we must take these results with a heavy pinch of context as these are far from 'normal' times, so people's views and appetite on working from home may change once easing of the lockdown starts. We will be consulting more widely on this during the coming months as we learn from our shared experience to date and continue to balance the needs of our team, our clients and our business.

Looking forward, our challenge will be to find the right balance of effectiveness and wellbeing of our team with the flexibility to work from home, while keeping the team 'spark' of collaboration and inspiration that people naturally gain from working together in the office.

For years, futurologists have been predicting we will all be working from home, so what has been the barrier to more of us doing this more often? For some it may have been a lack of trust, for others a lack of remote IT connectivity. But for many, many more, it will have been the lack of a burning platform for change. As well as the tragic human cost of this devastating virus, it has forced us all to think differently about our business, our people and the future of work....and quickly.



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Sarah Hamilton | Chelmsford College

"Business Time Essex puts us at the forefront of our target market's mind. The B2B exposure helps us target new clients and assists our business growth. The networking opportunities created are priceless."

James Young | Colchester Amphora

"I just wanted to say how excellent the finished magazine looked. We really were pleased with the final look of our elements, and the magazine was a really interesting read."

Thomas Maddocks | Griffin Chapman Accountants

"We have been advertising in BusinessTime in Essex for over a year now and I can see my business is becoming more widely known across the county, confirmed by the networking events I attend. I hadn't advertised in magazines before, but Editor Peter Richardson has made the whole process very easy. Thank-you BusinessTime in Essex for helping me develop my business locally."

Robin Lodge | Lodge Associates

So if you'd like to be an active part of the next issue, rather than be on the outside looking in, contact Editor Peter Richardson on 01206 843225 or 07778 067614 – or email him at peter@pjrcomms.co.uk

www.businesstimein Essex.co.uk

Furlough – what comes next

REPORTS from HMRC have indicated the Government is paying wages for more than six million jobs that have been subject to furlough under the Government Coronavirus Job Retention Scheme.

The scheme pays workers 80% of their pay up to £2,500 a month but, as plans progress to ease lockdown restrictions, including winding down the Job Retention Scheme, employers thoughts must turn to what comes next.

Returning to work: in preparation for employees returning to the workplace, businesses need systems in place to reduce infection by air, contact and from those known or suspected to be infected with Covid-19. Government guidance, found at <https://www.gov.uk/coronavirus>, is dynamic and businesses should keep a close eye out for developments.

Employers need to be clear on rules for isolation and ensure their managers are familiar with and apply the guidance. Putting in place working arrangements to maintain two-metre distancing remains key, but measures including ventilation, one-way workplace traffic, no contact and limited face to face working, limiting sharing of tools and equipment, staggering working times and

breaks, providing and encouraging regular use of wash and hand sanitisation stations, and regular cleaning of work stations and equipment should be considered.

Redundancies: the Job Retention Scheme was introduced to avoid mass redundancies and layoffs at the start of the Covid-19 lockdown period. There is no doubt though, that businesses hit hard by the impact of coronavirus will still be looking to make at least some redundancies, which were initially staved off by furloughing workers. A number of high-profile employers, including several major airlines, have already announced plans for mass redundancies.

Employers proposing to make 20 or more employees redundant at one establishment within 90 days must enter into collective consultation with employee representatives at least 30 days before the first dismissal takes effect. This increases to 45 days where redundancies rise to 100 or more. Failing to do so can lead to penalties up to 90 days gross pay for each employee.

In addition, businesses need to inform the Government of those proposals within the same timeframes to avoid an unlimited fine and committing a criminal offence.

If businesses are not unionised and do not already have employee representatives in place, fair elections of representatives must be arranged. This could prove particularly



Clare Barlow, Legal Director in Birketts Employment Team, urges business owners to think about life post-Furlough – and tread carefully if considering redundancies.

challenging in the face of social distancing and with some employees continuing to work from home, some employers are turning to online balloting services to facilitate elections.

Employers will also have to consult with employees selected for redundancy on an individual basis. Consultations should be undertaken with a view to avoiding redundancy dismissals and reducing the numbers who will lose their jobs. Efforts should also be made to mitigate the impact of redundancies. Businesses are encouraged to look at alternatives such as reduced hours, bans on overtime, job sharing and redeployment where possible. Such steps may help employers retain talent and experience, ahead of recovery and whilst rebuilding their businesses.



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Keep learning with ACL Essex

LIKE pretty much every business in the UK, we've been hard at work adapting the way we do things to keep the wheels turning.

This hasn't been easy, as I'm sure many of you out there will agree, having experienced similar situations. It has, however, renewed a sense of community within our workplace; sleeves have been rolled up and new ways of working adopted, pretty much overnight.

Twice daily meetings were happening with managers as staff and thousands of students moved to an online way of working. The safety of everyone was paramount, whilst ensuring that where possible learning wasn't interrupted.

We've achieved so much since we closed our doors to classroom and workplace learning on April 28. After keeping everyone safe, our focus was keeping everyone learning. Changes that ordinarily would have taken months to plan and implement happened within days. Where possible everything was moved to online delivery, although unfortunately we did have to cancel several courses that didn't translate so easily to digital (for the moment). Impressively, all our apprentices have continued to work on their programmes remotely supported by

their tutors. We've even had new apprentices starting their programme.

Confidence with new technologies has grown significantly and seeing both colleagues and customers, (as well as friends and families for that matter), through a computer screen or tablet is almost starting to feel like the 'norm'.

We've also developed new programmes to support people facing all manner of challenges. There are short courses designed to support families, six-week long mental health and wellbeing online workshops to support people at home, alongside creative subjects to simply brighten everyone's day. We've set up a weekly book club, a photography scavenger hunt and a creative writing competition, to name but a few. The #KeepLearning activities and ACL Shorts are free to participants – check out our website www.aclessex.com and ACL Essex Facebook page for all the latest info.

There are new online and remote level two accredited courses that will support those at risk of redundancy, or who have been furloughed, to gain qualifications that could support new job opportunities. Our 'Preparing to Work in the Adult Care Sector' certificate is proving popular and is fully subsidised by ACL Essex. Bursaries could also be available for some learners to pay for books.



Amanda Rawlings, Commercial Manager at ACL (Adult Community Learning) Essex, explains how adaptability has kept the learning show very much on the road.

We're still recruiting for our September courses which include GCSEs in Maths, English, Biology, Chemistry and Computer Science; Access to Higher Education in Social Science and Science; Accounting; Counselling; Beauty and Hairdressing and many more. Advanced Learning Loans could be available to support any study at level three or above.

Details of everything we have available is on the www.aclessex.com website.

We don't yet know when we'll be opening our physical doors to learners, but for the time being the virtual door is wide open to help you #KeepLearning. We hope to see you soon!



Survival strategies and new risk considerations are key for Essex businesses, explains Matthew Collins, Managing Director of Chelmsford-based insurance broker, Ascend Broking.

TIMES are tough for most businesses right now. The University of Essex's Institute for Social and Economic Research has predicted a total loss of 6.5m jobs UK-wide.

1.3m are predicted to be in accommodation and food services. A 47.6% fall in jobs is expected in wholesale, retail and the repair of motor vehicles. Thankfully, job

Beware of new-era risks

creation is anticipated in health and social care.

This picture is far removed from the county's positive news of August 2019, when a £318m regeneration plan for Chelmsford and Colchester was revealed. In Chelmsford, where my office is based, the plan includes the creation of 800 jobs a year, up to 2036. It encompasses a new train station at the Beaulieu Park estate. A new bypass, connecting the A12 at Boreham to the A131 at Great Leighs, is also part of the project.

Both the Chelmsford and Colchester plans focus on reducing commuter transport issues. These Housing Infrastructure BID-funded projects must now be asking whether there will be anything like as many commuters on the roads and trains after lockdown. The AA and Professor Greg Marsden, from Leeds University's Transport Unit, predict a fall in commuting – a trend already evidenced in the pre-coronavirus world, with some employees

working one or two days from home each week.

And therein lies a dilemma. The National Cyber Security Centre (NCSC) says cyber attacks have soared during lockdown as criminals seek out weaknesses in the security of home-based devices. Cyber insurance has never been as relevant for all and, without it, the costs of reinstating websites, systems and even computer-driven machinery after a cyber attack can be huge. Most attacks also lead to business downtime – the last thing a business needs, if it has managed to get back up and running.

This is not the only risk businesses need to consider and it should be part of a planned survival strategy. It is all very well having business loans and rates payment holidays but what is it actually going to take to get things back on an even keel and survive in 2020 and beyond? My team is already guiding businesses needing to reduce costs, restructure their insurance pro-

tection to suit new circumstances and access premium finance. It is also assisting beleaguered transport managers needing to reduce their fleet exposure.

Our view is that all businesses should be strategising hard to protect cash flow and manage and safeguard their staff, equipment, plant, vehicles and business premises. We have created a free Survival Capability Review service to assist firms and have discovered many key aspects that those businesses who have benefited from our report had not considered.

Our concern is that all the businesses for which survival has involved 'pivoting' – offering new services, developing innovative ways of working and diversifying product ranges – have not considered the new risks involved, in their efforts to keep on trading. If that is the case, it could result in a lesson learned the hard way and deal a further financial body blow to an already fragile business.

For further information and advice, call 01245 449060 or visit www.ascendbroking.co.uk

Understand your business performance to plan ahead in these challenging times

WHILST every business needs to produce an annual set of accounts, they are backward looking – telling you what’s already happened. What you already know. They will not assist in assessing your financial performance and will therefore limit your ability to take corrective action based on accurate and up-to-date information.

Recent events have shown it is imperative for there to be an in-depth financial view of business performance more than once a year – in fact, having timely and up-to-date financial information will be critical to plan ahead in these uncertain times. This is where management accounts and financial forecasts can help significantly.

Management accounts provide senior management with an accurate and up-to-date picture of what is happening in the business on a month-to-month basis, tracking key metrics that are most important. They act in a similar way to how the dashboard in a car tells you how much fuel is in the tank, how hot the engine is running and any warning signals that trigger the need for action.

Alongside these, financial forecasts provide a plan for your business which can be monitored and updated with actual information once it is available, allowing you to foresee planned outcomes and take corrective action accordingly.

Here are three ways in which these reports can help your business:

1) Monitor progress and take corrective action

If you know exactly what is happening in your business on a monthly basis, you can take action to improve the key metrics on a more frequent basis than you can by looking at annual accounts alone.



For example, regularly updated management accounts will show you which of your products or services are the most (and least) profitable over time – and which are actually losing money.

You will be able to highlight any variances in business performance, such as seasonal fluctuations, and if you operate from more than one site, you will be shown which are the most profitable. You will be more easily able to identify and correct issues of under-performance.

Insights can also be developed to show whether it could be more profitable to manufacture particular items in-house, or outsource processes to a third party.

2) Secure external investment

Up-to-date management accounts also provide a level of insight and transparency across your business that banks and external investors will appreciate. Showing them how your business is performing now, not in



“Darren Clarke, Director of Business Services at leading Essex accountancy firm, Rickard Luckin, urges businesses to look forward, not backwards, when it comes to accounting.”

your last set of published accounts, will give them the confidence that they are looking at the true underlying performance of the business.

Complementing these with financial forecasts will also add further credibility to your plans and needs for finance, which in these current times could be more relevant now than ever before. We have talked a lot recently about the numerous financial opportunities in line with recent government announcements, such as the Coronavirus Business Interruption Loan Scheme (CBILS) and other funding avenues such as Bounce Back Loans. Ensuring your management accounts are as up to date as possible is a key step in exploring any such scheme.

3) Support long-term business strategy

If your business is embarking on a specific project that requires high levels of investment, a robust set of management accounts will help you analyse its expected rate of return and how long it will take for your project to break even.

When considering a sale of the business, a set of accurate and updated management accounts will help potential future investors or buyers to assess the true value of your business.

Helping you

Our team of experienced management accountants work with companies from diverse industries and company sizes, to provide a range of services that are bespoke to each client. To discover more about how management accounting and financial forecasting can help drive your business forward, please don't hesitate to get in touch. We can walk you through a demonstration of our management accounts pack so you can see the profitability and operating performance reporting for yourself.

Let's talk the 'r' word

NO-ONE wants to say it out loud but unfortunately at some point, whether it's now or in the next few months, some of us may have to deal with redundancy.

