Business FOCUS

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Official Magazine of Bedfordshire Chamber of Commerce

Autumn 2024





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What's in it for you?

- Cut Costs: Receive personalised advice from academic experts to review your carbon footprint and improve your carbon reduction strategy.
- Travel Plan Development: Create effective travel plans to minimise environmental impact.
- Prepare for 2025 Regulations: Get ahead of upcoming UK and EU requirements.

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www.beds.ac.uk/ukspf-lbc



Business

Official Magazine of Bedfordshire **Chamber of Commerce**

Our Partners







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Welcome

...to the autumn edition of Bedfordshire Chamber of Commerce Business Focus Magazine.

The last quarter was marked by two significant events that happened to fall on the same day, the successful conclusion of our first-ever SME Business Awards and a pivotal change in our Government!

The recent change in Government signals a new chapter for our nation and our business community. In June, the Chamber network announced the 'Future of the Economy' initiative, a programme of work designed to ensure the business community's voice would be at the forefront of the debate with the new Government and their plans for our country.

We want to build an economy that has the green transition at its core, supported by a workforce fit for the future, living in thriving local places and powered by businesses that are globally facing and digitally enabled. And let's not forget, we must unlock the planning system to boost investment.

Our goal is to ensure that future Government policies support sustainable growth and long-term economic prosperity, providing everyone with the opportunity to succeed.

And on the subject of success. We were also thrilled to celebrate the outstanding achievements recognised at our inaugural SME Business Awards. This new landmark event in our calendar was created to honour the incredible contributions of local small and medium-sized enterprises. The response to the awards has been extraordinary, with a record number of entries, a sell-out Awards Final and the first-ever Winners Circle event to cap off a year of planning and hard work by the team.

We saw a key theme emerge across the winners: the significant impact they are having as purpose-driven organisations. This focus on purpose is something that I know is incredibly close to the heart of our supporters of the awards and in particular our Headline Partners, Unisnacks.

Without the support of all our partners, the finals would just not have been possible and the occasion to showcase the remarkable talent, entrepreneurship and creativity that exists within our community would have been missed.

Heartfelt congratulations to all the nominees and winners. These awards not only celebrate individual excellence, but also underscore the vital role SMEs play in fostering economic growth and innovation. Thank you so much and here's to next year!

#workingtogether #achievingmore

Justin Richardson

Chief Executive Bedfordshire Chamber of Commerce

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Bedfordshire Chamber members share their news and developments

New MEMBERS

New businesses that have joined Bedfordshire Chamber of Commerce

Member PROFILES

Learn more about our recently joined members

Chamber NEWS





Working together, achieving more

Richard Cooper Chairman of Bedfordshire Chamber of Commerce

66 Regular review of strategies and business plans is imperative. You must be clear on where you're headed, and why, at any given time. ??

The Chairman's VIEW

Asummer of highs and lows (temperature and football!) and long school holidays is now behind us. And autumn brings with it the new Government's increasing determination to be the broom that sweeps clean, with its growth-focused manifesto apparently endorsed by the 'experts'.

That growth, of course, will have to be measured and compared with targets, to give a true indication of performance – and businesses face exactly this same challenge.

In fact, many companies have asked me recently how they can effectively review and improve their performance management systems. So, what does business need to do to ensure they're in good shape and ready for opportunity?

Regular review of strategies and business plans is imperative. You must be clear on where you're headed, and why, at any given time.

But at the same time, you need to be ready for the 'what ifs'. Running a simplified change or stress test to find out how resilient your business really is can help with this, as can carrying out a system and process audit to identify points of weakness or potential failure.

I've written about this 'measure to know' need on many occasions, and I stand by it. Plan, review performance, adjust if necessary, review again, go again.

Whether you're an MP or an MD, measurement deserves your vote every time.

Richard Cooper

You'll find plenty of opportunities to connect with other Bedfordshire Chamber members and local businesses at our range of upcoming events. Here are just a few of the scheduled events in 2024:

Sundown SOCIAL

4th September 2024 | 5pm - 7pm Basepoint, Luton Free of Charge Event



Kindly sponsored by

Connect OVER COFFEE

Kindly hosted and supported by

11th September 2024 | 9.30am to 11.15am Sue Ryder Care, St John's Hospice Members: Free of Charge Non-Members: £25 + VAT



Lunch & Learn WITH THSP

24th September 2024 | 12 noon – 2pm THSP, Bedford Free of Charge Event



Kindly sponsored by

Championing Women THROUGH COLLABORATION

26th September 2024 | 10.30am to 2.30pm Shortmead, Biggleswade Members: £35. Non Members: £45

In partnership with





Connect OVER COFFEE

17th October 2024 | 9.30am to 11.15am Courtyard Luton Airport Members: Free of Charge | Non-Members: £25 + VAT

Kindly hosted and supported by



Connect OVER COFFEE

12th November 2024 | 9.30am to 11.15am
Sharnbrook Mill Theatre
Members: Free of Charge
Non-Members: £25 + VAT





Members WINTER RECEPTION

4th December 2024 | 4.30pm to 6.45pm Mitchell Hall, Cranfield Members ONLY event – Free of charge

Exhibition spaces are available for you to showcase your business to fellow members for just £75 + VAT

To book or for further information call 01582 522448 or visit www.chamber-business.com/events/chamber-events

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borough









Check our website to see all our pickup Points



New this

Season:









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Quarterly ECONOMIC SURVEY REPORT

Bedfordshire Chamber of Commerce Quarterly Economic Survey (QES) forms part of the British Chamber of Commerce's national survey and is the principal business survey in the UK. Its results are closely watched by both the Bank of England's Monetary Policy Committee and the Treasury. The data reveals a timely and accurate snapshot for the economic climate for businesses in Bedfordshire and beyond.

Our latest results have been published and the outcome for Q2 2024 saw mixed results across all indicators with:

- Nearly a quarter (23%) of respondents saw a contraction in domestic sales, with 1 in 3 (33%) exporters seeing overseas sales fall in the period
- Overall, only 9% of local companies reported an increase in plant/machinery investment in the past three months, 68% reported no change and 23% reported a decrease
- Labour costs, interest rates, and energy prices emerged as the most concerning factors for businesses and continue to weigh heavily on local businesses ability to invest
- Nearly half (48%) of firms looking to recruit in the second quarter of the year experienced difficulties finding the right
- Two-thirds of respondents expressed optimism, believing that turnover will improve over the next 12 months but saw 18% of companies anticipating a reduction in turnover during this period
- Cashflow for local businesses saw some improvements with 27% of respondents seeing an improvement in the period and one in three seeing a decrease in cash

The Bottom Line

Responding to the findings, Director General of the British Chambers of Commerce, Shevaun Haviland, said:

"The latest results from our QES show that both business conditions and business confidence have improved, albeit from a relatively low base.

