

f BUSINESS focus

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achieving more.**

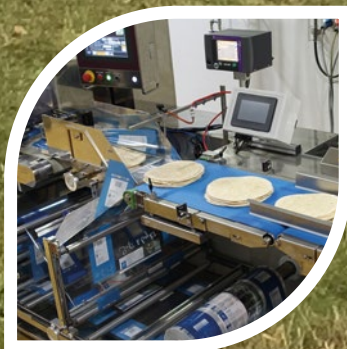
Official Magazine of Bedfordshire Chamber of Commerce

Summer 2020

The New Normal

**Businesses in Bedfordshire are
adapting to a new landscape**

Read about how Bedfordshire Chamber and its Members
have responded to the Coronavirus pandemic



Bedfordshire
Chamber of
Commerce

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Business is done better together.

As a Bedfordshire Chamber of Commerce member, you're never alone.



Now more than ever, it's time for businesses to come together and support each other. At the Bedfordshire Chamber of Commerce, we create connections within our ever-growing peer network to enable business growth.



Webinars

Stay connected and informed with our series of online webinars hosted by our members, covering topics from HR to Finance, to Marketing and Health & Wellbeing.



Member2Member offers

Get access to Legal, HR or Financial support through our member to member emergency helpline.



Support & advice

Our extensive knowledge of local business means we're a trusted source of support and advice for companies like yours.

"We have unquestionable confidence in Bedfordshire Chamber of Commerce and count on them as a supportive extension of our team."

Devi Kolli, CEO and co-founder of AI Solve

Let's work together.

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BUSINESS focus

**Official Magazine of Bedfordshire
Chamber of Commerce**

Our Partners



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Welcome

The seismic shock of COVID-19 has meant businesses of all sizes and sectors across the county have faced unprecedented disruption over the past few months.

Our latest Quarterly Economic Survey (QES) results show the first real picture of how the local economy has fared during the lockdown and it is fair to say that the impact has been dramatic.

Just 16% of respondents were operating at full capacity when the survey was undertaken; three quarters of businesses saw a decline in domestic sales and unsurprisingly, this has had a huge impact on cashflow and liquidity levels (you can see the report summary on page 7 and the full report at www.chamber-business.com).

Despite these huge challenges, we have shown far more resilience than anyone could have expected. COVID-19 might be taxing our operations, systems and patience but it is also building our resilience and allowing us to develop new and innovative solutions out of necessity.

Businesses coming together during this time has emphasised the power of the network, with support between members that has been nothing short of exceptional. From companies switching focus to assist community projects, people reaching out to share knowledge and provide support through webinars and virtual groups to just shy of 200 people attending our first three online networking sessions. The response has been remarkable.

It is hard to predict what tomorrow will look like in the midst of a pandemic but it seems safe to say that although there is no substitute for personal contact, this new level of engagement between people and companies is here to stay.

With more obstacles to overcome and Brexit on the horizon, businesses will need to remain agile in the coming months and as a Chamber member, we will be here to support you to restart, rebuild and renew.

#strongertogether

Justin Richardson

Chief Executive



focuscontent

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Chamber News



Jeremy Brockis

Chairman of Bedfordshire
Chamber of Commerce

“Business seems unlikely ever to be the same again, particularly where Covid-19 has hastened the changes that were already taking place.”

The **Chairman's** View

It goes without saying that the impact of Covid-19 will continue to be felt by business for months and years to come. Despite unprecedented levels of Government support, the short-term consequences for many businesses – whether they be new start-ups or well-established and long-standing – will be dramatic and maybe even catastrophic. The Coronavirus Job Retention Scheme may well just delay the inevitable and redundancies will, sadly, follow for many once furloughing ends.

The effect on some sectors will hopefully be relatively short term, albeit that individual businesses may never recover. Restaurants and places of entertainment may fold, but others will eventually take their place – people will still need to eat, to socialise and to be entertained. However, in other areas business seems unlikely ever to be the same again, particularly where Covid-19 has hastened the changes that were already taking place. For those who can, home working (or WFH as it now seems to be called), is going to be much more widespread. More WFH means less need for office space (at least it will, once we no longer need to socially distance) and landlords may have to accept lower rents. Increased WFH will have also profound effects upon employees. Some will prefer the flexibility and informality that it brings, but others will loathe the isolation, and employers may have to address serious mental health and supervision problems amongst their staff. Staff retention may become an issue for many businesses: if you are going to be working at home for Employer X, what reason is there not to work from home for Employer Y for a higher salary? The current work/life balance benefits of working outside London may become blurred.