It's never an easy decision to have to make but during times of economic crisis and uncertainty, having to carry out a redundancy exercise can sometimes be inevitable. To help minimise the risk of potential Employment Tribunal claims and or business reputational damage resulting in negative PR it's important to ensure you have a robust redundancy process in place. We recommend following the four Be's to help you navigate this process;

Be prepared: take time to assess all your options by reviewing your workforce whilst thinking about short-term and long-term needs for the business. Are there any other ways you can cut your workforce costs, such as a restructuring, freezing recruitment, offering pay cuts or reducing working hours? If you are sure there are no viable solutions other than redundancy, it may be a good idea to work with an experienced HR professional to ensure you are prepared before you start carrying out the redundancy process, so you

have the right expert legal and ethical advice from start to finish.

Be legal: ensure you know what the legal redundancy process involves and how to properly carry out communications with those impacted. If you are not completely sure of the process, it is vital you talk to your HR professional or visit ACAS. This will help you avoid future employment claims which may cost you money. It's not unusual that understanding legalities and legislation changes can be difficult to process and navigate whilst also carrying out the day-to-day demands of a business. Therefore, this might be a good time to seek HR and/or Employment Lawyer advice and guidance to guide you through that process.

Be responsible: the vast majority of the time, when redundancies are necessary, it is not personal. Most of the time it is just a necessary action essential for the longevity of the business. This said, there is no denying making redundancies can be devastating to different members of your workforce. Taking responsibility means understanding all their circumstances, personalities and goals. By doing this, you make the process as comfortable and smooth as it possibly can be.

Be kind: remember we are all human beings. We understand, when push comes to shove,



Sarah McKee-Harris, founder and director of Essex-based HR specialists, Kingswood Group, explains the importance of the HR function to achieving your business goals – whatever the size of your business.

the workplace has to be a professional environment and nothing should get in the way of that. Nevertheless, it is undeniable that making redundancies is an emotionally difficult time for all involved. So, whatever you have to do, make sure you do it with kindness. Being personable and supportive to members of your workforce and demonstrating acts of genuine human decency can go a long way. Being kind, empathetic and showing understanding towards other individuals is something that will make the process a lot easier to navigate for every individual involved. It costs nothing to be kind.



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‘Unwinding’ the lockdown – what will the Government prioritise?

THE term ‘unprecedented’ has been used so regularly in recent weeks that it has begun to lose some of its resonance. However, as the UK begins to emerge from its COVID-19 lockdown, government (across all tiers) and businesses will be facing some of the most challenging – and, yes, unprecedented – decisions to try and kick-start a recovery.

During the next few weeks and months, caution will very much be to the fore. Government decision-making is, as we keep being reminded, being driven by the science – for the coming period the ‘R-rate’ or ‘retransmission rate’ will be the guiding principle, with the focus on keeping this below 1. All wider decisions on unwinding elements of the lockdown will be taken with reference to their impact on the ‘R-rate’. With that in mind, we can expect a gradual and phased easing of lockdown measures – as I am sure most people have come to realise; the UK will not simply return to normal overnight.

What then does this mean for businesses and various industries across Essex?

- **Construction:** the construction sector is seen as crucial to kick-starting an economic recovery in the short term. From housebuilding to broader infrastructure projects and upgrades, the sector is viewed by government as providing an opportunity for a short-term boost to growth as well as being crucial to laying the foundation for longer-term productivity gains and increased economic performance. Throughout the crisis, the Ministry of Housing, Communities and Local Government has been keen to see construction continue as best as possible and government, more generally, has been supportive of sites reopening as soon as they can, with

effective health and safety measures put in place – providing an indication of how vital policymakers view ongoing activity across the sector.

- **Social care:** in many ways the social care sector – and care homes, in particular – has been at the eye of the storm during the COVID-19 crisis. Many stories from homes across the UK, with carers battling against outbreaks, have been harrowing. The crisis has certainly placed the social care sector in the public eye in a way that has not always been the case previously – and brought to light many issues that governments of all persuasions have kicked repeatedly down the track. The Government has previously spoken of a commission into social care reform. The pressure to go further and quicker on this is likely to increase, given how visible the sector has been and how difficult it has proved to effectively protect the elderly. Pressure to reform funding models, achieve better integration with the NHS and support the social care workforce will be at the top of agenda for those operating in the sector.

- **High streets & retail:** placing the nation on lockdown has, naturally, caused enormous strain on high street retailers across the country – including across Essex. There is very real concern, particularly across local authorities, that the COVID-19 crisis could be the straw that breaks the camel’s back as far as ‘traditional’ high streets are concerned. Plummeting sales and the spectre of high street retailers going into administration are casting strong doubts on the viability of town centres to continue as before. Through necessity, local authorities may be forced to act to transform high streets – allowing greater levels of housing, opening up public spaces and encouraging independent local retailers – something that many would argue has been required for a long time in any case.

- **Tech, life sciences and advanced manufacturing:** the importance of technologies and advanced manufacturing has become apparent during the past few weeks – both in terms of healthtech and life sciences,



Simon Darby, Head of East of England at PLMR, a leading UK integrated communications agency, speculates on how the lockdown unwind will impact on businesses and industries across Essex.

specifically, as well as the role of technology in supporting peoples’ changed lifestyles more widely. This has not gone unnoticed across government – which was already demonstrating a stronger interest than previous administrations in science and innovation before the COVID-19 outbreak occurred. Technology and advanced manufacturing are key to making efforts to improve preparedness succeed. Once the immediate COVID-19 crisis subsides, expect political attention to turn to how the UK can build and maintain world-class advanced and innovative industries; how data can be used more positively to inform public policy; and whether supply chains, domestic capacities and potential onshoring programmes should be considered. Essex and the wider of East of England region is at the heart of the UK’s innovative, advanced and life sciences industries – as such, we can expect strong interest from government moving forward.

Achieving a post-COVID economic recovery will take time and will require reform and transformation across sectors. Industries across the county will need to look at different ways of doing things. This need not be a bad thing – it will also be a time to consider what reforms, support and liberalisations could be undertaken by government to boost performance and growth. Essex businesses should think carefully and clearly about what they want and what it is going to take for them to grow – in the short-term and long-term – and not be shy in articulating their case and their ideas.



BUSINESS BATTLING THE VIRUS

A view of Essex as it emerges from

THE Coronavirus pandemic has changed, and will continue to change, our lives as it challenges our economic well-being and our health. The pandemic will have a profound effect on how we live, interact, and go about our daily business.

Many individuals, families, and businesses will suffer long-term consequences, while others will ultimately find improved opportunities. Our futures remain uncertain as no-one can predict what turns the disease will take, or how people and government will respond. Some trends are obvious – social distancing will remain until a vaccine becomes available – but despite our growing understanding, others may surprise us.

In some sectors of the economy, the longer-term consequences will involve relatively minor adjustments. Working from home will likely grow, favouring mostly well-educated workers, such as IT professionals and white collar workers. In contrast, the personal service and retail sectors, notably pubs and restaurants, will find it difficult. The current stock market expects giant businesses to do well. Investors are betting the crisis will enhance corporate colossuses including Amazon, Apple and Microsoft.

Trust will be an important variable in recovery. If customers believe their pub and hair stylist are safe, they will frequent them. If these businesses established an intimate understanding with their clientele, they will open their doors. Smaller businesses have an advantage over large chain establishments which thrive on high volume and small margins.

There is no simple formula. Major sporting events are cancelled but the effect on other alternative or complementary leisure activities remains unknown. Will caravan sales rise if holidaymakers are uncomfortable booking hotels?

Economists are trying to understand these relationships. A deep slump appears unavoidable, but it is unclear whether the bounce-back will be sharp and strong (V-shaped) or slow and protracted (L-shaped) or something else. The economic downturn is not a demand deficient recession, which calls for broad-based economic stimulus. At best, it is supply sided (workers and businesses are prohibited to produce) but no wages implies reduced consumer spending. The speed, adaptability, and flexibility of markets, not least the labour market, will govern much of the recovery. Can workers react, retool and (if required) relocate quickly to new demands to facilitate a swift recovery?

Getting the Government response right is critical for recovery. Smart policies can

reduce hardships. As well as containing the pandemic, the initial aim is disaster relief – sufficient aid to those suffering sudden losses because of the economy's lockdown. As the economic consequences of the pandemic continue, policies should become more nuanced. As we become more aware of the way COVID-19 spreads across different groups, policy should become more directed to safeguard the more vulnerable. Nobel laureate Paul Romer, and others, argue we should shift to a targeted approach that limits the spread of the virus but still lets most people go back to work and resume daily activities. But even the best designed policies will falter if people and businesses do not adhere to best practice themselves, or have faith others are also doing so.

It is not necessarily a choice of sacrificing health for profit. The economy will struggle if we experience repeated pandemic waves or if the Government ineffectively rations scarce reopening resources. Setting policy



Professor Eric S. Department of at the University suggests what like, and the ch expect, as it slo from the impac Coronavirus pa

Dr Danielle A. Tucker, Senior Lecturer in Management, Essex Business School, University of Essex, asks what should HR management professionals focus on as we prepare for a return to work post-lockdown?

AS the COVID-19 pandemic has rocked the world of work in recent months, HR professionals have been working tirelessly to implement new policies (e.g. Furlough, remote working), but as we begin the return to work there is a need for HR to turn its attention to the impact

of COVID-19 on the future workplace.

Based on my experience of working with organisations and educating HR professionals, here are my top three priorities for HR professionals to think about.

1. Ensuring equality in the treatment of employees

The COVID-19 pandemic has exposed many inequalities and inconsistencies within society and the way we work. School closures have placed a heavier burden on parents and those with physical or mental health conditions may be struggling more with isolation. Every employee will have experienced challenges during the pandemic, but these will be different for each of

them. Likewise, the coping strategies which employees have available to them will be varied. HR professionals are in a unique position of being able to see the scope and variation in these challenges, but it is crucially important they avoid the urge to compare or make judgements about the impact severity of one person's experiences over others. What may seem like a minor inconvenience to one employee could be a significant stress trigger for another. Each challenge needs to be viewed within the context of that employee's whole life circumstances, which they may or may not openly disclose.

What's the H

What does this mean for reward systems and performance management? Many organisations may have set monthly or annual performance targets for employees which may no longer be achievable. Where these targets are linked to reward or promotion, it is important to ensure individuals or groups are not adversely disadvantaged.

2. Managing change

During the past couple of months, workplaces have likely seen more changes in work practices in a concentrated period of time than ever before. For some workplaces this may have been the move to remote

BUSINESS BATTLING THE VIRUS

From the claws of the Coronavirus



Smith from the Economics of Essex may look at how it can emerge from the pandemic.

goes beyond determining when or how to phase out restrictions (re-opening businesses will be more challenging than shuttering them.) Likewise, it has become apparent low-skilled workers have been hit particularly hard and will require extra support.

Businesses will first act to ensure immediate survival. They will then consider operational changes to not only trade in the emerging new normal but also to backstop themselves against future disruptions. Among other issues, supply chain security, alternative revenue sources, and customer and employee safeguarding will occupy

their attention.

What does this mean for Essex? To answer this question, it is useful to have a picture of the local economy. Fortunately, a recent Essex Economic Commission report (<https://www.essexgrowth.co.uk/>) helps.

Greater Essex is the UK's eighth largest economy, but its recent performance is

mixed. Essex exhibits a wide range of both strong and weak economic indicators for confronting the post-pandemic economy. Its primary strength is possibly its diversity, resilience and business vitality, exemplified by its high volume of start-ups and entrepreneurs. Among its vulnerabilities, Essex lags its competitors in worker skills, social deprivation, and infrastructure. Large populations of vulnerable – the over-65s and lower skilled workers who find it difficult to work remotely – pose problems. Although subpar availability of high quality work spaces and transport links in Essex may become less critical as employees work from home, poor broadband coverage runs the other way. Its proximity to London and population density exposes the region to rapid spread of COVID-19.

Essex is home to several vulnerable large businesses. Ford, the Thames Gateway and Stansted Airport and hence their business partners face troubled times. The impact of social distancing on worker productivity looms large for manufacturing and transport. On the other hand, increased local tourism could boost coastal communities, Southend and Clacton in particular. Similarly, the high-tech and biomedical corridor near Cambridge appears poised for further growth. These examples illustrate that strengths and weaknesses are not dispersed evenly. The county's four corridors – West Essex along the M11, South Essex along the Thames, the southern Heart of Essex, and the northern

Haven Gateway differ sharply.