"The last four years have seen SMEs deal with one crisis after the other. from Covid lockdowns to supply chain breakdowns and new trade barriers with the EU. As some of these crises have ebbed, more SMEs are regaining confidence and reporting increased sales and cash flow.

"The data also show that concern about inflation among businesses has dropped to levels last seen in 2021 as fewer firms expect to raise prices. A Bank rate cut later this year will help bring down borrowing costs.

"However, investment levels remain a long-term concern and significant sectoral divergences remain, as sectors such as hospitality and retail continue to report far tougher trading conditions.

"The new Government should capitalise on the confidence momentum and focus on addressing skills shortages, trade barriers, and unlocking the potential of AI and green innovation."



Shevaun Haviland Director General of the British Chambers of Commerce



Business Awards

2024

Grand Final

THURSDAY 4TH JULY 2024

BEDFORD CORN EXCHANGE

Thursday 4th July was a big day in business for many reasons including the culmination of the SME Bedfordshire Business Awards 2024. There were proud winners in 23 different categories, and a night to remember - not just for its drinks reception, fine dining, and high-end entertainment, but for its turnout (the highest yet) and its serious networking opportunities.

Amongst the many hundreds of entries received, the overall winner was iCandy, a Bedfordshire business specialising in the design and manufacture of innovative pushchairs and prams. The of Central Bedfordshire Business of the Year.

Vice CEO Cameron Appel of iCandy, said of the awards: "The experience was truly exceptional, and it was inspiring to be surrounded by so many innovative and dedicated businesses. Being recognised as one of Bedfordshire's best businesses in 2024 motivates us to continue pushing boundaries and delivering excellence in everything we do."

Justin Richardson, Bedfordshire Chamber CEO commented: "It was wonderful to see so many people celebrating the very best of business in Bedfordshire. Huge congratulations to iCandy for being crowned the overall winner - a remarkable achievement."







CEO Hyder Haniffa













Justin Richardson























company was also the Gold Winner of the Ryan Business Innovation category, and Silver Winner







Darius Moghtadaii

Family Business of the Year

Exporter of the Year

Kent Brushes

Copybox Document Systems



High Growth Business of the Year **Kings Fire**



Business of the Year (More than 50 Employees) **Neville Trust**





Luton Business of the Year The Fruit and Veg Man





Influencer of the Year Be-Seen-Screen



Central Bedfordshire Business of the Year Elite Law Solicitors



Not-for-Profit Business of the Year Kings Arms Project



Community Business of the Year Mind BLMK



Verso Recruitment



Love Hounds Dog Grooming - Bedford

Entrepreneur of the Year



Bedford Business of the Year Food etc



Business Innovation iCandy



Business Person of the Year Michelle Crook Reactiv8 The Nation



Best Enterprising Business i3 Simulations



Heartfelt thanks all round

Of course, whilst the awards are (rightly) all about the winners, we're immensely grateful to the sponsors whose support made the entire awards programme and ceremony possible. These include Headline Sponsor Unisnacks, Platinum Sponsors Aegis Support Services, Jaltek, and Wenta, Gold Sponsors Barnfield College, Bartham Group, Bedford Borough Council, Foxley Kingham, Liebherr GB, London Luton Airport, RSP UK, Ryan, Talk UK Telecom, and Wrest Park Enterprise, plus Media Sponsor MK Pulse/Business Times, Print Sponsor Treacle Factory and Wine Sponsor NFU Mutual.

> Feel free to join the conversation on social media using #SMEBeds

When's your time to shine?

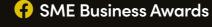
With these awards, we wanted to give local businesses a chance to shine, and they've achieved exactly that - with public acclaim and media coverage aplenty. So, will you be entering next year?

For more information, visit www.bedfordshireawards.co.uk

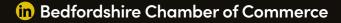




SMEAwardsUK



in SME Business Awards



































Member NEWS



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Boosting Efficiency and Service:

OUR EXPANSION IN MEMBERSHIP CARD PRODUCTION AND MAILING SERVICES

In the fast-paced world of customer relationship management, ensuring seamless and efficient delivery of membership cards is crucial. At Dmlink, we are proud to announce a significant enhancement in our membership card production and associated mailing services, a move designed to better serve our growing client base and meet the increasing demand for high-quality, timely service.

Over the past year, we have invested in new technology and streamlined our production processes. This strategic investment has enabled us to double our production capacity, allowing us to produce and distribute membership cards more quickly and efficiently than ever before. Our new production line not only increases output but also ensures precision and consistency, maintaining the high standards our clients expect.

Additionally, we have enhanced our mailing services to complement our expanded production capabilities ensuring that membership cards reach their destinations promptly.

Our clients can now enjoy the benefits of faster turnaround times and greater flexibility in their membership card distribution strategies. This enhancement not only supports our current clients but also positions us ready to take on new challenges and opportunities.

For more information on how our expanded services can benefit your business, please contact our sales team or visit our website.

01525 243319 | www.dmlink.co.uk



90 Years & Award Recognition for **WELCH'S TRANSPORT**

Welch's Transport are celebrating their 90th Anniversary in style this year, as the Awards season kicks off. As a shareholder member of the Palletline Network, the team at Bedford joined the rest of the group at the Palletline Awards evening on Saturday the 29th June 2024, where they bagged two outstanding awards. One for their Environment & Social Impact and one for their Outstanding Commitment to the network. Proving their commitment to service and sustainability. Hopefully, this is just the start of the celebrations, as Welch's Transport have also been shortlisted for TWO awards at the prestigious Motor Transport Awards in September. The first category is for Livery Of The Year, for their rebranded 90th Anniversary Vehicles, and the second category is for the most coveted award of Haulier Of The Year. Good Luck to the whole team at Welch Group.

www.welchgroup.co.uk



New Food Waste Law Coming In March 2025 ARE YOU READY?

On 31 March 2025, new recycling regulations will come into effect, requiring businesses across England to ensure that all food waste is separated out from other wastes and presented separately for collection by an approved contractor.

Separate food waste collections: You must arrange for separate collection of your food waste, diverting it from general waste streams.