Of course, WFH will have some more obvious benefits for society generally, with a greater demand for universally improved broadband and other technology (I miss my office printer and two screens dreadfully!). And less commuting means less congestion and, therefore, less pollution.

Another profound change is going to be in retail. Sobering as it may be, reports of UK retailers only paying 14% of the rent due in June will hardly come as a surprise. The move online has obviously been happening for some time, but Covid-19 is going to increase that significantly. As footfall in the high street falls, businesses are inevitably going to have to close stores and again that is going to have fundamental implications for town centres. Landlords will have to accept reduced rentals and local councils will need to balance carefully the likely demand for a switch to residential if they want to avoid empty shops whilst maintaining vibrant town centres that people wish to visit to eat, drink and shop. It might finally, perish the thought, be a spur to Government to review the business rates regime, because fixed costs will need to be controlled if town centre retail and hospitality is to survive.

We have a fascinating period ahead. Unfortunately for some, it will be a very painful one. Some will adapt, just as they will to a no-deal Brexit (sorry, had to mention the “B” word at least once), but not everyone will be so lucky.

Bedfordshire's community spirit is something to celebrate

Despite the sudden introduction of social distancing guidelines earlier this year, in a strange way, we became more connected than ever. As Britain went into lockdown, our sense of community spirit flourished as people stepped up to help the vulnerable and support each other. Even the Thursday night "clap for carers" ritual saw more of us talking to our neighbours than ever before. And in a recent survey by the Office of National Statistics (ONS):

More than half of people in Britain said they felt a sense of belonging to their community

More than two-thirds said they thought people "are doing more to help others since the virus outbreak"

Here, we share some of the positive stories from the Bedfordshire area that show how people and businesses came together during the coronavirus crisis...

A national hero from Marston Moretaine

If there's one name that got everybody talking, it's Captain – now Colonel and Sir following his knighting ceremony at Buckingham Palace in July – Tom Moore. Most people will be familiar with the story of the veteran who raised an incredible amount of money for NHS staff by walking 100 laps of his garden in the lead up to his 100th birthday. By midnight on his landmark birthday on April 30th, Captain Tom had raised a total of £32,794,701 from more than 1.5 million supporters.

Captain Tom captured the public's imagination and gave us all something to celebrate in an uncertain time. Other local organisations got involved too, with Bedford School using their Grand Hall to sort and open the thousands of birthday cards sent by members of the public. Bedford Hospital has since named their new landscaped gardens in his honour.

Local community aid groups

People across the county set up mutual aid groups to help people in need during the coronavirus outbreak. They came together to deliver food and medications for vulnerable people and those self-isolating. Even helping out with things like walking the dog.

The Bedford Kindness group on Facebook, for example, has nearly 5000 members. Similar Facebook support groups were set up for Pavenham, Leighton-Linslade, Luton, Silsoe, Houghton Regis and more.

Meanwhile, some people took a different approach to support their community by using music and entertainment to lift the spirits of local residents. One example is Kelly Sullivan in Luton who sung in her street on Thursday evenings' after the residents clapped the carers at 8pm.

The resilience of local retailers

Many shops forced to close their physical presence due to the coronavirus were quick to rethink how they could continue to reach their customers. Those previously unsure of how the eCommerce market could work for them were given the drive to get their shop online. And people showed a great amount of support for these local businesses. A report by the ONS shows that 21.9% of all UK retail in March was done online - at the time, the highest proportion ever recorded.

Similarly, restaurants adapted by turning themselves into takeaways, and local shops started doing deliveries and collections. The ability of these local business owners to adapt and continue business as usual - as much as they can - shows just how resilient they are and how willing they are to serve the local community.

What Chamber members have been up to...