Given this overview, it is worthwhile noting three further factors. First, London will emerge a different city and the changes will spill over into Essex. Large cities – New York, Milan and London stand out – have been the pandemic's ground zero and will become reshaped. Businesses might hesitate to locate there for a variety of reasons. London is likely to become younger as more vulnerable elderly move out. The flip side is that the county's substantial commuter population could perceive a greater risk from public transport and seek to realign themselves. The effect on real estate rents and land prices, a large regional sector, will be interesting to watch.

In addition, the education sector, especially FE and HE, faces unique challenges, not least due to strict academic calendars and limited ability to socially distance many core activities. Will education institutions be able to test, trace and isolate effectively? Will students be willing to risk enrolment and fees given structural changes which rely on distant learning? If not, skill shortages in Essex may become more chronic and economic performance anaemic.

Finally, Brexit may compound or mitigate the economic implications of the pandemic. The coronavirus accentuates the unknown, and markets do not like uncertainty.

HR focus to be?

working, for others it could be pauses in production or loss of links with suppliers/customers. But also, potential new opportunities may have arisen. The pandemic may have acted as a catalyst for change, created a sense of urgency, enabled outdated processes to be replaced with little opportunity for resistance. But now, it is important to take some time to reflect on these changes and organisations will need to decide which changes should remain, and which were temporary. Moreover, change in one area of an organisation will often trigger a need for change in other areas – so now other parts of the system need to catch up.

Now is also a time to review and examine alignment between work practices and strategy. It may be that adjustments to organisational strategy will be needed as we emerge from these disruptive times, and these changes need to be reassessed in line with the HR practices which already existed, and those which have emerged or been adjusted during lockdown.

3. Retaining talent by supporting employee well-being

As we begin to emerge from lockdown, attention will be paid to how organisations treat employees, with physical safety and social distancing in the

workplace being key priorities. In the longer term, however, employer concern for the well-being and mental health of employees will be a key scrutiny point for existing and potential employees. Organisations who have supported employees well will find it easier to retain existing talent and attract the best employees to work for them.

Looking to the longer term, the pandemic may have led to significant changes in people's lives (for example, they may have lost a relative, they may have new caring responsibilities, or may be re-evaluating their work/life choices). Talented employees may be seeking something different or something more from their work and if employers wish to retain this talent then they need to

be accommodating. Employers may need to be more open to flexible working requests, consider providing new learning and development opportunities, or restructuring roles, in order to retain valuable knowledge and skills within the organisation.

If you (or your employees) are looking to enhance your career prospects and to take on a role at the forefront of human resource management, you can find out more about our CIPD accredited MSc Human Resource Management: <https://www.essex.ac.uk/courses/pg01036/1/msc-human-resource-management> The programme is available full time or part time and is accredited by the Chartered Institute of Personnel and Development (CIPD).

DRESSING for work but not leaving the house, relishing the escape from the commute and a 'missing you already' undertone. These are just some of the responses to lockdown from the Chelmsford-based Ascend Broking team, which has carried on serving its clients, processing claims and liaising with insurers, using remote methodologies.

The team tested its business continuity plan a week before lockdown and tweaked things before all were in a position to join the nation's conversation using #WorkingFromHome. Consequently, the plan has operated exactly as anticipated and there has been no loss in capability or service. All that has been required is a change in how communication is handled.

Three video calls per day have kept the team in touch but much of its success during the past few years has been built on face-to-face human interaction. Changing the mindset, albeit temporarily, is tough. To keep morale up,

Keeping calm and carrying on

the timing of video calls has been continually changed and agenda switches have maintained interest.

What shines through is that remote working can actually mean longer working hours. The laptop is always there and switched on much earlier than would be the case if commuting to work. Enhanced concentration means less focus on the clock. With no distractions, it's easier to get on with some aspects of the job and lose track of time.

The Ascend team recognises now is not the norm. Several family members would not all be using the internet connection at once and slowing it down. There would not be home schooling. You would not have to be the killjoy telling the kids to pipe down. However, lockdown has shown a business can be run remotely. All it requires is a structure.

The team believes working from home has distinct

advantages, but it depends how much you enjoy office life and being with colleagues. It is not a question of whether it can work but rather whether it works for you, as an individual - largely down to whether you are a people person who needs actual human contact or whether you are happy to get that via a screen.

Many of the team can see working from home remaining part of many people's working lives but maybe not on a daily basis. Gradual transitioning may be required, despite many now having got over the culture shock. Some hands are more likely to be raised than others should working from home become a long-term option.

Mel Seymour, Senior Account Handler at Ascend Broking says: "It's been good to work more independently. I can isolate myself, concentrate and work for longer, as my laptop gives me access to files at all times."

These benefits are not lost on Transportation and Logistics Director, Simon Horton, but he said: "I am old school and a computer screen is no substitute for a real person. I would prefer the majority of my time to be in the office, with the odd day of working from home if necessary, for example on special projects where you need a bit less distraction. It is difficult to give a measured opinion as home working during lockdown is not how things would be, if we had the freedom to move around."

Some of the remote meeting times are more popular than others. Alex Patten, Claims Manager, said: "Fortunately, our daily Zoom meetings are a good opportunity to bring us all together and find what everyone is currently working on. It is so nice to feel like there is some normality to the working day still - especially at the 4.30pm session where a glass of wine or beer and a few jovial moments are shared."

Continuity is crucial for everyone

FOR those in the events and weddings team at Hylands Estate, Chelmsford, it has become evident how crucial their roles are in maintaining current business and securing new business in a very difficult time.

Thomas Woodards, Senior Events and Weddings Executive, said: "It would have been easy to take the situation, close the doors, slow everything down and hope for a quick return to normality. However, we realised early on that this would be the complete opposite of what we need to be doing at this time.

"Our potential clients for events are also in this situation, and they

need something to be doing to keep themselves busy, and also have something exciting to think about. Additionally, event planning doesn't just stop and be placed on hold during this time. It may be difficult to really think about what is needed and that is when potential clients will be seeking advice from the professionals within the industry.

"It has helped us to realise we are using technology quite well and this has helped us to continue providing a very good service, remotely from home. We are using skype for business, sharepoint, remote desktops and virtual tours to continue providing our service to the highest level possible. Our clients and customers should feel confident that when they contact us during this time, they will not receive a lesser service than

usual due to the current situation.

"As a team we are embracing the current changes, maintaining positivity which is crucial in our roles and looking out for each other. We hold regular team meetings through video chats, make sure we get some time in the nice weather during our breaks and learn to appreciate some things that we do not usually see in the normal day-to-day. It hasn't and will not all be smooth sailing, but we are working through it together and ensuring we are ready to come back to the office, even stronger than we were before. For us, working remotely will not be continued as it doesn't really work for our roles, our core business being face-to-face. However, it is helpful to know that our setups do make this a possibility, and our current processes have been means- tested for different situations."

Never a more opportune time to take advantage of R&D Tax Credits

ALTHOUGH HMRC has been administering the R&D (Research & Development) Tax Credit Scheme for 20 years, there has probably never been a more opportune time to make a claim. With the Covid-19 pandemic in full swing and causing cashflow problems for many businesses, an R&D claim could provide a welcome boost to a company's finances.

R&D Advisors UK Ltd has a thorough knowledge of the R&D Tax Credits legislation and is expert in identifying whether a business qualifies for R&D Tax Credits, and what expenditure qualifies for the scheme. Since inception, almost £14 billion in tax relief has been claimed. The average claim value is £56,000, yet only 4% of eligible companies are claiming R&D Tax Credits. Is your business one of the other 96%?

Its specialist knowledge of the legislation allows it to maximise claims for clients and its straightforward claim process means clients can concentrate on running their own business whilst it handles their claim for them. It has also helped many clients successfully make an R&D Tax claim where others have advised they do not qualify.

Based in its new offices in Chelmsford, its experienced team of 18 staff have processed almost 250 successful claims in the past 12 months. The total claimed on behalf of clients ran into many millions of pounds!

R&D Advisors UK Ltd Director, Kevin Auchoybur, details just some of the client cases where it has helped a business to make a successful claim.

“A local manufacturer of food products had used another R&D firm in the past and had stopped claiming as the amount received was quite low. However, we quickly ascertained their manufacturing process and development of innovative new products involved a large amount of R&D. Working closely with the client and their accountants, we were able to help them make a claim for more than £190,000 covering a two-year period. Needless to say, they were delighted with this result at a time when their factory had to close due to the Covid-19 pandemic.

“A local IT recycling business had never made a claim before and didn't think they were eligible for the R&D Tax Credits scheme. A visit to their factory established that constantly changing technology meant they were having to develop new and faster processes to carry out data wiping on computer equipment, in a fast yet secure manner. We made a successful claim for the client after writing a report detailing their innovation. At a time when their factory was closed due to Covid-19 restrictions, they received a tax credit of almost £37,000.

“An interior refurbishment company in North Essex was introduced to us by their accountant. The company specialised in high-end bespoke interior redesigns and refits, and they had an extensive client base of very prestigious companies who were looking for the ‘wow’ factor. Creating bespoke solutions for each client meant that R&D was undertaken on most projects, and we assisted them in making a successful claim totalling £56,000 for two financial years.

“In every case, we work closely with each client to ensure we optimise their claim and make the process as unobtrusive as possible for them, allowing them to carry on with running their business whilst we work on their claim.

“Regardless of the size of your company or whether you are making profits or losses, if you have costs and people associated with projects aimed at advancing what you do, then you could qualify for the R&D Tax Credits scheme.”

Kevin has more than eight years' experience in advising clients on their eligibility for R&D Tax Credits and has successfully claimed a large number of refunds in that time for SMEs carrying out research and development.



R&D Advisors UK Ltd directors Kevin Auchoybur (right) and Gary Waskett (centre) are pictured with Darrell Fox, Commercial Manager at Essex Cricket.

“An Essex-based construction firm had been considering making a claim but been told by others that it was not eligible for the R&D Tax Credits scheme. We met with the client and discovered it had been involved in several innovative housing developments which had required R&D during each project. We compiled a comprehensive report for HMRC detailing these projects and helped them to make a claim totalling more than £200,000. They continue to work on other innovative developments, and we look forward to assisting them with their next claim.



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Re-thinking our leisure



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Sales and Operations Director, Richard Taylor, said: "Our core range offers camping equipment and hiking accessories, through to essential Festival accessories. Our secondary brands cover lighting, fitness and cycling, travel, dining and hydration, space-saving furniture and urban lifestyle.

ONE thing COVID-19 has done is make us all drastically re-think our leisure time – and one

"Our brands have been developed to encourage outdoor recreation and, right now, with people looking to spend their leisure and holiday time much closer to home, we're experiencing a great deal of interest.

"Our established distribution networks mean we are able to supply the likes of Tesco but we are equally adept at dealing with an enquiry from a smaller company which might just want a couple of tents and a barbecue for an outdoor event. Our minimum order for free carriage is just £200 ex VAT and we value every customer the same, whatever their size."

Further information can be obtained at

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Coronavirus: a debt-chasing quandary

BUSINESSES will undoubtedly understand the importance of cash flow to their success. This cash will be crucial to enable payments to be made to the workforce, for the purchase of stock and to pay for premises. Therefore, even a few non or late payments can spell disaster for the healthiest business.

It is likely businesses and individuals alike have already reached out claiming that they will be unable to clear their outstanding invoices because of COVID-19. It then becomes difficult to differentiate those plainly using delaying tactics to avoid paying and those who are genuinely feeling the pinch of the pandemic and warrant some reprieve.

It is worth bearing in mind that there have been numerous schemes introduced by the Government, which companies and individuals can access and which aim to relieve them of the strain the virus may be

causing. Therefore, excuses put forward do need to be considered in light of the access to these schemes.

However, while cash flow is king for many, the future working relationship must not be forgotten. Hounding a good and reliable client or customer for payment could result in a strain on the working relationship and they could take their business elsewhere in the future. Therefore, there is a careful balance to strike.

Putting the above aside, should you decide to pursue unpaid debt, it is important to consider what enforcement options are available in the current climate.