Compliant waste presentation: Food waste must be presented in a manner that adheres to the new

Understanding the legislation

The government is introducing new regulations requiring all businesses, the public sector and thirdsector organisations in England to separate recyclable materials like most householders do now. These regulations are designed to improve the quality and quantity of waste collections across England, most notably by mandating that food waste is separated out and collected separately when any non-domestic property generates waste food. This includes all businesses, prisons, hospitals, care homes, office blocks, independent schools & colleges, garages and transport hubs. The new regulations will come into force on 31 March 2025, therefore it is important for businesses to familiarise themselves with their implications.

What does this mean for your business?

By 31st March 2025, businesses will need to have implemented separate food waste storage & collection processes. This means understanding what wastes are produced and at what frequency and how these wastes should be stored and collected to be compliant with the new legislation. Adhering to the new legislation being introduced is crucial, as it benefits the environment and positively impacts your business. Compliance with these regulations ensures that your business is part of the solution to creating a sustainable future. By taking proactive steps now you can future-proof your business, protect your brand and reputation and be ready for the new legislative changes ahead of the deadline of March 2025. Prevent fines and reputational harm through compliance. Safeguarding your business from legal and financial risks.

How SWS Recycling can help

SWS teams up with the largest food waste collection businesses in the UK. We have helped many businesses before in Scotland & Wales comply when regulations changed in those countries. As such we are an experienced and dependable partner in sustainable food waste management, offering sensible, compliant solutions to help you navigate the changes being introduced by the government. Collaborating with key food waste operators across the UK, SWS will ensure your business has the best solution in place for your food waste management.

What to do now

Talk to Sommers Waste Solutions today and start planning for the changes required to ensure compliance with the new regulations. This will include an audit of your current waste streams, volumes, frequency of services, bin types and costs. We will then find the best solution for you which ensures you have the rights systems in place to stay compliant and avoid business disruptions further down the line. many low carbon waste collection vehicles operating across the whole of the UK.

SWS's EAT GREEN Campaign

From March 2025 all commercial outlets producing food are required to have a food waste collection service in place as part of legislation introduced by the British government.

Therefore, SWS are launching a new (free) membership initiative called "EAT GREEN" encouraging all food producers to introduce a food waste recycling scheme within their organisations. By becoming an exclusive member of 'Eat Green' you will receive key information to promote to your clients what your company is doing as well as useful data allowing you to see how much food waste has been diverted from landfill as a result of joining Eat Green.

For more information about food waste recycling, please visit our website or call: T:01582 486 442 E: info@sommerswastesolutions.com W: www.sommerswastesolutions.com









WILL YOUR BUSINESS SURVIVE?

Most small businesses are heavily or totally reliant upon the business owners without whom there may be no business, they drive the business, find new customers, are responsible for sales, but if one were suddenly unable to come to work, could that business survive? How would customers, banks and other creditors react and what about the business owners family? In many cases, their family life is inter-woven with the life of the owner and without the owner bringing in the money, how long would it be before the mortgage, and bills cannot be paid, not forgetting there may be personal guarantees secured upon the home as well. Quickly, customers and suppliers start to move away, and lenders start asking questions. Most owners understand the need to protect their business - they'll typically cover things like premises, vehicles, IT, possibly stock etc., but the one thing very few bother to do is protect themselves their most valuable and irreplaceable asset.

Setting up a simple cover to inject money into the business should the need arise solves this. What of the family of the owner who has passed away or suffered a life-threatening illness - what happens to their share of the business? Typically, it passes to their spouse in their Will, this means the surviving $% \left(1\right) =\left(1\right) \left(1\right) \left$ owners have the spouse of their deceased colleague as a major stakeholder in the firm which may not be desirable from

Often the widow/widower of the deceased will want their share of the business paid to them as cash and the surviving owners have the shares, however there may be insufficient money in the business to make this happen. A simple solution with a legal document in the middle can ensure this situation never arises - a cash sum is released enabling the surviving business owners to buy the shares of the deceased owner and the spouse then passes the shares over in exchange for money, the result being that the survivor now owns the business entirely and the spouse of the deceased has the cash. This can be set up quickly to ensure the business survives, and the family of the deceased are remunerated for their loss.

Business assurance is vital to any business but few small businesses have any in place. Cost is often an unfounded fear when the alternative is the loss of the business and possibly the family home. We all know someone who's died young or suffered a serious illness such as cancer, heart attack or stroke before retirement age and they still choose not to take any action. Don't be one of them!

Jon Ingarfill Financial Planning, a St. James's Place Partner Practice. partnership.sjp.co.uk/partner/joningarfill

> Jon Ingarfill Financial Planning



APC Named Best Parcel

DELIVERY NETWORK

We are proud to announce that The APC has been awarded the title of the "Best Parcel Delivery Network" at the UK Enterprise Awards 2024 by SME News. As the UK's largest independent parcel delivery network, owned and operated by over 100 independent local delivery and collection specialists, this award is a testament to our commitment to supporting SMEs across the UK.

For over 30 years, The APC has been built on a foundation of strong, like-minded people across the network, united by a shared vision of championing and creating opportunities for SMEs. This dedication has empowered our customers, providing them with an unparalleled delivery network that fosters growth and success.

Jonathan Smith, CEO of The APC, commented: "Thirty years ago, we built our network with a clear mission: to champion and create opportunities for SMEs. Today, we remain deeply committed to providing exceptional service and a robust national network that drives the growth and success of our SME customers across the UK."

He added: "This award highlights the dedication and relentless hard work across our network in keeping this mission alive. It recognises the trust our customers place in us and reflects the exceptional service provided by The APC. I am incredibly proud of all that we have accomplished together."

If you'd like to find out more about APC Overnight as well as Action Express Group and the rest of their operations, contact Leon at Leon@aexgroup.co.uk





Living Limitlessly as a

CULTURALLY-DIVERSE SINGLE PARENT

Meet Raj, a dynamic solopreneur, solo parent, solo traveller, and host of the mother-daughter podcast "Me, Myself, and I." Combining her Public Health expertise with a passion for Transformational Life Coaching, Raj helps others unlock their

Raj's personal journey of separation fuels her commitment to guiding individuals and groups towards clarity, resilience, and sustainable change using evidence-based techniques, mindfulness, and her own experiences.

As a single mother, Raj turns challenges into strength and bravery, inspiring others to find their inner fortitude. She is supported by her three remarkable children, who play unique roles in their family's enterprise.