Many of our Bedfordshire Chamber members got involved in supporting front line staff, members of the public and fellow businesses in the local area. Justin Richardson, Beds Chamber CEO, says: "During a time of such crisis and upheaval, it has been incredibly uplifting to see the local community rally together to support each other in the most difficult of circumstances. I've been humbled by the togetherness of our business community reaching out in the effort to do what they can to support the NHS, essential workers and each other." These are just a few examples:



Willow Tree Gin switched production to much-needed hand sanitiser, making a special delivery to Central Bedfordshire Council.

Community Interest Luton and Venue Central provided meals for staff at Luton & Dunstable Hospital.

Design staff at Chiltern Learning Trust made over 7,000 visors for front line staff with the help of materials donated by Bartham Group.



The University of Bedfordshire streamed digital art classes, produced live radio shows and helped at local food banks.

Pure Business Law launched a Coronavirus Legal Support hub for start-ups, entrepreneurs and SMEs.

Foxley Kingham Chartered Accountants & Business Advisers shared a free simple cash flow forecast template on their website to help businesses monitor their cash availability.

It's been amazing to see local people and businesses come together to support each other and the wider community during the coronavirus outbreak. As we adjust to the 'new normal', we hope to see people continue to work together to support each other.

Chamber News



Bedfordshire Chamber of Commerce is pleased to introduce
AXA PPP healthcare for their business healthcare cover

Day or night, we're here to help put your mind at ease

When you or one of your employees has a health worry playing on your mind, it can make it difficult to focus on anything else. That's why at AXA PPP healthcare, regardless of whether you have healthcare cover with us or not, we give Chambers of Commerce members free access to our 24/7* health information telephone helpline, Health at Hand.

Our Health at Hand team is on hand to support you and your team. Whether it's a question to do with your own health or your child's health, our team of nurses, counsellors, midwives and pharmacists are here to help put your mind at ease.

Some of the ways we can help:

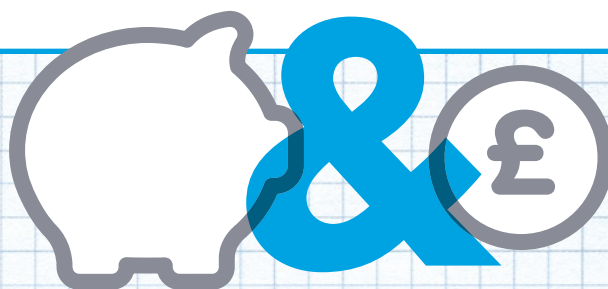
- If you have a question about medication that you've been prescribed, our team of pharmacists is on hand to help
- If someone in your team is struggling to cope with the pressures of work or home life, they can speak to a counsellor about how they're feeling
- If you have a question or a worry about your health, you can discuss the symptoms with a nurse

To find out more and to activate your free access to Health at Hand, visit axappphhealthcare.co.uk/Chambers or call us on 0800 389 7413**

*Health at Hand nurses and counsellors are available 24/7. Pharmacists and midwives are available 8am-8pm Monday to Friday, 8am-4pm Saturdays and 8am-12pm Sundays. The Health at Hand service does not diagnose or replace your own GP. All calls to Health at Hand are confidential.

**Phone lines are open 8:30am-5:30pm Monday to Friday. We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

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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 2020 saw a rapid contraction in the quarter and underscores the negative impact coronavirus has had on the local economy.

- The level of sales and forward orders in the domestic and export markets deteriorated at an unprecedented rate.
- Only 16% of businesses were operating at full capacity during the period of 18th May to 9th June.
- Nearly one in three businesses expect their workforce to decline in the next 3 months.

The Bottom Line

To see the report in full please visit www.chamber-business.com

Chancellor must set out roadmap to recovery as UK economy endures historic setback

Responding to the results, Suren Thiru, head of Economics at the British Chambers of Commerce, said:

"Our latest survey highlights the extraordinary contraction in UK economic activity in the second quarter as the coronavirus closed large parts of the economy. The vast majority of indicators dropped to historic lows, with declines far exceeding those seen at the height of the global financial crisis."

"The services sector suffered particularly badly, with consumer-facing firms most acutely exposed to economic headwinds from the pandemic. The manufacturing sector had a dismal three months, with collapsing demand and major disruption to supply chains weighing on the sector. The unprecedented slump in business cashflow is a key concern, as it severely hampers business activity and staff retention."