County Court proceedings and obtaining a judgment is reasonably straightforward, provided the debt is undisputed. It could be difficult to enforce that judgment by way of writ of warrant of control, as most bailiffs are not making personal attendances at present due to the safeguarding of their employees. Other methods of enforcement will also be affected by the social distancing requirements which are currently in place. Whilst it is possible to pursue a winding up petition or bankruptcy petition against a debtor, the court is likely to take into account the reason for non-payment and, if that is



Holly Smith, a paralegal at legal firm, Birkett Long, urges a balanced view to chasing debt in this COVID-19-influenced climate.

directly as a result of COVID-19, they may be reluctant to make an order.

Another factor to consider is the cost involved in pursuing debts. The reality is that legal costs will need to be incurred in order to pursue unpaid debts and costs recovery is usually limited so consideration must be given to cashflow and the timing of instigating any action.

Here at Birkett Long, we understand how important cash flow is and are here to help. We boast a team of dedicated lawyers with experience in debt recovery, including disputed invoices, who would be able to provide assistance now or in the future once the economy starts to get back on its feet. We also offer a fixed fee debt recovery service to help you keep costs to a minimum. If you are experiencing any difficulties with debt recovery, get in touch with a member of our team.

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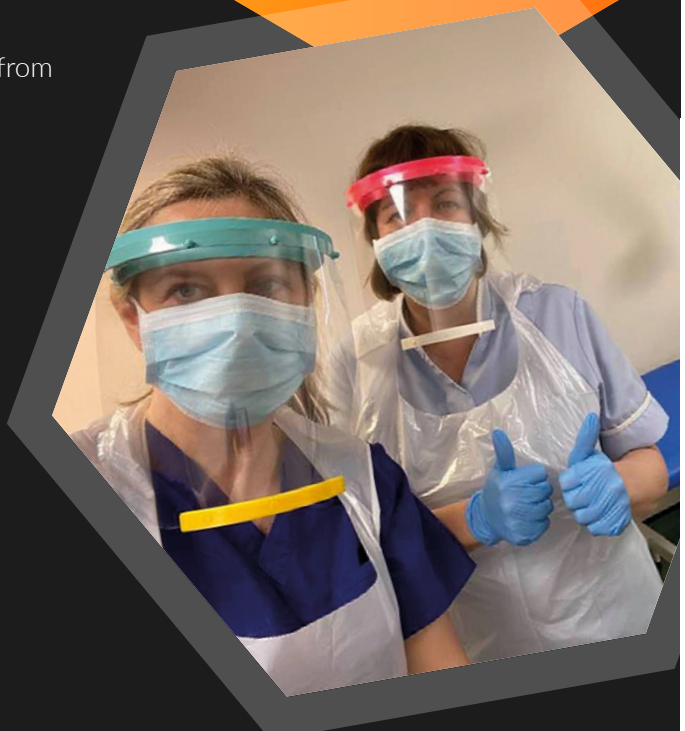
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However, in recent weeks, our (skeleton crew) talented team have also been putting their skills to work – 3D printing a range of PPE including face shield screens and door openers to help prevent the spread of the Corona virus. We have also donated and discounted more than £6,000 worth of stock since the lockdown, supported many Individuals, businesses and universities with their PPE efforts, and have given away hundreds of free filament Stay at Home sample packs to creators across our planet.

So whilst we are keeping very busy commercially, as more and more people realise the potential of 3D printing, we are very proud to also be playing a part in keeping people safe.

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Corona-proof HR!

AFTER COVID-19, the world of work will never be the same again. In such a short space of time we have seen millions of people move to homeworking and relying on video conferencing to help conduct business.

While we may have been forced by circumstance to change how we work, we will never fully go back to how things were before, as businesses will make the most of the benefits they have found from this new flexible way of working.

But it will potentially be harder to manage people who work remotely (it's hard enough managing people who are in the office!), so new ways of working will also call for better ways to deliver HR.

Denise Rossiter, Chief Executive of Essex Chambers of Commerce, explains why she thinks every business should use the HR platform YourHR.space, a solution she has used for many years and one she feels will now come into its own in the changing world of work.

"Essex Chambers of Commerce is a small business (SME), just like

many of our members. We do not employ an HR manager but still need to comply with employment law and regulations. YourHR.space keeps us fully up-to-date and compliant. Since implementing YourHR.space, we've never looked back.

"It's also extremely easy to use for me and my team. It means important HR policies and procedures, our standards and codes of conduct are easily accessible, from wherever people are working, via PCs, laptops or smartphones. The content that was written and tailored for us is updated 24/7 and notifications of any updates are sent directly to my team. I don't have to think about it because it's done automatically which takes the stress, strain and worry out of a huge part of my role.

"It reduces the number of general questions and interruptions from staff about HR-related matters as the information is all available to them. By creating clarity in this way, everyone is clear about expectations and boundaries.

"We also use the holiday and absence module that allows staff to immediately view their planned and outstanding holiday, and holiday requests are authorised online. This saves me more time and it means I can see at the touch of a button, who is on holiday.

"The database allows people to update their own personal details and means I can access contact information from anywhere, which has been really important at this

current time. And I no longer have to have paper files. I know data is secure and I'm complying with GDPR obligations.

"It means Essex Chambers of Commerce has confidence in its HR and has a solid HR foundation. I don't have to employ an HR Manager to do this, so it saves time and a considerable amount of money. The investment in the HR platform is a fraction of the cost of employing an HR person.

"From the outset of employing a new member of staff and inducting them, to managing day-to-day HR issues and ensuring compliance, YourHR.space has everything to make the employer feel they are in control and encourage the employee to feel secure. And I have everything at my fingertips. The platform assists me with HR processes and problems; it's something I can always rely on."

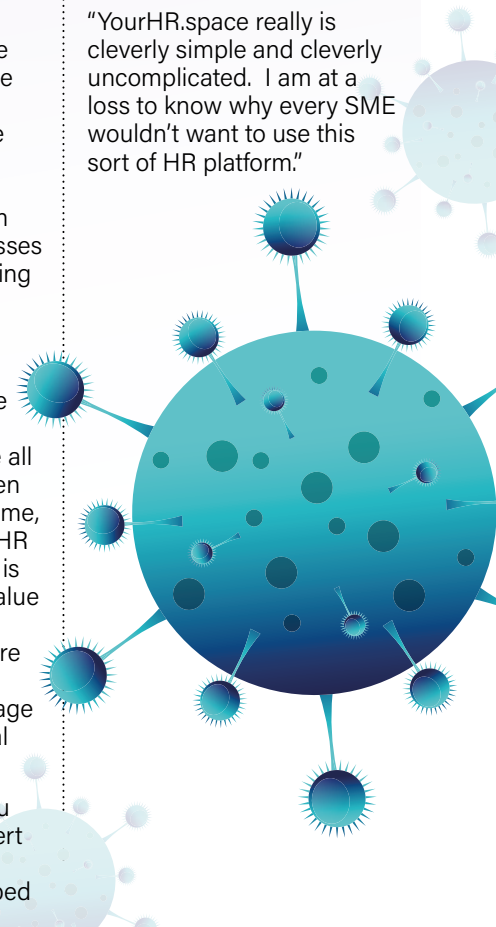
Asked why she chose YourHR.space over other online HR systems, Denise added: "I could not find another system that wrote all the content for me and then kept it up-to-date in real time, and genuinely solved my HR compliance problem. This is the part that really adds value for me as it takes a huge worry away knowing we are always up-to-date. It also sends an important message that we take a professional approach to HR.

"There are times when you need to talk to an HR expert about a situation. I use Practical HR, who developed

YourHR.space. But equally, a business can use any HR provider. They can be given access to YourHR.space so they can see what policies etc are in place for the company. I understand there are a lot of HR professionals who partner with YourHR.space and recommend it to their clients.

"Importantly, YourHR.space reduces the amount of time I need to spend talking about general HR issues and therefore allows me to discuss and implement more proactive HR initiatives with my HR partner.

"YourHR.space really is cleverly simple and cleverly uncomplicated. I am at a loss to know why every SME wouldn't want to use this sort of HR platform."



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Entrepreneurship will see us through

WHAT does life beyond the COVID-19 crisis look like? That is the question being asked frequently and, if truth be told, I don't think anyone of us has an idea as to what it clearly looks like.

However, I think we all have some ideas of how we can move forward within our own business environments, how our business models can adapt for the better and what parts of the 'new normal' way of working have worked for us and should be kept.



South Essex College new Digital Technologies Campus Basildon.

We need to be bold and innovative, our thinking and plans agile. Above all, what we do needs to be viable. Technologies will form a big part of the changes we adopt during the next 18 months.

As leaders within industry and education

in Essex it is so very important for us to 'keep on mission' and focus on the positives so we can keep our business and workforce positive.

Reviewing our current business models, planning how they can adapt and change to meet our new needs, will be the biggest change some of us have had to make in our working careers. It's time to show leadership, time to create opportunity and time to use the connections we have created to maximise on the potential we still have within Essex.

The next 18 months will challenge every sinew of management and leadership expertise we have as we are in a territory none of us could ever have envisaged. However, this is the time in which, through re-evaluation and perhaps going back to the basics of what we need to accomplish, we can start our plans.

Here are some key things to remember:

- management with 'emotional intelligence' is the best form of leadership
- lead with integrity - your teams will follow you with an energy, desire and enthusiasm that is vital
- empower your team – empowered teams will impact on your bottom line and drive return on investment through ownership and initiative.

It is likely we will all have to change, or at least adapt, our business models significantly, but it is the level of adaptation that should create the agility that will allow us to be responsive to the changing markets. Give your teams the space to think laterally and



Now is the time to show that leadership, innovation and agility are the way forward, says Joanne Giles, who is premiering her new lock-downed quiffed look as Director of Apprenticeships at South Essex College!

to bring innovation to your business; sometimes these nuggets are the source of change and increased profitability. Essex has always been known for its entrepreneurship and I have been impressed to see so many businesses adapting their models to meet the policy of the day.

COVID-19 has interrupted everything we knew. We will be ripping up the rule book in some instances and rethinking entire business models. Stepping outside our comfort zones is tough and can mean, for some people, discomfort with the scale and pace of change. The emotional intelligence a strong management team can bring to guiding employees through this process is key to unlocking their potential. Business will need to be 'rightsized' and respond to the 'new normal' but with this comes difficulty, challenges and, most importantly, opportunity. Use the opportunity of interruption, to interrupt for the better. Find solutions, be innovative in your thinking, come together and work collaboratively both internally and externally with other businesses or organisations to discuss challenges so you can create better solutions.

We are here with you every step of the way

THE South Essex Workforce team is here to serve the community – that is our 'raison d'être'. Our driving purpose during the next six months and beyond is to support the community and the re-ignition of the economy. The key to this is understanding the intensive programmes required and knowing when and how to respond.

South Essex College will absolutely help you to refocus on the skills of your workforce through reskilling and upskilling. Your workforce will be the vital components of economic growth, business growth and, in some instances, business survival. We can help make them the right workforce to achieve these goals.

By creating business links through community contacts, we will be working with you to understand what it is you need and what we can support you with. Our funding will cover the majority of your skills needs and will

be able to help you design, right-size, reskill and grow your workforce.

The team in place are skills specialists and are accomplished in understanding how reskilling and upskilling will impact on your business. Designing bespoke and agile training packages will be the way forward in this new world of ours.

The future is just around the corner but will take a large amount of visionary re-thinking. South Essex College is here and ready to start that journey with you.

Keeping your workforce engaged is key

THE COVID-19 pandemic has created significant business challenges and anxiety for employers and employees alike. This makes it even more important for business leaders to provide guidance and clear direction, to ensure staff are safe and motivated.

The move to 100% homeworking has been a subtle shift for more agile organisations, but has proved testing for companies yet to invest in mobile IT equipment, or unable to do so due to the nature of their operation. Additionally, there are various complex and emotive issues to consider which cannot be taken lightly.

It is imperative to keep staff enthused and reassured of their roles. Supporting employees during these times will be a challenge, especially for HR teams. Employees will want to understand their rights and benefit entitlements. It is also important to consider the different challenges your workforce may be experiencing. You may have some employees who are close to burnout, and others who have experienced a level of anxiety from the situation.

Constantly reviewing the impacts of lockdown,

and any easing of current restrictions, is essential. All business updates should be communicated to employees to keep them informed, understand how it affects them and the support available.