In her workshops, Raj shares personal stories, cultural insights, and strategies for overcoming societal expectations and achieving a fulfilling life. As an experienced coach with diverse expertise, Raj's workplace sessions offer valuable perspectives on resilience, community, and embracing a limitless mindset not only for single parents but for your wider team.

- Cultural challenges for single parents
- Navigating norms and expectations
- Overcoming stigma and judgment
- Embracing empowerment
- Setting and achieving goals
- Balancing parenting and well-being
- Fostering resilience and positivity



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Member NEWS



Better Together

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Championing Women THROUGH COLLABORATION

The Athena Network and Women In Business Network (WIBN) are delighted to be partnering with the Bedfordshire Chamber of Commerce to bring you an incredible event on 26th September at Shortmead House in Biggleswade.

Two networking organisations aimed at empowering and supporting business women across a wide variety of sectors decided to collaborate and share their knowledge and resources and it was a natural progression to join forces with the Bedfordshire Chamber.

There are lots of networking groups to choose from now, and rather than competing, Louise Yexley and Kate Cherry, who run women's networking groups in Hertfordshire and Bedfordshire decided to come together and show how powerful collaboration can be. "We have members who are part of both of our networking groups and we wanted to show that collaboration can bring lots of rewards even within the same professional sector. We often hear people being closed off and not willing to chat to others in similar professions and in our minds working with people who do something similar has lots of benefits. So we came up with the idea of running a joint networking event!"

Ahead of the event, 'Championing Women Through Collaboration', Louise and Kate answer some common questions about networking and business growth:

I thought you were competitors why are you collaborating?

Good question! We always encourage collaboration in our own networks and whilst there are some similarities we also run in different ways. The Athena Network's core meetings are online whilst the Women In Business Network meet mainly face to face and the Chamber is a mixture of both. All 3 organisations actively support members and where possible will put on events and training sessions to help members grow and connect. This event is an extension of that and we are working together so that our members can meet each other.

How do I make the most out of attending networking events?

Attend networking events with the intention of listening to others and finding out about them rather than selling your own services/ products. That part will come over time. Networking is mainly about building up relationships to start off with. Consider how can you help them, before you look to get support yourself. Make sure you follow up after the event. Send a personal email and connect with them on social media platforms. Don't be salesy. Keep in touch, comment, like, share, give your time and then you will start to gain contacts, collaborations and referrals.

How can introverts effectively network?

We know it can be daunting to 'put yourself out there' even if you are naturally extrovert (we've been there!). As networks, we work hard to help you with this and create a nurturing environment, but why not have a few conversation starters up your sleeve so that you don't have to think on your feet? You can look for a small group of people to go and say hello to rather than larger groups and just say something like "Do you mind if I join in?" or "Room for one more?" No-one is actually going to say no you can't! If there is an attendee list perhaps just identify a few people that you want to connect with – you don't have to connect with everyone the first time around! And also plan your exit! When you feel your social battery reducing then take yourself off to a quiet place or put a timer on when you are going to leave if it's informal networking.

Is it more important to have a large network or a smaller, more engaged one?

It depends on what your goal is however we feel that it's best to have a more engaged one. Our members get far more personally and professionally from a group that is actively engaged. What's the point in just turning up once a month (or week) and not doing anything for each other in between? Aim for quality connections over quantity.

How can I ensure that my networking efforts are building valuable, quality connections for the growth of my business/organisation?

You need to put effort into building a platform to meet potential clients, collaborators and business partners as well as developing your skills and knowledge. Attending networking will increase your visibility and your brand and being active will build your reputation as being supportive and credible, this can be the missing piece for many in their networking activity, which can in turn, hinder results.

Louise Yexley





Is it worth spending money on networking events, memberships, and will they provide a good return on investment?

Investing in networking is not just about the immediate contacts but also the long term growth and opportunities that come from building and nurturing relationships. If your attitude is to come along for a few months and leave if you don't get any business then you need to think again. Look at what you want to achieve in your first year, is it support, confidence, new connections and how much money do you need to make to cover the initial cost of membership?

Are there specific industries or roles where networking is particularly beneficial?

No, networking is beneficial to every business or organisation. What you might want to consider is what type of connections might be useful. It's not about who is in the room but who they

Can online networking be as effective as inperson networking?

Yes it can. There are benefits in both and people have different preferences. Online can be time efficient and there are plenty of ways to meet lots of people quickly online in breakout rooms. Face to face is great to really get the non verbal communication and the 'vibe'.

Why come along to the event in September?

You might meet your next client! Or you might make a brilliant connection who will enhance your business. You can find out more details here https://www.eventbrite.co.uk/e/championing-women-through-collaboration-tickets-945713022107

Members of Bedfordshire Chamber, Athena or WIBN can come along at a discounted rate.

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MECCA LUTON **Business Expo**

11am-2pm Weds 25th Sept 2024

Join us for our first Mecca Luton Business Expo. We are opening our doors and offering you the opportunity to showcase your business, network, make connections and generate leads.

Join us as an exhibitor for £70 (+ booking fee)

Discounted rates for registered charities

This ticket price includes:

- Table with two chairs
- Space for two to three roller banners
- Two lunch tickets
- **Complimentary tea** and coffee station
- **Opportunities for** informal networking



Join us as a guest for

with lots of opportunities for informal networking



Book your space now by scanning the QR code

Please contact Emma Baker for more information

emma.baker@rank.com Tel: 01582 572 294







Better Together

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Hr Checklist For Hiring YOUR FIRST EMPLOYEE

Hiring employee number one is arguably the biggest, and most daunting, step for a small business owner. I thought it would be helpful if I compiled an HR checklist that covers everything you

From reducing your stress levels to avoiding legal pitfalls, there is a long list of reasons why the recruitment and onboarding process needs to be handled professionally. Trust me, I have witnessed the consequences when a business gets it wrong. I make sure to start you off in the right direction.

The legal requirements when recruiting vour first employee...

While small business owners need to budget for the employee's salary, it is far from the only cost in the recruitment process. Employers need to comply with the following legal requirements that all need to be considered.



Whether a business has one or one hundred members of staff, it needs to take out the appropriate level of Employers' Liability Insurance. This policy will protect you and your company from the potentially substantial level of compensation costs if an employee suffers illness or injury due to their work.

National Insurance Contributions (NIC)

The calculation for employers' NIC is easy as businesses pay 0% on income below the threshold and 13.8% above the threshold. To do the sums correctly, first you need to know the employee's National Insurance category.