"With lockdown restrictions steadily easing, the second quarter is likely to prove to be the low point for the UK economy. However, the collapse in forward looking indicators of activity suggests that unless action is taken, the prospect of a swift and sustained recovery may prove too optimistic."



**Suren Thiru, Head of Economics at
the British Chambers of Commerce**



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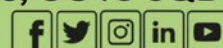
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Member News



Creative agency eyes up expansion with new premises

A full-service creative agency in Luton is targeting 20 per cent revenue growth following an office expansion and a brand overhaul.

Treacle Factory, formerly known as JNB Publishing, has used a £280,000 funding package from NatWest to finance its new premises in Imperial Court. The site is double the size of its former headquarters on Reginald Street in Luton.

The 2,000 sq ft office will enable the agency to expand the team from seven members of staff to nine, with a total capacity for up to 12 employees. The additional space will also accommodate large printing equipment as the firm invests in new machinery for its production department.

Treacle Factory has been operating as JNB Publishing for 20 years and provides a range of services including print, design, advertising and merchandising. It specialises in working with clients in the leisure, hospitality and retail sectors, and works with household names including Arsenal Football Club, Hilton Hotels, Vauxhall, Arriva and Luton Airport.

Over the last few years, the business has grown by 20 per cent year-on-year. In order to maintain that growth, the owners decided to undertake a brand repositioning to reflect the changing marketing and advertising sector.

Ian Abrahams, director of Treacle Factory, said: "We've been in this industry for 20 years and the business has changed and grown a lot in that time. We didn't feel the old branding or premises were a good representation of how we have evolved as a business, so we took the decision to undergo a refresh.

"Our new office is a much more professional environment for our staff, and we've got plenty of space to grow the team further, as well as invest in our equipment to ensure we are offering clients the best possible service. We've seen good growth over the last few years, and we hope this new office and modernised branding will see us continue that upward trajectory moving forward."

Vanessa Newbegin, NatWest relationship manager, said: "We've always had a great relationship with the team at Treacle Factory – they're ambitious and their experience has given them a solid reputation within the industry. We wish them the best of luck in their new premises."

01582 416171 | www.treaclefactory.co.uk

Working together, achieving more.

Red Bird Tutoring

Red Bird Tutoring is a small group tuition centre in Dunstable for 8 to 18 year olds. We use a unique blend of teaching, coaching and mindfulness to not only increase our learners' academic knowledge, but also nurture their general well-being and confidence.



All our tutors are qualified and experienced teachers who use this experience to quickly identify what skills the learner needs to practice in order to access the curriculum more fully. This gives the learners much more confidence to answer questions, but also to approach new problems with a more open mind at Red Bird, but also in school. Each centre has a Centre Manager who fulfils a nurturing role as well as a practical one.

We see ourselves as a partner with schools rather than an alternative. Many of our learners have had disruption to their learning in some way, or find the normal classroom setting too demanding. We can provide both a calmer setting and an opportunity to catch up with gaps in their learning. We also have had great success with Pupil Premium children, providing a stable, academic, nurturing environment out of school.

Common words our learners use to describe our approach are 'calm', 'friendly' and 'safe' and for the younger children, the hot chocolate and toast can help a lot!

All tuition is currently online. Please contact Sue Michaels on sue@redbirdtutoring.com so that we can show you why we are so proud.



ZSL needs you!

Would you like to help ZSL Whipsnade Zoo, in our time of need, by becoming a Local Business Supporter? By helping towards the cost of caring for our animals and by sharing ZSL's fundraising campaign with your network you will be helping Whipsnade Zoo stay open. In return your organisation will benefit from tickets for Whipsnade Zoo, regular e-news for your employees and public acknowledgment on our website.

If you would like to show your support by becoming a Local Business Supporter, please get in touch with the Corporate Partnerships team at: Corporate.Partnerships@zsl.org

Member News



Peli BioThermal's Paul Terry's Pedal Powered Deliveries Helps Housebound During Covid-19 Lockdown

When an appeal was made for people to help deliver essential medication for patients during the Covid-19 lockdown, Peli BioThermal's Paul Terry got on his bike, literally! The keen cyclist, who is Director of Sales EMEA at Peli BioThermal, joined fellow riders at the Banbury Star Cyclists' Club who were enlisted to help home deliver prescription drugs to housebound people.