This information should also inform your short-term business plans, including capacity and capabilities, scenario planning and immediate strategic requirements.

Focus on protecting your people and your business through training and succession planning, and explore all options around reduction, retention and workforce flexibility. Many businesses which have recovered from the initial shock are now looking at how they can be resilient as well as more efficient and profitable in a post-pandemic world.

Following Prime Minister Boris Johnson's public address on May 10, which outlined a want to return to a working normality in the safest way possible, it is crucial to keep staff safety at the forefront of staff reintegration planning.

Your planning should give consideration to employee reintegration timescales. Will it be a staged approach? What is your communication strategy to ensure your staff feel safe and able to air thoughts? How will you measure employee satisfaction and performance?

Our personal and working lives have seen much modification in recent times and this is likely to continue. The concept of a traditional



Bethan Gill, People Advisory Associate Director at Grant Thornton, details actions you may want to consider to ensure your workforce remains engaged during the lockdown and beyond.

working week and office space environment is being challenged by the flexibility many businesses and people have demonstrated in reaction to lockdown.

With the right combination of technology, property and people engagement, workforces can be more agile than business leaders have previously assumed, with positives for all parties.

When this situation is over, you will have vast experience in dealing with crisis situations and continuity planning. Be sure to document steps you've taken and incorporate learnings from increased remote working into your new standard operating procedures.

How to stay healthy

EACH and everyone of us has been affected in one way or another by the impact of the coronavirus (COVID-19) pandemic.

As we all adapt to new ways of living and working, including those who are key workers, those currently furloughed and others who are now working from home for the foreseeable future, it is more important than ever that we look after ourselves, and our loved ones, both physically and mentally.

However, taking time out either for ourselves or our families may feel increasingly difficult, particularly while we adjust to being confined by our physical environment, as well as for many of us who are now juggling work while caring for children under one roof on a daily basis.

Fortunately, there is a whole host of information and advice available at the click of a button. However, for some of us, just the prospect of scrolling through pages of resources can feel a little overwhelming, so here are just a handful of those that may be of interest.

Keeping physically active: staying active is just as important for our mental health and wellbeing, as it is for our physical health.

Active Essex has launched its campaign, Keep Essex Active, to support us to stay physically active, with more than 50 ideas and resources including a new livestream YouTube channel that features live and free online workouts throughout the day.

The live sessions are delivered by top instructors from Essex, featuring a range of activities to suit everyone, from yoga and seated exercise to football drills and HIIT. The daily sessions also include meditation, breathing and personal wellbeing. The livestream videos are saved on the YouTube channel if you are unable to make the live sessions. For further information visit www.activeessex.org

Mental health and wellbeing: Public Health England's *Every Mind Matters* provides a range of resources to help manage our mental wellbeing during coronavirus, including support for issues such as anxiety, stress, low mood and problems with sleeping, as well as contact details for organisations for those who are in crisis. The website signposts to activities including mindful breathing exercises and muscle relaxation, as well as a variety of apps. There is also a helpful section specifically on supporting children and young people, including a helpline for parents/carers. Please visit www.nhs.uk/oneyou/everymindmatters



Claire Bartoli, Senior Wellbeing and Public Health Officer, Wellbeing, Public Health and Communities at Essex County Council, offers advice on looking after ourselves in these challenging times.

Advice for homeworkers: the Health and Safety Executive (HSE) website provides advice on employers' responsibilities for the health and safety of home workers guidance on complying with the Health and Safety (Display Screen Equipment) Regulations 1992. This includes some simple steps that workers can take to reduce the risks associated with working with Display Screen Equipment (DSE) as well as where staff may require specialised DSE equipment. There is also a link to a DSE workstation checklist and a quick video on setting up a temporary workstation at home. For further information, visit www.hse.gov.uk/toolbox/workers

Employment is changing

EMPLOYMENT law is about change management, whether it's changing the status of employment, from having a job to not, or changing the terms and conditions. Since the beginning of the Covid-19 crisis, so much change has changed so quickly. Staff have been laid off, made redundant or furloughed, pay reductions have been agreed and many people have been working from home (WFH) in numbers never seen before.

Here are what are I think will prove to be the positives coming out of this.

Offices will become smaller and there will be fewer physical meetings.

The homeworking experiment has largely worked. Bearing in mind that few businesses were fully prepared to migrate so many off-site so quickly, it is inevitable that for some people current WFH arrangements are not perfect, but it is easy to see how it

could become far more commonplace. We have become adept at virtual meetings and realised a training session or committee meeting held remotely has many advantages including time, cost and even the environment. Chief operating officers will be revisiting their plans for office space while financial directors will be promoting the use of video conferences to reduce the time and cost of staff travelling.

We will take mental health issues more seriously.

Few people have not felt some level of anxiety during the past few weeks, whether from concern about contracting Covid-19 or arising from the challenges created by 'lockdown'. Many will be more sympathetic to the mental health issues faced whilst at work and will appreciate how effective and beneficial simple acts of compassion and empathy can be.

We will grant more requests for flexible working.

Concerns about not being able to do the job unless it's between 9am and 5pm or full-time have been re-evaluated as staff have demonstrated an ability to work from home whilst schooling children. Work may not be happening within the traditional structures of time and space, but it is working. Benefits



As we look to the end of 'lockdown', Jolyon Berry, Head of Employment Law at Colchester-based law firm, Thompson Smith and Puxon and recognised by the Legal 500 as a 'Leading Individual', makes some predictions about how the recent weeks have changed the workplace for good.

to employees may be realised by the employer in the form of costs savings; an employee without the need to commute does not need to earn as much to pay for the commute.

Staff will appreciate their jobs more.

Whether furloughed or not, pretty much everyone in the country with a job realises they are lucky and their jobs are important, as they are interdependent on so many other things.

It will be hard work rebuilding our workplaces but there is every possibility that we may be able to re-build them slightly better than they were before Covid-19.

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When you own a business, there are lots of opportunities to mitigate tax and protect your estate in your Will. You should also consider Lasting Powers of Attorney in case you lose your mental capacity. Buy maybe that's a 'not for now', and we understand that. You will receive professionally drafted Wills by email from our highly qualified, award-winning team. Then, in six months, we will take payment and send you some beautifully

bound documents. We'll talk to you then about what else you may need.

Simple Wills may not be the perfect solution for the long-term; a carefully thought-out estate plan is preferable. But if that's not possible for you at the moment, let's do the first aid and at least get something simple in place. This will avoid parts of your estate passing directly to your children, or even estranged husbands or wives.

So, don't delay what could be a vital decision for another day - simply delay the payment.



Revealed

The column which proves you can mix business with pleasure, with BusinessTime in Essex Publishing-Editor, **Peter Richardson**

In no more than 100 words, detail your career to date...

I joined the East Anglian Daily Times as a reporter in 1979, spent 12 years in regional journalism, finishing up as Group Editor of the largest independent free newspaper group in the UK. I launched my own PR and publishing company, PJR Communications Ltd, in 1989 on my 30th birthday. Worked extensively in the new homes sector and then within the NHS. Launched an Essex leisure magazine in 2012 and then launched BusinessTime in Essex in 2016.

Childhood career ambition...

I wanted to be the next Brian Moore – the football commentator, not the rugby player.

Best piece of career advice you've given...

I'm not a great one for handing out advice really but I'd always tell anyone starting out on the road to running their own business it's 90% perspiration and 10% inspiration – and in business, as in life in general, treat people how you'd like to be treated yourself.

Best piece of career advice you've received...

I'm still awaiting it hopefully! My first news-editor once told me that 'good enough' is

never good enough. Whilst that is very true, try accepting it at the end of a 15-hour shift!

Your two perfect dinner guests, one business, one pleasure...

My wife would probably tell me no-one would want to be my dinner guest as they wouldn't get a word in! However, even I would have to keep quiet if I was joined by Sir Winston Churchill (well, winning the war was pretty serious business) and Sir Ranulph Feinnes.

The secret of running a successful business is...

Being good at what you do is one thing – there are loads of people who fall into that category. Combining that with the hard-work, discipline, organisational skills and, most importantly the ability to find the work is what separates a good businessperson from someone good at doing their job.

If you weren't in your current profession, what might you likely be...

Once I'd realised it was pretty unlikely I'd be the next Brian Moore, my alternative career choice was to be a university lecturer in history; world-wide research, 20 weeks paid holiday and lecturing lots of attractive young women seemed pretty appealing to an 18-year-old. Come to think

of it, doesn't seem such a bad option now...

If you had a magic wand and could change one thing in business, it would be...

Can I wave it twice? That businesses pay invoices promptly and business people learn the art of straight-talking.

Hobbies/interests...

Football (I'm a Chelsea fan seeing as you ask!), jazz and good food.

Favourite ever book/TV programme/film/meal/country visited....

Ben Elton's Two Brothers, The Sopranos, Home Alone 2 (honest!), Chicken Dansak and the Greek Islands.

Tell us something about you that might surprise people...

Sixteen years ago, I had what most described as a mid-life crisis and opened a pancake restaurant in Colchester. I suffered lots of jokes about being a tosser and sold it on after six months. It was an interesting experience, but not for very long!

If I ruled the world, the first thing I'd do is...

Blimey, there's a question. Right now, I'd magic up a vaccine for COVID-19. More broadly speaking, I'd sanction the acquisition of a very remote island where we could isolate all the dregs of society so the rest of us could live in peace and harmony.



Let us manage your recruitment

- Recruit fresh talent from **your local university**
- Various vacancies including short term temp roles, project work, placements, internships, work experience, and graduate positions
- Beat your competition in the race for graduates
- Minimise effort, commitment and risk to your business
- Improve loyalty and longevity of trainee staff

What our clients say about us...

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Essex Racing

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Do you know the potential cost to your business of ignoring drug or alcohol-related issues in the workplace?

Open Road is an established drug and alcohol recovery support charity in Essex.



Let Open Road help you to look after your business by supporting your staff. We can help you identify the right level of support, whether it be for an immediate concern or towards your long-term wellbeing strategy.

For further information call 01206 369782 or go to www.openroad.org.uk

open road
your journey to recovery

Would you like to be Wild at Work



Essex Wildlife Trust's Corporate Coordinator, Karen Dixon, stresses the importance of businesses playing their part in nature conservation.

THE next ten years could be the most important in the history of nature conservation. By most estimations, we only have a decade left to reduce carbon emissions and tackle climate change before the damage is irreversible.



EWT's Corporate Coordinator, Karen Dixon

This is a daunting prospect, but it opens up opportunities for businesses with an active commitment to conservation – such as our Investors in Wildlife. The importance of wildlife and wild places is no longer something that only people like us are shouting about. Protest groups are becoming increasingly mainstream as the wave of social change continues to build. The environment has

never been higher on the political agenda. Moral imperatives aside, there are tangible benefits for businesses with environmental credentials who understand the role that nature can play in brand building. They have a more compelling proposition for new and existing customers. According to the Ebiquity Global CSR Study, 84% of consumers seek responsible

products and services wherever possible. The Ethical Consumer Markets Report shows that ethical spending grew by 3.2% last year and is predicted to rise year-on-year.

Environmentally-minded businesses are better placed to attract and retain the most exciting talent, which is just one of many benefits of an enhanced reputation. 92% of millennials are more likely to trust a company that supports environmental issues. Making your business a healthier place to work can improve productivity and reduce sick days by up to 20%. At the same time, efficiencies driven by sustainability can save significant amounts on your overheads. Your commitment to protecting the planet can pay dividends.

During the next five years, Essex Wildlife Trust will be

spearheading a high-profile campaign that focuses on securing a Wilder Essex for everyone. As part of this campaign, we want to bring people closer to nature at work. We are keen to collaborate with businesses on a vision for how we can all be more 'Wild at Work' and develop our working spaces into 'Wild Workplaces'. With your help, we can establish a business culture across the county where performance, satisfaction, wellbeing and reward are all intimately linked to engagement with wildlife and wild places, underpinned by green principles.

If you're interested in being Wild at Work, developing a Wild Workplace or becoming an Investor in Wildlife, please get in touch. We would love to hear from you. Email

karend@essexwt.org.uk or grantm@essexwt.org.uk

How To Make Change And Grow Your SME Business

If you're feeling anxious about these challenging times and uncertain about the changes ahead for your business, I have good news.