✓ HMRC registration

HMRC uses the Pay As You Earn (PAYE) system to collect Income Tax, NIC and other deductions. Businesses must register for PAYE to operate their payroll, enabling them to calculate these deductions at source prior to the employee being paid.

Employers must record all employee earnings and deductions and pay their PAYE bill monthly or quarterly. Please note that a director of a limited company is classed as an employee, so they will need to register for PAYE even if you don't have any staff.

PAYE can be set up online and employers need to do so before the first payday, but not more than two months before.

Pension contributions

Since 2012 the law states that eligible employees must be auto enrolled to a qualifying pension scheme. Employers need to pay 3% of each employee's monthly salary as a contribution to their pension pots. If an employee is enrolled late, the employer must pay all unpaid contributions.



Documentation

While much of the HR paperwork is not required by law, there are legislative provisions relating to formal workplace disciplinary and grievance procedures, where any such procedure is required to meet the minimum statutory requirements as prescribed by the ACAS Code of Practice. I firmly believe that having robust policies is essential for defending the business against disputes and grievances. Legally sound contracts of employment must be provided on or before day one. Doing the basics correctly is the first line of defence in any legal case.

Compile a detailed job description and person specification for the role. This needs to clearly state the tasks and responsibilities of the job. Always make a formal offer of employment in writing, including the statutory minimum entitlements for pay and holiday, and remember that even a verbal offer is legally binding.

✓ Pre-employment checks

Employers must do the necessary pre-employment checks to ensure that the successful candidate has the right to work in the UK. Double check the qualifications they mention on their CV and ask for two references you can contact. If they are required to drive, obtain a copy of their driving licence.

 ${\it Jo\ Trimarco\ formed\ JT\ HRConsultancy\ Ltd\ in\ April\ 2014\ to\ offer\ small\ businesses}$ a flexible solution to their people problems. From maternity pay to dress codes and everything in-between, Jo is happy to help you with all your HR queries. Email: jo@jt-hrconsultancy.com Mobile: 07715 026128 Web: https://www.jt-





Omorfia Interior Design CREATING SPACES FOR BETTER LIVING

When I set up Omorfia Interior Design, one of my biggest priorities was to make interior design more accessible, and to provide a broad range of services that fit the needs and budgets of individual clients. This meant devising packages such as my hourly 'Ask me Anything' service, or Colour Consultations for those that only need a little help, right through to full Project Management for those clients that want a turnkey solution, either because they have limited time to manage their project themselves or lack the confidence, contacts and knowledge to do so. Four years on, I am delighted to have won Best of Houzz Service in 2022, 2023 and 2024, and even more so, to have received fantastic testimonials from past clients.

Although the different service options vary in cost and level of advice, they all begin with a free discovery call followed by an in-person consultation (usually on site); this gives you the chance to explain your requirements, and to make sure we are a good fit! It also gives me the opportunity to share my initial thoughts, offer basic advice, explain the service levels in more detail and then make a recommendation for the best service based on your needs. Whatever package you choose, all clients have access to my trade accounts with 300+ suppliers, with discounts of up to 50% off the RRP across everything you could need for both residential and commercial projects, plus a range of trusted contractors to carry out work should you need them.

If you'd like to know more about how interior design can improve your wellbeing, boost your business, or just make you fall in love again with your home, please do contact me on 07745 391131 or by email eleni@omorfiadesign.co.uk



Building a Business Can be a Lonely Place

HARNESS THE POWER OF PEER SUPPORT

What is peer2peer? Peer2Peer is a personal / professional development programme for business owners.

How does it work? A typical Board would consist of 10-15 non-competing businesses that meet once a month for a structured half-day session.

Is peer2peer aimed at businesses of any size? Individual Boards can vary but usually it benefits business owners who want significant growth or to gain back some more time. A big part of what we do at peer2peer is around building a successful organisation, allowing for a more strategic approach from the business owner.

How long have you been involved with peer2peer? I've been a member of a Board for over 4 years. After exiting my business at the end of 2024 and leaving the day-to-day running of the business to the management team, the opportunity to start a Board locally in Luton seemed a logical next step for me.

What are the benefits? Many and varied; every business will be in a different stage of their journey and will need different input to achieve their goals. The peer2peer model allows business owners to take away what they need at that specific time. Spending quality time with other business owners, sharing and learning, is such an advantage when it comes to navigating a Company through all the ups and downs every founder faces at one time or another.

Connect on www.linkedin.com/in/iaurbishop or email ian@gainclarity.co.uk. You can also visit http://peer2peer.global to see what our members think



FREE Career Development FOR YOUR STAFF

Would you like FREE career development for you or your staff? Bedford Giving is looking for Volunteer Career Mentors to help raise the career aspirations of year 10 students in Bedford Borough.

It requires just an hour a month and mentors can gain invaluable leadership, confidence building and listening skills, plus you get to help a young person in the process.

Bedford Giving Director Paul Kellett (PK) said: "It's a win, win for both mentors and students. Our last cohort of mentors got so much out of it and 97 per cent said they learnt a lot about their own strengths in the process. It's such a rewarding thing to do and it also looks great on your CV!

"You don't have to be at the top of your profession, you could be starting out. Or you might be someone at the top of their game, who wants to share their knowledge and give something back by helping a young person find their way? Or you may want to provide a young person with the help you wished you'd had when you were younger?"

For further information about signing up as a mentor to help give a young person who needs a little inspiration, help and guidance to get on in life, visit www.bedfordgiving.org.uk/mentor:



Make Your Workplace Work Better:

INTRODUCING HR DELIVERED

HR Delivered are excited to bring our unique brand of HR consultancy to SMEs. Since our founding in 2021, our mission has been simple yet powerful: to make your workplace work better. By providing tailored HR services and solutions aligned with your business strategy, we ensure you get precisely what you need, right when you need it.

With Labour now in office for a few months, are you prepared for the proposed upcoming changes in employment legislation? Navigating the evolving legal landscape can be challenging, but with our expertise, we help you stay ahead, ensuring that your policies and practices are up-to-date and in line with the latest requirements.

At HR Delivered, we believe that effective HR support starts with building strong, trusted relationships. We are committed to:

Speaking the truth... even when it's hard: Honesty is our foundation. We believe in providing clear, candid advice, even when it involves tough conversations.

Helping you find pragmatic, people-focused solutions: We focus on solutions that are both practical and beneficial for your people, ensuring your business thrives.