The two-wheeled delivery service has proved to be a vital lifeline for vulnerable people having to stay home to protect themselves during the pandemic which has seen Paul make dozens of doorstep deliveries alongside the bicycle brigade of volunteers at the cycling club.

Between them they have delivered 872 prescriptions representing almost 4,000 individual items via journeys totaling 3,170 miles. In doing this they've collectively cycled up hills that are the equivalent of four times the height of Mount Everest and all of this has been achieved without a single puncture!

Paul's personal effort, which has seen him cycle over 100 miles and climb a total of 4,500 feet, is in addition to organising the loan of some of the company's temperature controlled shippers. These lightweight shippers are used to protect and safely transport temperature sensitive pharmaceutical products on board bikes being used for drug deliveries by 30 volunteer members of the cycling club.

Paul said: "What the cycling club is doing is amazing. We were pleased to support the efforts of the volunteers by supplying our Crêdo ProMed™ products to allow riders to use for any +2C to +8C temperature sensitive deliveries along with more regular prescriptions. The products protect medications including insulin and other temperature sensitive drug products.

"There are a core group of cyclists at the club who volunteered to make daily deliveries while they are furloughed from their jobs. As I also had one of our 4L Crêdo Cube™ products at home I rigged it to my E-bike and volunteered to get involved and so far I have made around 50 deliveries to very vulnerable people in the community. It is so rewarding, everyone is really thankful of the deliveries and that we take the time to have a quick chat with them, a few have even made cash donations to the cycling club. This is a great initiative by Banbury Star Cyclists' Club and its President Paul Dean. It was a privilege to be able to play a small part in helping others during the lockdown and everyone I encountered was very appreciative."

Paul Dean added: "The loan of Peli BioThermal's products has given the pharmacies and the recipients of the prescriptions the assurance that their medicine's effectivity was maintained."

Visit www.pelibiothermal.com to learn more about the wide range of Peli BioThermal products and offerings. For more information about Banbury Star Cyclists' Club go to <http://banburystar.co.uk/> @BanburyStarCC

Triple gold success in sustainability for Wyboston Lakes Resort

Wyboston Lakes Resort has won three gold awards from prestigious organisations for its commitment to sustainability.

The 380-acre conference, training and leisure complex secured Gold Status in the prestigious Green Tourism Awards, granted by the Green Tourism Business Scheme, which is a national sustainable tourism certification scheme for the UK & Ireland.

Wyboston Lakes Resort was assessed by a qualified grading advisor against a rigorous set of 145 criteria, covering a range of areas including energy and water efficiency, waste management, purchasing, travel, biodiversity and more.

The Bedfordshire business also received Gold Ecosmart status by Greengage, which is an industry standard accreditation, awarded to hotels and meeting venues that can demonstrate an eco-friendly service approach in five key areas, including energy and water conservation, waste management and recycling, and CSR.



The third accolade is Gold Status in the International Association of Conference Centres's (IACC) Green Star certification programme, which requires businesses to adhere to a strict Code of Sustainability and is measured every two years. Managing Director Steve Jones says: "Being more sustainable is very important to us and we have been working extremely hard to drive forward our ambitious sustainability policy. To achieve these high standards and to be recognised for our commitment and success with not one, but three gold awards from three highly regarded industry bodies is a superb testament to the great efforts of the team."

Earlier this month Wyboston Lakes Resort announced that it has partnered with The Energy Check, specialists in minimising energy usage costs and CO2.

For more information, please visit <https://www.wybostonlakes.co.uk>



Are you doing your bit?

David Attenborough's Blue Planet programme has become one of the most talked about documentary in households in the country, creating awareness for all ages and starting conversations about our planet and what we can all do more of to help it.

The print industry is constantly evolving and looking for alternatives to ensure the environment is thought about when producing paper, packaging and envelopes which is why the FSC certified suppliers are recognised as making the industry sustainable and meeting the guidelines set by the Forest Stewardship Council.

For mailing houses like Dmlink the change in the wrapping used for enclosing brochures, magazines and documents has changed significantly from the LDPE plastic wrap used for virtually every mailing to the compostable potato starch wrap now used by the majority of their clients. The opaque look of the wrap has been a change their customers have embraced and actually now prefer the stylish finish it gives, along with the improved technology at the Royal mail for reading the addresses and details, they see this as the only way forward in the industry.