Having rebuilt and grown my SME business in 2008, year of the global economic crash, after it was destroyed by fire into a profitable, UK award winning success. I am a trusted change expert ready to help you.

Using my proven, tried and tested best practice, you too, can make the change in how you;

- better manage your time
- lead and trust your team,
- generate more ideal clients
- deliver the best customer experience
- improve your cashflow

'I have progressed further in the last few months than in the last few years. Eloise's training and advice have been priceless'
Adrian Wright, Owner of NIMISA Ltd



Download your **FREE** guide from www.yourgrowthpartner4business.co.uk OR call **07884 737573** for a chat about how we can help you change for growth



Your staff are your business

We'll support your business success by:

- Increasing employee satisfaction
- Reducing staff turnover
- Reducing recruitment costs

Our services include:

- Reviewing apprentice opportunities within your business
- Providing business advice on employer responsibilities and legislation covering all aspects of apprentice schemes
- Utilising available funding, for example the Apprenticeship Levy
- Setting up and supporting apprenticeship schemes
- Training needs analysis to identify where the gaps are
- Designing and implementing training programmes and courses aligned to the needs of your business and individuals
- Co-ordinating your organisation's L&D strategy and plan



For a no-obligation chat, call us on **07486 073844** or visit www.spottertalent.com



■ The BusinessTime in Essex team can now be your team

A message from Publishing Editor, Peter Richardson

After spending four years taking BusinessTime in Essex from birth to the largest and most successful regional B2B magazine in the UK, and prompted by recent conversations with clients of the magazine, I am putting the BusinessTime team at the disposal of your own business.

The 'team' is actually a collection of very experienced (I'm tempted to call us The A(ged)-Team!) and highly talented professionals, experts in their own field, who seamlessly come together to produce BusinessTime.

Our team offers two distinct advantages:

every member of the team is a highly experienced and driven operator with a long-established record of success in their specific field – no jack-of-all-trades here!

every member of the team is a 'home-worker' without the overheads of staff and premises – which means no overheads have to be passed on to you.

This means the service and quality you receive will be first-class and the price will be very competitive. Interested in a no-obligation chat?

Here's what we can offer you:

- ✓ Professional and creative copywriting for websites, articles, blogs, brochures etc
- ✓ Eye-catching design to make your brand stand out from your competitors
- ✓ Top quality printing of every conceivable item at great prices (trust me, I've looked around!)
- ✓ Media relations, handled by a former newspaper editor (that's me!)
- ✓ Fantastic value website creation and hosting, everything from a basic five-pager to more complex and e-commerce sites
- ✓ Social media handling
- ✓ Data provision for those all-important marketing campaigns.
- ✓ Award-winning photography

So, if your website requires an update, your imagery needs refreshing, your words fail to do you justice, your PR is non-existent or if you simply want a fresh pair of eyes looking at your public persona, we can help.

Supporting our customers at a time like no other

As the country is trying to adapt to the unprecedented circumstances with which we are currently faced, I wanted to let you know what Metro Bank is doing at a local level to support our local businesses and communities across Essex.

It has been overwhelming to see how our community has pulled together to keep each other safe, and for us at Metro Bank the health and safety of our colleagues and our customers is at the heart of what we do. Along with the rest of the country, we are following all government guidance on social distancing, whilst working hard to maintain essential banking services for our communities.

As a bank with a strong store presence, we know customers like to speak to us in person so we've been doing everything we can to keep our services running, while many of our colleagues have also had to self-isolate or have fallen ill. To do this, we've adjusted our

store and call centre opening hours, as we strive to continue to deliver the great service we're known for.

We've introduced new procedures in stores to protect our customers and colleagues, such as Quick Deposit Tills to minimise cash handling and enhanced security procedures which allow us to undertake more processes over the phone with customers enabling them to stay safe at home. In the instances where customers do need to visit a store for essential banking services, we've introduced measures to ensure social distancing is maintained, keeping colleagues and customers safe.

We understand how unsettling it can be for people at the moment, therefore our store teams are proactively reaching out to customers, making calls to help them with online banking or just to say hello to check they are ok. The positive feedback the team and I have received has been overwhelming, and in some instances extremely emotional. There have been several calls when we've been told we have been the only person they have spoken to in days.

In addition, many colleagues have been volunteering with local community groups and charities. Becoming the UK's best



Chris Morgan, Local Director at Metro Bank, Colchester

community bank is what Metro Bank is all about and every colleague is given a 'Day to Amaze', a day each year to volunteer in the community when they'd ordinarily be working. We've extended this to five days during this unusual time, so our colleagues can offer even more help locally.

We're doing everything we can to make sure our customers can still do their banking easily and safely and I want to say thank you to all of our customers who have been so patient while we make the necessary adaptations to our services at this time.

Despite the challenging circumstances we are also very much still here for our customers, going the extra mile to help them with their banking needs. I am personally working very closely with our local business network to help with speedy account openings for businesses, charities and trusts. If you have any questions at all or need any help, please do not hesitate to get in touch with me at chris.morgan@metrobank.plc.uk

Complexity and scale appropriate strategy

As business leaders and owners, we're currently challenged by unprecedented trading conditions. With reducing order-books we have limited resources to take action with, so we need to focus on the ones that matter.

Naturally we tend to focus on what we know, or are comfortable with, but often the best outcome can be achieved by stepping into the unknown or uncontrolled aspects of the business.

What are the current top 5 risks to your business?

Effective Management strategy is essential in ensuring that the right information is available and importantly is used as the basis for good decision making.

In my experience, the basis for foundation strategies must enable the business to manage aspects of Information Security, Supply-Chain, Staff, Change, Compliance Risk.

Operating as one

Effective strategy is embedded into the business and links established between key elements, so that it becomes a cohesive management system. A linked management system is one where processes work together, for example when

assessing a request in the Change Management process you would refer to the Risk Management process to understand any possible negative impact to the outcome of the change.

Starting Out

Experience tells me that many businesses will have existing strategies in-place, but typically these will often be out of touch with the business and operating in their own silos, none of which is terribly effective or beneficial.

A great way to start is to commit to the end game and set a small number of meaningful targets that you can achieve.

Your first step is to record what you have right now, and for many this could be the first time in a while that management protocol has been recorded. Do not worry about format at this point whether bullet points, process flows, documented procedure or a mixture the most important thing is that it is happening.

The Management System

You now have your starting point and it's time to commence the build of the strategies. Your management system complexity largely depends on your business but core parts should be Risk, Change, Compliance and Supplier Management.



Andrew Pentney, Director and Consultant of TotalView Consultancy Services, suggests that effective management strategy is key to avoiding costly reputational events.

The TCS Approach

Over a considerable period, we have developed and continue to improve our own Management System document templates and logic. We bring this to all of our client engagements, so no business ever has to start from a low level, regardless of the existing position.

These resources are flexible to accommodate businesses of all sizes, types and levels of complexity. We also bring our experience as auditors to assess them on an on-going basis, to ensure that they continue to be effective.

Why not get in contact to learn more about how TCS can help support your business.



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Impact your growth trajectory by accessing and participating in our network. Our industry expertise and contacts will support your business to grow and flourish.

SKILLS CONSULTANCY

We have extensive experience of providing advice and support to business skills agendas and can help you with upskilling, recruitment and developing new skills to support cutting edge industry.

LEVY SHARING

Do you have unspent apprenticeship Levy or are an SME struggling to afford an apprentice? Contact us to participate in our 2020 Levy Pledge initiative to ensure that vital funding to support skills remains in the local community and is accessible to all.

GET IN TOUCH:

apprenticeships@southessex.ac.uk
www.southessex.ac.uk/apprenticeships
or call 01702 221 800

Pressing questions and answers

AS we write this, businesses will have spent many weeks adapting to new ways of working, facing new compliance challenges and rapidly responding to the required changes.

Essex County Council Trading Standards has worked hard to help businesses tackle these changes with confidence. The following are just some of the most pressing questions being asked:

I'm thinking of making or selling Personal Protective Equipment – what can I say?

Personal Protective Equipment (PPE) must comply with EU Regulation 2016/425 and requires conformity assessment before being placed on the market.

Although the Government has put in place some regulatory relaxations for PPE being supplied to meet Covid-19 demand, all PPE must still meet essential safety requirements. To market a product which does not comply with the appropriate legislation will constitute a criminal offence.

<https://www.gov.uk/guidance/opss-coronavirus-covid-19-guidance-for-business-and-local-authorities> has been produced by the Office for Product Safety & Standards to help businesses.

Can I make hand sanitiser to sell?

Trading Standards does not recommend the production of home-made sanitisers.

From a Trading Standards perspective, a sanitiser product will not fall within the scope of cosmetics products legislation, if its primary function is clearly sanitisation and killing of microbes. A hand sanitiser will fall under the Biocidal Products Regulation.

Hand washes that have the primary function of cleaning

but with a secondary biocidal function will fall under cosmetics products legislation. Hand washes with a secondary antibacterial claim, (the biocidal claim) must, of course, be capable of being substantiated.

There are several helpful web sites which a business can visit. These include Government, The World Health Organisation (WHO) and the Cosmetics Industry (CTPA).

The following links will be helpful:

General Advice: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/880216/Guidance-for-businesses-hand-sanitisers-version-2.pdf

HMRC Advice: <https://www.gov.uk/guidance/producing-hand-sanitiser-and-gel-for-coronavirus-covid-19>

WHO Advice: https://www.who.int/gpsc/5may/Guide_to_Local_Production.pdf

CTPA Advice: <https://www.ctpa.org.uk/covid19information>

Can I claim that my product offers protection against Coronavirus?

Such a claim should be avoided - it will be strictly regulated by either Medicines or Medical Devices legislation and will need to be substantiated with strong evidence. Marketing a product which does not comply with the appropriate legislation will constitute a criminal offence. Please seek specialist Trading Standards advice first.

Pricing – what can I charge my customers?

Businesses should behave responsibly throughout the coronavirus outbreak and not make misleading claims or charge vastly inflated prices.

The law says you can charge what you like for a product provided that the price is made clear to the customer - however, we would not advise anyone to charge more than necessary and the price should clearly

be displayed on the product, or on a nearby notice. Failure to give pricing information along with any misleading claims, may be an offence.

Significantly increasing your prices at this time may be deemed an "Aggressive Practice" under Regulation 7 of the Consumer Protection from Unfair Trading Regulations 2008.

Guidance for traders on pricing practices can be found at <https://www.businesscompanion.info/>

By the time you read this, hopefully, we will be returning to some kind of normality, whatever that may be, but Essex businesses seeking



further clarity can contact us at trading_standards@essex.gov.uk

Wider Covid-19 business support is available from Essex County Council (ECC) at:

- **Email:** COVID19BusinessSupport@essex.gov.uk
- **Facebook** (Search Covid-19 ECC Business Support or @ECCCovid19Biz)
- **Twitter** (@ECC_Covid19Biz)
- **LinkedIn** (Search Covid-19 ECC Business Support)
- www.essex.gov.uk/support-for-employers-and-businesses

Expert Advice for your business

All businesses need help and advice at times.

- Are you happy with your current terms and conditions, will they protect your business should something go wrong?
 - As a business you will face all sorts of challenges, but you're not alone, we can help you through the compliance minefield.
 - Whether a small start-up or a multi-national business, we can provide practical, tailored, assured business advice.
- Contact us now at trading_standards@essex.gov.uk



What the 'f' is this all about?

CORONAVIRUS, and the illness it causes - Covid-19 - have got the world f'ing quite a lot. We've been inundated with requests about both f'ing people and f'ing contracts. Here are some options.

Furlough: two months ago, this was a word unknown to many, including some of the UK's most seasoned employment lawyers. Contrary to popular belief, it is not a noun to describe the deflated feeling one has after a day of home-schooling one's children. Rather, it is the concept of giving an employee a leave of absence.

Many employers have been 'furloughing' employees under the Coronavirus Job Retention Scheme. The guidance has, in places, been contradictory, and no doubt there will be future disputes and litigation.

In summary, the scheme, which has now been extended until the end of October, allows employers to apply for a grant that covers 80% of their usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and (a limited amount of) pension contributions. Look out for developments to the scheme allowing part time work from August.

Force majeure: force majeure clauses are

contractual clauses which alter parties' obligations and/or liabilities when an extraordinary event or circumstance beyond their control prevents them from fulfilling those obligations. Such clauses may have a variety of consequences, from excusing the affected party from performing the contract in part to giving that party a right to terminate altogether.