Delivering what you need with a no-nonsense, HR jargon-free approach: Simplicity and clarity are at the heart of our communication, making sure you understand every step of the process.

Wondering how to tackle remote/hybrid working, attract and retain top talent, or improve and maintain attendance? Contact us today to schedule a free one-hour consultation on your current people challenges, and let's explore these challenges together. If there are other pressing issues you need to address, let us know, and we'll tailor the consultation to meet your specific needs. Take the first step toward a stronger, more resilient workforce.

Together, let's transform your business one employee at a time.

hello@hrdelivered.co.uk | https://hrdelivered.co.uk/



Member NEWS





Personal Injury FREQUENTLY ASKED QUESTIONS

When you suffer an injury which wasn't your fault, the prospect of bringing a legal claim may seem daunting. Here are the answers to some frequently asked questions.

How long does a high value personal injury claim take? Most cases take between 3-6 years, although there will be some exceptions to this.

How much compensation could I expect to receive? Compensation is determined by guidelines and cases which have been decided by the Courts. You would need specific advice on the value of your claim by referencing these sources, medical evidence and evidence of any financial losses you have suffered.

Will I have to go to Court? If it is not possible to agree fault for the accident and/or how much compensation you should receive, then it would be necessary to go to court for a judge to determine these issues. The majority of personal injury claims are settled out of Court.

How long do I have to bring a claim? You have three years from the date of an accident or date of your knowledge of your injuries to issue Court proceedings in order to protect your claim from becoming time-barred. If you were under 18 when your accident occurred, you have until your 21st birthday to issue Court proceedings. There is no time limit for someone who lacks the capacity to manage their own affairs.

How would your charges be dealt with? Osborne Morris & Morgan Solicitors offer no win, no fee agreements backed by legal expenses insurance, which means there are no upfront fees to pay. Legal costs are handled at the end of your claim. If your claim is unsuccessful, there is no charge for our fees or the insurance premium. If you win your claim, you will pay for the insurance premium and a contribution to your legal fees from your compensation, but we would cap the contribution to your legal fees as a percentage of the compensation you recover.

If you have suffered from a significant personal injury, speak to our specialists today on 01525 378177 or email info@ommlaw.co.uk.





Embrace Giving this Christmas with **FESTIVE PROMOTIONAL GIFTS**

Ho Ho! 'Tis the season to deck the halls and spread joy to everyone. But why stop at decorating your tree when you can deck out your business with promotional gifts? We're diving headfirst into the exuberant world of giving promotional gifts during the most wonderful time of the year and why it's an absolute must! When you give promotional gifts, they stick around, reminding your clients and partners of your awesome business. Whether it's a snazzy calendar, a cozy mug, or a nifty USB drive, your brand stays right at the forefront of their minds.

Christmas is the season of giving, and guess what? People are actively on the lookout for gifts and festive offers. So, what better time to share your brand than when everyone's in the mood for giving? Promotional gifts during the festive season not only make your customers happy but also supercharge your brand's visibility. Plus, people love to share their merch on social media, turning your brand into a festive superstar! Here's a quick guide to ensure your promotional gifts bring maximum joy:

Be Relevant: Choose gifts that resonate with your brand and your recipient's tastes.

Up the Quality: Make sure your gifts are top-notch; your brand deserves nothing less!

Add a Personal Touch: A handwritten note or a little extra flair goes a long way.

Timing Is Key: Plan and deliver your gifts at just the right moment to create maximum impact.

These Christmas gifts aren't just tinsel and glitter—they bring a serious return on investment. When done right, they boost customer loyalty, rocket your brand's visibility, and send your sales into the stratosphere! Giving promotional gifts at Christmas isn't just a tradition; it's a joy-filled adventure, a business booster, and an absolute delight! This year, let the world of promotional merchandise take your business to new heights, spread cheer far and wide, and make this Christmas an unforgettable one for your brand and your amazing customers.

To discuss your Christmas gifts in more detail and make this Christmas the jolliest and best one get, give us a call on 07852 951425 or drop an email to sales@thelittlebrandingcompany.co.uk - failing that, if you've got a few minutes, grab a cuppa and have a browse of our website www.thelittlebrandingcompany.co.uk



YRH FINANCE TEAM

YRH is a team of over 100 commercial finance experts who support businesses on a part-time basis, bringing the financial experience, skills and insight without the cost or commitment of a full-time resource.

Our mission is simple. We help business owners who are unclear on their financial numbers, worry about their cash flow, are missing the insights to help with decisions and are unsure how to improve it. Since 2007, we've helped thousands of businesses boost their profits, improve their cashflow and accelerate their growth – resulting in happier and secure business owners!

Part time help. Full time support.

Many businesses don't need (and shouldn't have to pay for) full time, in-house finance support, but finding the right talent can be challenging. That's where we come in!

Our services are tailored to fit right in with the individual needs of a business, so they can:

- Access and implement finance best practices.
- Work alongside the very best finance professionals.
- Unlock their growth potential.

How do we do this?

The right people

Accessible and affordable high calibre talent available on a part-time basis.

A proven blueprint

Our team are trained to deliver your finance support against a best practice that we've developed from our collective years of experience running finance functions.

The right mindset

Business success is our focus! Our aim is to help you be as successful as possible, with more profit, at reduced risk.

steven.owens@yrhfmanceteam.co.uk www.yrhfmanceteam.co.uk



Right FM leaves

AN INDELIBLE IMPRESSION

Winning a prestigious industry award, Community Engagement, and forging Global Collaboration aboard the renowned QE2 Ship in Dubai, while spearheading the expansion of the British Education System to Qatar, Dubai, Mauritius and beyond.

London, Luton, and Bedford-based Right FM has been distinguished with the esteemed title of Best Small Business at the 2024 Kimberly-Clark ProfessionalTM Golden Service Awards. This biennial event, with a rich history spanning over 30 years, stands as a pinnacle in the facilities management and cleaning industry, heralding outstanding standards and pioneering approaches.

Prior to attaining this prestigious recognition, Venesa, the Managing Director of Right FM, has been deeply entrenched in community endeavours within Luton. Her contributions to the local community are profound. She dedicates her time to volunteering at various Luton-based charities, offering meals and support to those in need. Additionally, she extends her kindness by providing a special mealson-wheels service for an elderly individual requiring assistance with cooking. Moreover, Venesa serves as a school governor at Kings House Moorlands and Luton Sixth Form, playing a pivotal role in guiding these institutions towards delivering high-calibre education.