So what are the environmental advantages? Clearly, the most obvious advantage is the reduced reliance on LDPE plastic wrapping. There are no plasticisers or toxins in the starch-based wrapper and as a result, it is 100% biodegradable, fully compostable and should be disposed of in suitable composting conditions. It is therefore more environmentally friendly than its plastic alternatives. The potato starch wrap can be disposed of both in home composting bins, or where accepted by authorities, in food waste recycling or green bins. It is every bit as durable and can be printed on in just the same way as the plastic alternatives.

Cost of the compostable wrap used to be a barrier for many companies when it initially came out however with increased demand we have seen the cost decrease significantly and with large organisations such as The National Trust using the biodegradable wrap they are leading the way, with hundreds of companies following.

Steve Toon, the owner at Dmlink is urging more companies to follow suit " We believe everyone has to do their bit for the environment and so we now offer a like for like price for our customers who switch from LDPE poly wrap to our compostable wrap. The environment has to be considered when we send anything and if we can have a small but important impact then we are practicing what we preach"

So what will you use for your next mailing, big or small? We advise that a call to Dmlink might be your best way of doing your bit for the environment and your budgets.

01525 243319 | www.dmlink.co.uk

Working together, achieving more.



How to avoid a cashflow crisis

One of the things we've learnt from the coronavirus and resulting lockdown is that no-one can predict the future. Who would have thought that furlough schemes would be widely talked about, tax bills would be suspended, and the economy would be subject to a fiscal handbrake turn?

So, how can you ensure that you give your business the best chance of survival? There are a number of steps you can take.

Plan Take a hard look at your assets and liabilities to try to plot cashflow. Businesses should know around 95 per cent of their liabilities and it is essential to know when cash is due in or out.

Get support There is a range of government support packages already in place, and new schemes are being gradually introduced. Go to www.gov.uk

If you do access support, make sure you are working towards the right deadline. The government's furlough scheme is due to finish at the end of October, with businesses making more significant contributions to salary bills from July. There will be tax bills in October, and VAT payments in the spring. And the fees and repayments on Bounce Back Loans will be due 12 months after any loan was taken out.

Chase money owed If someone is refusing to pay an invoice you should treat the situation in the same way you would have done pre-lockdown. You can give leeway in some cases, but if you suspect the business is delaying for the sake of it, you must initiate usual procedures.

Keep an open mind You may have to scale down operations, abandon expansion plans and reconsider investments. Or you may not be able to trade profitably for a time just to keep your head above water. It may be time to think about raising more capital. You should also explore any other revenue streams or new ways of working.

Communicate Keep the lines of communication open with your bank or any other funding supplier. Having a coherent plan and keeping them informed means that you can access any help or support they might offer.

Take advice Talk to your accountant, financial, or business adviser to make sure you are in the best financial shape possible and are getting all the help you need.

For more information and advice, please call us at Foxley Kingham on 01582 540800 or email accountants@fkca.co.uk



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We're in tough times and there is uncertainty ahead. You will be watching cash flow and pipeline. You will need your marketing budget to work harder for you than ever before and return on investment needs to be seen pretty much immediately. We get it.

BCM is a B2B specialist marketing agency – experts in strategic marketing communications. We believe marketing should pay for itself. This is why we balance a short and long-term strategy. You need more bang for your buck right now and we're here to help.

As new members to the Chamber, we would like to share with fellow members a discounted offer for strategic planning and ongoing monthly support.

No nonsense. No jargon. Just sound B2B marketing principles executed well.

We simplify the complicated and act as an extension of your team. We know your decision-making units will be complex. We know these are tough times. But share of voice equals share of market, so now is the time to keep your marketing budgets, even increase them if you can afford to – but above all marketing needs to be productive. Your marketing activity should align to the strategic and financial goals of your business.

We can help you achieve this.

We look forward to getting to know member businesses better. Please feel free to contact us for any help or advice.