Force majeure clauses usually either list specific events such as 'pandemic' or set out broad criteria to cover the types of situation which will qualify, e.g. 'biological contamination'. Where the relevant event is not specifically mentioned, it is a question of interpreting whether the parties intended the event to be covered. However, unless the clause states a list is non-exhaustive, it is difficult to argue that an event not listed was intended to be covered.

Any business struggling to comply with its contractual obligations should investigate force majeure clauses. Increased costs alone will rarely be sufficient. The focus is on whether the event hinders or prevents performance. To rely on a force majeure clause a party must also show that the force majeure event caused the inability to perform or delayed performance, was due to circumstances beyond their control and that there were no reasonable steps that they could have taken to avoid or mitigate the event or its consequences. The party relying



Marsha Robinson, solicitor and director at law firm, Paladin, which covers Essex from its office just outside Colchester, explains why you should not be blind to all the f'ing currently being talked about.

on a force majeure clause must also comply with any procedural requirements under the contract, e.g. a requirement to give notice of its intention to rely on the clause.

Frustration: if there is no force majeure clause in a contract or if the clause does not cover the situation, it may be possible to argue frustration instead. Frustration results in automatic termination of the contract. The bar to making out a case of frustration is very high and successful cases are rare. Frustration occurs where the contract has been rendered, by the event, impossible, illegal or radically different from that which was contemplated by the parties. A party needs to be very sure of its position before asserting it: get this wrong and an expensive damages claim may follow.

in changing **times....**

THERE ARE SOME CERTAINTIES.

We believe in giving our clients time in order that we can understand their priorities and challenges.
Above all, we aim to give tailored advice - both to businesses and individuals - that has impact and value.

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How about stepping into a world of enchanting rides, thrilling rollercoasters and spectacular shows at the Efteling Theme Park Resort, one of Europe's largest attractions, set in the heart of the Dutch countryside.

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or call 0031 416 537 777**

Stay alert, stay safe – and wash your hands!

FOLLOWING my article in the previous edition of *BusinessTime in Essex* focusing on hand washing and the importance of safe-guarding our employees as well as our friends and families, none of us realised the impact this previously unknown virus would have on our lives, businesses and the economy of the country and, indeed, the world.

Everyday conversations include phrases such as furlough leave and 80% payments. In layman's terms, it's 80% and straightforward. However once we first got to grips with it the rules changed overnight and it was start all over again! However, I will speak as I find and once we, as a company, submitted our furlough application, the Government was as good as its word and the funds were in our account by the sixth working day. Having to furlough 80% of your staff wasn't an easy decision to make. Then again, there are lots of difficult decisions being made in businesses and households across the country these days.

I am writing this article on VE Day. Having to stay in and social distance when we all want to see friends and family and celebrate VE Day, honouring the heroes of the Second World War, is very difficult. Planned street parties and church services did not take place but the British people still found a way to honour victory in Europe on a day which saw so many people reunited whilst at the same time thinking about those that didn't return home.

We must also remember at this time the NHS and the healthcare heroes saving lives daily through this terrible virus that's taken so many lives. To every one of you working within care homes as well as in the profession I represent, the cleaning and service industries, to every cleaner, bin-man, postie, delivery driver, we thank you all.

As the Government prepares the easing of the lockdown measures (by the time you read this article I truly hope the measures put in place on Sunday May 10 are working) we will all be embarking on a new 'normality'. Will work, travel, sport, leisure, even life itself, ever return to what we knew before?

Companies will be un-furloughing staff, CBIL's and bounce-back loans will be benefiting those who were successful with their applications, track and trace apps may be on every mobile and the ICO will be monitoring for breaches of GDPR!

So, keep up the hand washing, ensure as a business you have the correct social distancing strategies in place and above all, take care, stay safe and continue to help protect the NHS!



Stay home, save the NHS, furlough leave and VE Day 75th celebrations - whoever would have thought we would ever utter these words in the same sentence, asks Tony White, owner/director of Chelmsford-based cleaning and facilities management company, Priority Support Services.





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-  **Free** staff NHS and lifestyle checks
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-  NHS Stop Smoking support
-  Healthy eating and physical activity interventions for staff
-  And much more!

For more details contact Essex Lifestyle Service

 **0300 303 9988** or email:  provide.essexlifestyles@nhs.net

 www.essexlifestyleservice.org.uk

This service is commissioned by:



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Delivering NHS and Local Authority Community Services

PFL-2432-1825-02



Still open for business!

We know that right now that there are many charities and good causes asking for your financial support.

Thanks to the overwhelming generosity we have received in the past from our many loyal supporters, in the coming months, we will be able to continue awarding grants to deserving young people.

Whilst all donations are welcome, we will not be launching our own direct appeal during these challenging times. Instead we have looked at other ways in which you could show your support for us and help us raise much-needed funds.

Ways you can help

Fundraising when you shop online

Most of us are shopping online more than ever during the lock-down and there are free and easy ways to raise funds for us everytime you shop.

It's easy to start and there are more than 4,200 stores participating. So from food and drink, to clothing and gifts, you can raise hundreds of pounds from all your online purchases.



Play our Make a Smile lottery

You can continue supporting deserving and needy young people and their families by playing our lottery.

It only costs £1 per entry into the draw each week and we receive 60p in every £1 lottery play. A fun & easy way of supporting the charity and you could be a winner!

Visit www.therobgeorgefoundation.org for more details

From all of us at The Rob George Foundation
Thank you and Stay Safe!

Share your thoughts on emerging from the lockdown

BUSINESSES across Essex have been reeling from the profound impact of our national health emergency and the severe social restrictions put in place to tackle the threat. Protecting the physical health of the public is the number one priority, with our economy and personal mental health and well-being cited as primary victims of the measures necessary to get on top of COVID-19. At the time of publishing, let us hope we are already on that road with some degree of clarity.

working environment to be effective.

So, as a business that is focused on organisational effectiveness, we had to ask; how do you maintain any amount of effectiveness in these conditions? And if you gave up on that sometime around Easter, how are you planning to regain a reasonable level of effectiveness once you resume 'business as unusual'?

The world continues to change in ways that we cannot predict but from our research to date, the immediate threats to running an effective organisation appear to be associated with the following:

1. A loss of confidence or trust. From within an organisation, that can be tackled through regular and sincere communication with a conscious mix of realism and optimism.
2. Outdated business practices and processes. This includes tangible changes we have made to accommodate virtual working but also necessitates a review of the structures in place for communication and decision-making.
3. A shortage of relevant skills. An ongoing concern but the outlook for the future may require an entirely different set of technical, functional, social, and emotional skills than the ones we have already been looking for.
4. The diminishing well-being of people. Whilst well-being and mental health in general have risen up the business agenda, it is highly likely that business leaders will need to pay even greater attention to managing this as part of running a social-distanced organisation.

We have spent most of our time in the past few months listening to our clients, contacts and wider local network in virtual events – trying to hear the specific concerns that relate to getting teams of people back to work and back to being effective. We continue to solicit feedback and will publish the results of our survey (see below) with further insight on these topics in the next issue of BusinessTime in Essex.

For now, we have just more questions; to what extent have you used your new business plan to analyse your leadership and organisational needs? To what extent is the way in which your team functions fit for purpose? To what extent do the capabilities available in your team meet your future needs? The ability of your organisation to emerge in a deliberate way, thrive in uncertain conditions and adapt to whatever comes next is what will create outstanding performance over the medium term, in what is inevitably going to be a hyper-competitive market.

Specialists in organisational effectiveness, we define this as 'an organisations ability to meet intended business outcomes in a deliberate way, understanding and making best use of the component parts of the organisation as well as the interactions within it, whilst being prepared and equipped to adapt to the demands of your future.'

We have been in listening mode for the past few months, trying to gauge the types of challenges businesses are facing and likely to face in the coming



Matthew Emerson, Managing Director of Essex-based Blackmore Four, asks, will your organisation emerge effectively from this period of significant change? He also invites you to share your views in a survey it is conducting.

months with respect to maintaining effective organisations through and out the other side of the COVID-19 crisis.

In that context, in partnership with BusinessTime in Essex, we are running a survey to ask leaders of local businesses what their main concerns are, where they intend to focus their efforts and how optimistic they are about the plans they have to emerge from this with a successful business.

If you are involved in leading an ambitious business through and beyond this period of significant change, we would really appreciate two minutes of your time to complete the following survey. We will provide a summary of the survey results along with our own updated observations in the autumn issue of BusinessTime in Essex. If you cannot wait that long, then please leave your details at the end of the survey and we will send you a summary of the results directly.

Click here to complete the survey <https://www.surveymonkey.co.uk/r/67B7X9Y>

Surveys need to be completed by June 12.

BusinessTime in Essex readers keen to talk to us about this survey or our findings in more detail can contact us or schedule a convenient time for us to contact you: <https://blackmorefour.co.uk/contact-business-growth-support/>



We can see that individual businesses are impacted in different ways dependant on what they offer, to whom and their relative financial position. One significant commonality across the landscape has been the disbursement of working people. Some have lost their employment (or if self-employed, felt the equivalent) some have been put on indefinite leave of absence and some have had to continue work but from home, often without the right

The importance of digital marketing post-lockdown

WE'RE experiencing a global phenomenon unlike anything before. Businesses are being forced to ask themselves questions and reconsider what they can offer to their customers at the moment.

How will customers consume and utilise our products and services going forward, and how can we, as a business, adapt to these changes in our consumer market?

For some firms, not only are their entire workforces working remotely, the chances are their customers' needs have also changed dramatically, not just temporarily but perhaps permanently. With many companies changing the way product and services are delivered, in some cases shifting their focus onto different or new product ranges, the importance of digital marketing has never been more vital.

There's no doubt that things have and will continue to change. As a college, we've experienced the cultural shift towards increased remote learning and working from home that has taken off across the world.

As we move through the crisis, it is clear that for many industries and trade sectors it's not going

to be a case of straight back into 'business as usual'. Business is very unusual at the moment whilst we navigate towards what is becoming known as the 'new normal'.

The companies that can adapt and recalibrate their business operations and digital marketing accordingly will be the ones best-placed to survive the period of economic downturn post-lockdown.

Customers and companies have experienced a new way of living and working. Both are re-evaluating their spending, as circumstances have dictated the need for more convenient and efficient ways of doing things.

A natural by-product of this change is that the need for greater flexibility in standard working practices and procedures has increased.

So too has the need for digital marketing skills. From managing and utilising social media accounts effectively, to improving SEO and producing email marketing, these are the skills required to market effectively and competitively going forward.

Whilst maintaining a web presence is a core digital activity, many smaller businesses struggle to keep on top of their social media, with it often coming second to other marketing activities.

The shifting of everyday life online has brought into focus the implications of being digitally excluded, particularly from social media.



Amanda Drew, Director of Apprenticeships and Business Solutions at Colchester Institute, argues that digital marketing will be more important than ever in the months ahead.

Businesses unable to use social media effectively as both a communication and marketing tool are particularly vulnerable to these changes.

With the continuation of digital innovation for online service provision in the post-Covid-19 world, an increased emphasis on in-house digital marketing skills is needed to meet the needs of a rapidly-changing digital economy.

Research has shown in the UK that one in five people lack the essential digital skills for life and struggle to communicate using digital technology. The economic dividends of investing in basic digital marketing skills are evident for both companies and their customers.

By taking on a digital marketing apprentice or upskilling an existing member of staff, businesses can enhance their marketing campaigns and develop skills in-house to boost their pipeline and serve their existing customer base.

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Just how quickly do your customers pay?

IT is an unfortunate fact of life that cash does not normally flow willingly from a customer once they have received the goods or services. It must be tracked, pursued, and finally captured in a ritualistic process, which at the very least frustrates but at worst brings about the demise of the business.

It is certainly as important as the production process in your business but is given scant attention until desperation sets in. The chances are that your collection procedures can be improved thereby bringing in the money due to you faster.

Let us start first with the objective and logical procedures because these are easy to set up and run. However, debt collection triggers emotional responses in both the collector and the debtor and you need to consider these within your system.

1. Set strict credit limits and stick to them.

Make sure your customer knows in advance exactly how much these are so that embarrassment is avoided later if you have to say, 'sorry no more'. Be prepared to refuse demands for increased credit if that customer's payment history is unacceptable. Be prepared to reduce credit limits for such customers.