Right FMs commitment to education transcends borders the MD actively participates as a Career Advisory Board member at the London School of Science and Technology, where she imparts valuable insights and guidance, shaping the career trajectories of students. Furthermore, she engages on an international scale, liaising with the British Ambassador of Qatar to explore the potential of establishing British schools in Qatar, with the aim of elevating educational standards and practices in the region.

Furthermore, Venesa collaborates with the illustrious QE2 ship in Dubai, partnering with UK vocational colleges to secure placements onboard the ship for hands-on training in the hospitality and facilities industry. This initiative provides students with invaluable practical experience in a distinctive environment.

In addition to these impactful initiatives, Right FM held a charity event at Mecca Bingo in Luton on 12th July. This event endeavoured to raise funds for the British Red Cross, specifically supporting the Crisis Team in Bedfordshire, underscoring Right FM's unwavering commitment to local community support and crisis response initiatives.

https://www.rightfm.co.uk/



In today's pressurised economy, it can be difficult to manage costs down and improve service levels.

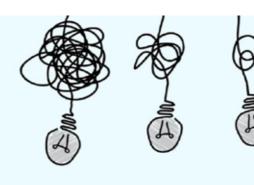
Sometimes expertise appears to be thin on the ground.

At Verdandi Consulting, we work alongside your team to deliver cost effective, targeted solutions to challenges in the following areas:

- ERP systems implementation and integration
- Supply Chain
- Process management
- o Project Management in the above areas

With many decades of experience in omni-channel clothing retail and a strong background in Supply Chain, Technology and Systems, we can analyse your current operations and put together plans which deliver a costed solution, without increasing your staffing overheads.

We prefer to work towards a larger goal using smaller, shortterm projects which help to move your business closer to your margin and value objectives.



If you have any challenges in the above areas, please feel free to contact John for a no-obligation chat over a cup of coffee.



www.linkedin.com/in/johnromeis/

Contact John on: +44 (0)7885 274 127 info@verdandiconsulting.co.uk



www.linkedin.com/company/verdandi-consulting-ltd

New MEMBERS

Better Together

Working together, achieving more

We would like to extend a very warm welcome to all New MEMBERS of the Bedfordshire Chamber of Commerce. You can learn more about becoming a member and all of the associated benefits by calling us now on 01582 522448 or by emailing your enquiry to info@chamber-business.com

Action Express Group

www.actionexpressgroup.co.uk

Action Express is a shareholder member of both APC Overnight (Parcels) and Pallet-Track (Pallets), giving them access to a network of over 200 depots nationwide. This extensive network allows Action Express to offer a comprehensive, one-stop-shop solution for all your delivery needs, including international and same-day services

Alliance Consulting

www.alliance-consultina.co.uk

Alliance Consulting is a leading Engineering, Scientific and Technology recruitment business which works with clients both nationally and internationally

Andrew Isaacs Law

www.andrewisaacs.co.uk

Family Law

Black Bridge Distillery blackbridgedistillery.co.uk

At Black Bridge, our mission is simple: to craft the most giftable spirits around. Whether it's our small-batch gins or bold new moonshine, our commitment remains the same – creating small-batch, artisan spirits infused with flavours from around the world

Box-Ticked Limited

box-ticked.com

Cloud-based managed print provider. Printers and MFD's in partnership with Lexmark

Bright Instruments Ltd

Supply a range of quality microtomes, cryostats, freezing units and accessories to histopathology, pathology, immunology, life sciences, research, industrial testing and quality control laboratories

Chef and Butler Limited

chefandbutler.co.uk

Catering and Events company. Managing the Woodyard, Luton Hoo Estate, Bedfordshire, LU1 4LF

Connect2Employment

www.connect2employment.co.uk

We are committed to connecting talent with opportunity. As Luton Borough Council's recruitment agency, we bring a unique perspective to the world of recruitment, driven by a dedication to public service and community growth

En Route Recruit

err.uk.com

Our team of temporary and permanent recruiters provide an efficient end-to-end service that covers the entire recruitment process. From salary benchmarking, candidate selection, compliance checks and an optional payroll function – we have it all covered in house

Good Skills Training Ltd goodskillstraining.co.uk

Training & Consultancy

HS Business and IT Solution Ltd www.hsbits.co.uk

IT, Business and HR Consultancy based in Luton. We provide IT, business and education services and solutions to different businesses and clients. We are British Council Trained Education consultants and work with different UK Universities

Innoviz Ltd

www.innovizl.com

Aerospace Design & Development

London Seeds International Ltd

Agricultural seeds importers and exporters

Needlemovers

www.needlemovers.io

We take companies from GTM to successful exits and everything in between. We've helped arow and sell businesses for over \$600M. Whether your end game is double digit growth, IPO or M&A, we'll help you build the team, the product, and the growth machine you need to succeed

Octink

www.octink.com

Specialist producer of display graphics, site hoardings, signage, interior and exhibition & events solutions

RSL Copiers Ltd

www.rslcopiers.co.uk

Trade to trade used copier & printer sales and export

Stotfold Football Club

www.stotfoldfc.co.uk

Widely regarded as one of the leading England Football Accredited clubs in the country and are located on the Herts/ Beds border and are affiliated to the Bedfordshire Football Association

Stratstone Jaguar Land Rover Milton Keynes

www.stratstone.com/dealers/jaguarmilton-keynes/

At Stratstone Jaguar Land Rover Milton Keynes, we are committed to supporting all your Jaguar, Land Rover and Range Rover needs. From purchasing to servicing, we have a dedicated team of specially trained staff to assist you

Sustainable Tech 4 Good

www.sustainabletech4good.co.uk

Ensuring sustainability and promoting the circular economy with data-secure repair, refurbishment and re-use of techextending its life while addressing digital inclusion for people in need

Sycal Umbrellas Print & Promotions Ltd

www.svcal.co.uk

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Your reliable Audi dealer with access to an extensive collection of stunning new and approved used Audi models

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Working together, achieving more.

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Better Together Working together, achieving more

Member PROFILES are provided as part of membership to the Bedfordshire Chamber of Commerce. You can learn more about becoming a member, so you too can enjoy this and a host of other benefits, simply by calling us now on 01582 522448 or by emailing info@chamber-business.com

Action Express Group

- Leon Jones
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- actionexpressgroup.co.uk

Action Express is a shareholder member of both APC Overnight (Parcels) and Pallet-Track (Pallets), giving them access to a network of over 200 depots nationwide. This extensive network allows Action Express to offer a comprehensive, one-stop-shop solution for all your delivery needs, including international and sameday services.