Miriam Drahmane
Director

bcmagency.co.uk
hello@bcmagency.co.uk | +44 (0)1727 226202

Capability House, Wrest Park, Silsoe



Member News



Bedford and Ampthill Notaries celebrate 115th anniversary

On the 12th July 1905, Alfred Tresawna Trethewy was granted his Faculty to practice as a Notary, otherwise known as a Notary Public, so the 12th July 2020 marks the 115th Anniversary of the establishment of the Notarial practice, which he established and which continues as Bedford and Ampthill Notaries. This Notarial Practice must be one of the oldest outside London and certainly the oldest one in Bedfordshire.

It prides itself on the consistently high and helpful standard of service provided throughout 115 years and now provided today by its two current partners, Anthony Northey and Ian Codrington. In normal times, our Notaries are more than happy to come to the homes or places of business of clients, rather than requiring clients having to come to see them in their offices.

A Notary is a highly qualified Lawyer, who deals mainly with documents that have to be Notarised to be used abroad. Notaries fulfil a role that is essential for International Commerce and transactions abroad. The office of Notary Public has its origin in Roman times. It is the oldest branch of the Legal Profession.

Notaries were originally scribes or copiers, often attached to the courts who prepared and engrossed deeds and other legal documents, which were then sealed under the seal of the court and thus rendered "Public Acts". Eventually, notaries were granted the right to use their own official seals to give their acts "public" status. Throughout Europe, but not in England, it became a requirement that many documents, for matters such as the transfer of land or property on death, should be in this public form (i.e. verified and recorded by a Notary) as a precondition for validity.

In England, in contrast, Notaries were used primarily to verify and certify documents to enable them to be used abroad, in those countries where notarial certification is normally required.

Since 1279, when the Pope delegated the power, or faculty, to appoint Notaries to the Archbishop of Canterbury, all Notaries in England have been appointed through his Court of Faculties. The President of the Court of Faculties is known as the Master of the Faculties. The Courts and Legal Services Act 1990 expressly preserved the jurisdiction of the Court of Faculties over Notaries and, in particular, the powers of the Master to make rules for the regulation, education and training of notaries.

A Notary mainly deals with the preparation and authentication of documents for use abroad. Notaries are recognised globally, although for historical reasons, they play a lesser role in domestic matters. They also have all the powers of Solicitors, other than the conduct of litigation.

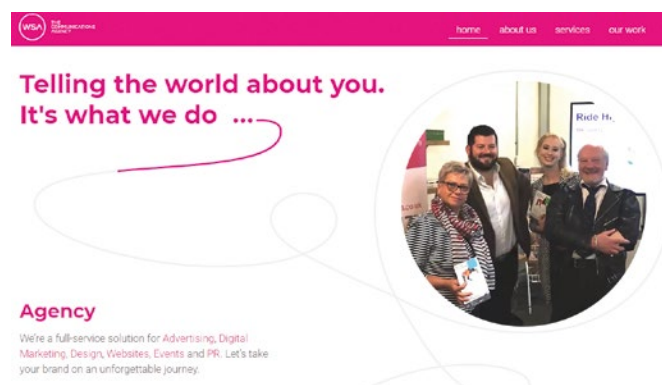
www.BedfordandAmpthillnotaries.co.uk
Bedford: 01234 794 007 | Ampthill: 01525 40 22 44
coddorsuk@BedfordNotaries.co.uk | AWN@AmpthillNotaries.co.uk

Working together, achieving more.

Local agency celebrates 15 years of business with fresh website

WSA The Communications Agency, has gone from strength to strength over the past decade and a half. Growing from a team of four into more than 30 specialist marketing professionals, the agency has become a shining example of the ongoing success and opportunity available for businesses in Milton Keynes.

Based in Bletchley, WSA is celebrating its birthday with the launch of a brand-new, optimised and responsive website. The new and improved wsacommunications.co.uk illustrates the agency story so far, features a variety of impressive case studies, provides insightful news and teases the exciting journey yet to come. All services currently provided by WSA are featured from marketing, advertising, design and digital to events, websites and PR.



Since its inception in 2005, WSA has worked with well-known brands in Milton Keynes and beyond such as Araldite, Medacs, Milton Keynes College, Orchard Care Homes, Sue Ryder, Roche and Tesa. The company has consistently led the way in the education sector, providing marketing solutions for hundreds of education establishments of all types. WSA also regularly lends support to local charitable organisations such as YMCA, Ride High, Willen Hospice and Worktree.