2. Prepare an unambiguous credit policy and communicate this policy to all staff as well as your customers.

Your customers cannot take extended credit unless allowed to by a member of your staff, so it is just as important for your own employees to understand the rules as it is for your customers. It is often too easy for a salesperson to accept a new order when old invoices remain outstanding. These rules would

include powerful terms and conditions of sale and written procedures to avoid confusion for all staff not only those who deal with accounts or credit control.

3. Keep accurate records of all transactions, deliveries, telephone calls and letters.

No one will pay an invoice if there is an error on it. Even a minor error is a reason for a payment to be delayed. Decent accounting records are essential



if you are to collect what is owed to you. Quality accounting software with a good sales ledger administration programme is not expensive but do not forget that just having the software will not guarantee accuracy. Only good quality disciplined accounts staff can do that. Your invoices and despatch records must be accurate, and all follow-up communication must be recorded.

4. Find out what your customers' payment terms or accounting procedures are.

Follow them precisely so that you can ensure your invoices are settled without delay. If they have a policy of waiting for a red statement, then send it earlier to them than you would a normal customer. If there is a policy of paying 30 days after the end of the month following delivery, make sure your deliveries and your invoice arrive before the month ends rather than at the beginning of the following month.



The answer posed by this headline is probably, not quick enough!
Peter Disney, of Colchester accountancy firm Wood and Disney, offers some tips on how you could speed up the process.

5. Chase consistently and persistently.

Some of your customers will get to know that you will take action at particular points and so will 'take you to the line' before paying. Bring forward your action times with those customers. 'Standardise the ordinary but personalise the extraordinary'. Most customers will pay you in accordance with your terms, but some will try to take advantage. For those awkward customers, speed up the process. Use the telephone or personal visits, as these tend to be the most effective. People generally do not like confrontation and emails are easy to ignore. Just remember that business is a highly competitive game. If you are not being paid someone else is. You also need to consider the emotional armoury at your disposal.

6. People may buy from people they like but they will also pay people they like.

Get on the phone and build relationships. Do this with everyone from the receptionist to the accounts department to the directors. Build rapport by getting to know them personally. Their families, their hobbies etc. Ask them how they are.

7. Approach credit control as customer service.

So, you have built rapport and all the important people who can influence how quickly you get paid are on your side, but you still need to ask for the money. First, you need to ask if they are happy with your product or service. If they are happy then ask them to pay. If they are not, you need to know. Unless you ask you are not going to get the chance to fix the problem. Once fixed, ask for the money. It's just good customer service.



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Agile, resilient and human

FOR years now, the business community has revered commercial resilience, championed agile thinking and admired the innovative entrepreneur.

In reality, risk management, continuity planning and performance analysis might not have been able to predict the very human effect the coronavirus lockdown is having on our business community.

We are not alone. In recent weeks, astronauts - used to long stretches of isolation under difficult circumstances - have come forward to share their experiences and offer up some advice for those of us trying to keep our feet on the ground.

To begin with, astronauts volunteered for the experience. We didn't. Most of us haven't trained for this, nor expected it. Italian astronaut, Samantha Cristoforetti says "... we have to be close in spirit." Being physically separated from friends and family shouldn't stop us keeping in touch. NASA's Scott Kelly suggests we pace ourselves, sticking to a schedule, helping separate our time between home and work, whilst Great Britain's Tim Peake focuses on what's possible,

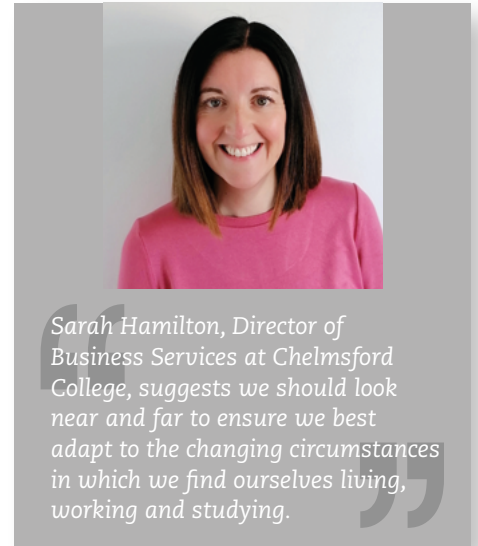
promoting the UK Scout's 'Great Indoors' for experiments and crafts to try out at home.

On the surface, our daily lives, our organisational aims, are focused on the tangible outcomes. Improve the bottom line. Maximise profits. Get more done. In college terms, our aim is to deliver high quality education and training to help improve our students,' apprentices' and employers' lives.

Whether you are manufacturing widgets or serving people, the coronavirus lockdown is asking us to re-examine how we relate to one another as humans. What really matters? Research has shown when we have a collective human experience, it shapes our identities. It can transform how we relate to people and give us a sense of belonging.

In April, American writer Julio Vincent Gambuto went viral with more than 20 million readers after writing about gaslighting and 'The Great Pause', suggesting America would do anything to remind us we need to return to 'normal' once everyone figures out how we 'open back up'. He speaks to the power of us as individuals and suggests we have to help ourselves, reminding us any actions we take to better ourselves towards a better future, will spread.

This is what further education in the UK has been about for some time. Urging new



Sarah Hamilton, Director of Business Services at Chelmsford College, suggests we should look near and far to ensure we best adapt to the changing circumstances in which we find ourselves living, working and studying.

generations to wake up, to realise their potential, to take action and to invest in themselves through gaining new skills and training so they can claim a better future.

The next part of Chelmsford College's journey focuses on what happens next. We have, and always will, care about the individual humans who join us in this collective college experience, but how do we create a safer, better experience for learners? What will we offer to best meet our students', apprentices' and employers' needs? As the world moves forward and reacclimatises once lockdown is lifted, how can we support and serve our people even more?



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Long-term change?

THE past few weeks have felt like a global social experiment – what would happen if millions of workers were suddenly forced to work remotely?

And yet, that's just what has happened as the coronavirus outbreak has forced thousands of businesses to shut up shop and provide their services remotely instead.

Working remotely has arguably revolutionised the way in which businesses communicate, with the use of video-conferencing applications making a meteoric rise in the wake of the pandemic. Zoom, a video-conferencing app allowing meetings between up to 100 people, saw a staggering 535% rise in daily traffic to its download page, while Facebook experienced a 70% increase in Messenger group video calls in the weeks following the outbreak. While use of this technology may diminish once people are allowed back into the workplace, the situation has forced companies to consider different ways of working.

Working from home brings pros and cons. Some people will have found it tough to work successfully while sharing their workspace with their significant other and/or home schooling, and prolonged isolation and a

lack of contact with others may impact on mental health and wellbeing. The transition back to the office is likely to be slow and may bring its own challenges. Even after the current lockdown ends, workplaces will still be expected to implement social distancing rules and it will take time to get used to yet another 'new normal'. Some workers, however, may have found remote working highly beneficial, and may wish to continue working from home even once restrictions are lifted.

Employers should be aware of potential legal claims that could arise from a failure to deal with flexible working requests, especially if employees feel they're being asked to return to an unsafe environment while the coronavirus outbreak still presents a threat. These might include claims for breach of duty of care and health and safety law. In the immediate period following lockdown, employers may, in some instances, face claims for unfair dismissal or discrimination from employees who were, for instance, made redundant as a result of the pandemic and seek to challenge these decisions, say, if the employer had other options such as furloughing the employee or agreeing reduced hours.

We are likely to see significant, permanent changes to the working environment as we emerge into a new world. Much of the time, people and businesses shy away from change, sticking with what they know and what



Rob Whitaker, Executive Partner and head of the Employment team at leading law firm, Tees, urges employers to be aware of the legal implications due to changes in the working environment.

they've always done – sometimes to their own detriment.

Communication will remain key so that businesses and staff can seek, where possible, to reach mutually beneficial agreements that avoid the need for legal action.

The coronavirus pandemic has forced change upon the working world on an unprecedented scale, forcing businesses to adapt their ways of working to surmount the various challenges they have faced. At Tees, we have had to adapt to paperless working and find solutions to obviate the necessity to wet stamp documents. The legal world in general has rapidly adapted to, and witnessed the utility of, remote hearings. It is likely that, now businesses know they can cope in a remote environment, many such changes will become part of the working fabric.

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Help in changing times



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Training is available now online with tutor support and can be delivered in the workplace or College when the time is right.

Make certain you carefully read your insurance policies

PETER Collins, Director of Southend-based Bespoke Risk Solutions, has urged business-people to check the small print in their insurance policies.

“When you arrange business insurance, the insurer normally applies security/operational requirements and these are clearly shown in the policy document they issue to you. If you do not comply, insurers can repudiate any claims.

“These requirements are normally shown as either warranties or conditions in the insurance policy. There has always been confusion as some people think this applies only to locks, but it also applies to other requirements.

“Insurers all have different insurance conditions and therefore it is important you read the policy and, if you



cannot comply with any of the policy requirements, you advise either your broker or insurer immediately. If you do not do this, in the event of a claim, insurers could repudiate any claims.

“One current problem is where a policy contains an occupancy clause. Most will cover the property as long as it not unoccupied for more than 30 days. Some insurers have increased this to 60 days due to the virus, but I have seen some where it’s 14 days only.

“If, therefore, you have locked-up the premises and cannot return until allowed to do so, and the premises might be unoccupied for longer than the period shown in the policy, in the event of a claim there could be a problem. You can avoid this by letting your insurers know in advance.

“Household policies also contain security requirements and, again, these need to be complied with. Accepting the fact that the house now is normally occupied at all times, outbuildings and garages could contain something that is in short demand and non-traceable, such as food.

“It is important garages and outbuilding are kept locked. In current times, no longer are gardening tools the main targets,” added Peter.

For further information, contact Peter on 01702 200222 or 07904 387571.



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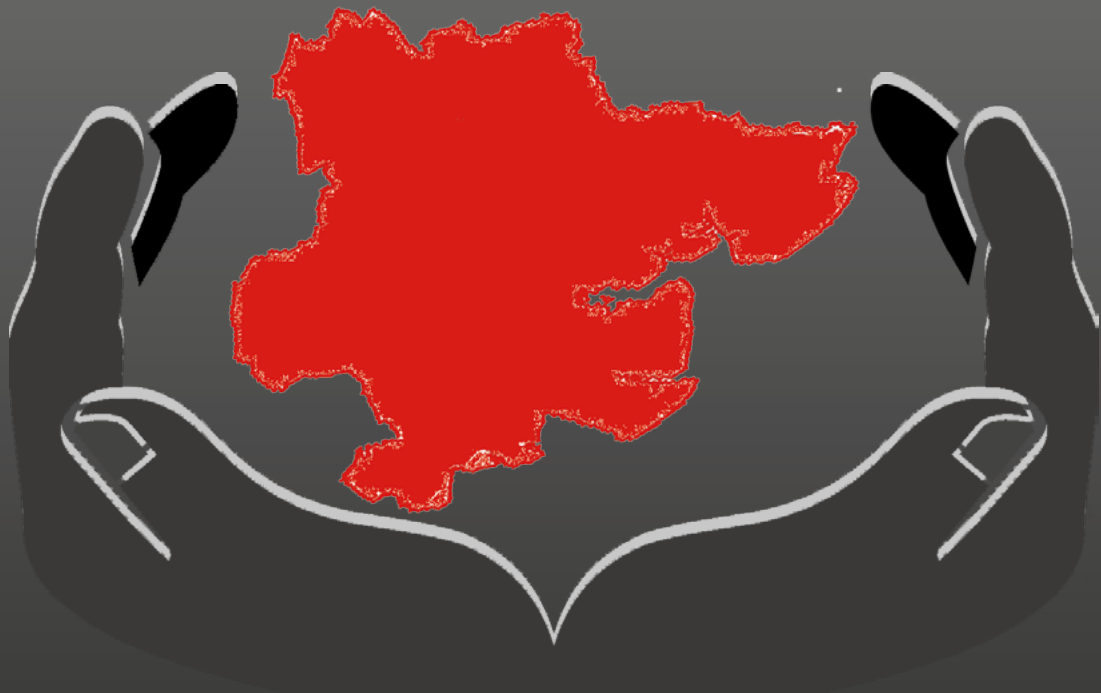
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