Connect2Employment

- Ru Gill
- 07593 355279
- □ ru.gill@connect2employment.co.uk
- connect2employment.co.uk

community and frontline services.

Connect2Employment are owned by Luton Borough Council, as a public sector-owned recruitment agency, Connect2Employment share the passion for Luton and work with local people which aligns us with Luton Borough Council's 2040 vision and values. Being council owned means we reinvest our profits back into the

Alliance Consulting Group Ltd ALLIANCE CONSULTING

- Maria Mazzei
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- maria⊚alliance-consulting.co.uk
- ▶ alliance-consulting.co.uk

Established in 2003, Alliance Consulting has worked with some of the world's most prestigious organisations ranging from SMEs and start ups through to FTSE 100 listed businesses in a myriad of industry sectors. As well as the UK, we have a very pleasing international footprint with placements made in Europe, the US, Australia and Asia.

Enroute Recruit

- lo Bird
- info@err.uk.com
- err.uk.com

EnRoute Recruit understand that businesses thrive with the right people driving their success. Specialising in Logistics, Retail and Professional industries, our team of temporary and permanent recruiters provide an efficient end-to-end service covering the entire recruitment process. From recruiting specialist roles or volume campaigns, EnRoute can assist you with your requirements.

Beansprout Consultancy Ltd

- Helen Christopher
- 07872 597063
- bean-sprout.co.uk

Through our unique approach of "numbers, narrative and nurture" we go beyond year end accounting by supporting small business owners gain clarity and confidence over their business finances. We mentor our clients to grow a business that delivers on their financial needs and lifestyle choices.

Good Skills Training Ltd

- Helen Borino
- helen@goodskillstraining.co.uk
- goodskillstraining.co.uk

Good Skills Training Ltd have a passion for delivering high quality compliance training and consultancy services that are fun, interactive and accurate at affordable prices. We operate nationally and are now opening a centre in Bedfordshire. We offer standard and bespoke training and consultancy, for further information please contact us.

- Viviane Vayssieres
- 07929 355541

Bespoke Catering & Event services to curate celebrations & corporate events, with authentic food & innovative décor. Discover our culinary artistry & excellent service at The Woodyard, Café & Brasserie. Luton Hoo Estate Proud catering partner for all Christmas parties shared or exclusive at The Conservatory LU1 4LF- 01582 459 216 - events@lutonhoo-walledgarden.co.uk

krilax@btinternet.com

Importers and exporters of high-quality hybrid tomato seeds: tomatoes with wide range of sizes: round shape fruit (150-300gr.) and elongated fruit (140-170gr).

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- Lisa Farrell
- 01582 487564
- Iisa⊚luxoffices.co.uk
- luxoffices.co.uk

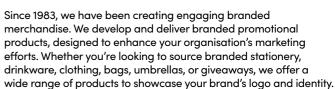
have modern private offices, hot desking & boardroom facilities benefitting from air-conditioning, high-speed fibre & on-site parking

- LUX OFFICES

Lux is a state-of-the-art flexi office provider in central Luton. We

Svcal Umbrellas Print and Promotions Ltd

- Adam Bishop
- ≥ sales@sycal.co.uk
- sycal.co.uk



Sandalwood Accountants

- Tanya Cardall
- 01234 958993 07946 636135
- ★ t.cardall@sandalwoodaccountants.co.uk
- sandalwoodaccountants.co.uk

Chartered accountancy practice with a passion for providing professional, efficient service. Sandalwood strives to provide value-added business partnering and gaining client trust through reliability, integrity and communication. Supporting start-ups through to growing entrepreneurs and established businesses by seeking out tax efficiencies, saving money, saving time and guiding each to achieve their career aspirations and lifestyle goals.

Tonal Drivers Space Ltd

- Rani Das
- ★ tonalsdriversspace@gmail.com
- ▶ tonalsdrivers.space



Tonal Drivers Space enhancing your untapped capabilities. How would you like to travel in space, maximum velocity story lines, push your boundaries, explore futuristic space ventures? Creative driver adventure story. All-inclusive driver relaxation & wellness. Jump on board. Drive your boundaries towards the stratosphere. Driver for elevating your imagination.

Stotfold Football Club

- Tom Matthiae
- 07960 452453
- tom.sjfc@gmail.com
- stotfoldfc.co.uk

Stotfold Football Club are an England Accredited Football Club. Our first team play at step 4 in the Southern League Division One Central. Other teams include the Development side, the Women's side and U18 Youth side. Our affiliated club, Stotfold Junior FC have nearly 1000 registered players ranging from U7-Adult.

Verdandi Consulting Limited

- John Romeis
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- iohn.romeis@vardandiconsulting.co.uk
- linkedin.com/company/verdandi-consulting-ltd

Specialising in Retail projects covering systems and supply chain, my focus is on helping retail organisations to discover and release value through the process, people, data and IT systems lenses. My offer is to deliver a corporate skillset without the corporate overhead, delivering specific, targeted and mutually agreed solutions.

SustainableTech4Good

- Denise Coates
- ≥ hello@sustainabletech4good.co.uk
- ✓ denise@sustainabletech4good.co.uk

Working together, achieving more.

sustainabletech4good.co.uk

SustainableTech4Good brings about availability of sustainable tech for social good addressing digital inclusion Nationwide, Through the reuse of surplus tech whether legacy or current. Our solutions are data secure, with full data erasure to Government standards, backed by certification by serial number. www.sustainabletech4good.co.uk and join the Sustainable Digital Inclusion Revolution™!

Welch's Transport Ltd

- Matt Moore
- ≥ mattmoore@welchgroup.co.uk
- welchgroup.co.uk

Welch's Transport provides its customers with a full logistics service. From Transport, Distribution and pallet network, to Storage, pick & pack and full 3PL service. Welch's Transport also have a Specialist Movement department, allowing Machine Movements, Hiab services, Heavy Haulage and even Crane Hire. Welch's truly are your one stop shop.







London Seeds International Ltd

- Krishnan Puthenveeteil

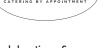
Indeterminate greenhouse tomatoes for single pick (200-300 gr.) and cluster (150-170 gr.); Indeterminate tomatoes for open field with beef type fruit (220-300 gr) and open-field bush type

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VERDANDI



CHEF & BUTLER

Beansprout

CHRISTMAS MAGIC TO NEW YEAR DREAMS

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