People have always been at the heart of the organisation and many have stayed the course of time to grow their careers alongside the business. WSA CEO, and founder Jane Hayward, says:

"We are proud to have been members of the MK business community for 15 years and continue to champion the ongoing success of the Buckinghamshire region. We bring a level of experience and local pride that London agencies simply cannot. Behind all our decisions is passion and belief in what we deliver and in each other.

"We survived the recession after the global financial crisis in 2008, we are succeeding today despite the current pandemic, and we will be here helping our clients for many more years to come. Our new website illustrates just how much we have grown and is now the crowning glory of our marketing material. I cannot wait to share our journey with even more businesses and I am personally excited to see what the future holds".

If you think that the services WSA provide could help you in some way please contact Charlotte Pearson on charlotte.pearson@wsacommunications.co.uk or alternatively telephone 07487 827 468.

Member News

What makes a strong TM?

Trade marks are hugely valuable business assets that denote the commercial identity of your company, product or service. A trade mark is usually the word and/or logo used by a company as part of its identity and is capable of legal protection from third parties. This article provides tips on how to secure a 'strong' trade mark, ensuring this is done before settling on a chosen name.

When devising a new brand identity, plan ahead: failure to consider the full legal aspects of brand creation can be costly and businesses can waste money on creating a brand, only to later have to change it, due to an earlier trade mark.

Tension exists between marketing and legal professionals as to what makes a 'strong' trade mark. Marketing people tend to love names that tell you what the product or service does. However, from a legal perspective, trying to obtain a trade mark registration or enforce such brands, is often problematic.

As part of your brand identity, a strong trade mark registration can last indefinitely; for instance, the established Bass Triangle logo has been registered for more than 100 years! Therefore, it is worth choosing a 'strong' mark. A trade mark is 'weak' in law if it is not distinctive enough to tell consumers that it relates to your business alone. A basic slogan (WE DELIVER ON TIME for courier services) or wording that simply says something about the product (TASTY CHOCS for chocolates) are terms that any business should be free to use. Also, if a mark describes the nature or quality of what is on offer (e.g. WIN SOME MONEY for a scratch card or PREMIUM STRENGTH for lager), it is 'weak.' The public won't see these as exclusive to you alone and you could not stop others using such descriptive terms.

So what is a 'strong' trade mark? Put simply, the more individual and striking the name is, the stronger it will be and the greater the chance of getting it registered and stopping copycats. Newly created words make the most memorable brands – think REEBOK or DULUX. Alternatively, dictionary words – e.g. APPLE can assume greater originality if linked with something completely different to their normal meaning. These make 'strong' trade marks because they are easier to enforce. A 'strong' mark will be one that is not in common use by others. Otherwise, you won't stand out and may have to change the name, having invested time and money setting it up.

To avoid such a scenario, new businesses are advised to conduct a professional search to determine whether their chosen name is available to use and register and crucially, to do so before they commit to the name. Seek professional advice on whether the chosen mark is 'strong'.

If the searches are clear, we recommend registering the trade mark to secure stronger, statutory rights. The trade mark will then be owned by you and it will be far easier to prevent copycats.

The tips to create a 'strong' trade mark before its adoption are:

- ✓ Make it distinctive and unusual for the goods/services concerned. Try inventing a word
- ✓ Be bold and clever with the brand. Stand out
- ✓ Don't limit yourself to a brand specific to your current field. Think long term
- ✓ Avoid overly descriptive terms of your goods/services
- ✓ Avoid terms in common use in general language or in your trade
- ✓ Conduct proper trade mark searches before adopting the brand
- ✓ Don't pick a trade mark identical or too close to someone else's name
- ✓ Register the name as a trade mark, if available.



For more information contact Rob White of Groom Wilkes & Wright LLP at info@gwwtrademarks.com or visit www.gwwtrademarks.com



GREYSTONE
SOLICITORS

Top Tips for Top Terms & Conditions

Top Tip 1: Establish clear terms for certainty between businesses

The terms and conditions are legally binding on both parties to a contract. Having adequate, precise and detailed T&Cs therefore ensures certainty between businesses' in terms of their mutual legal obligations. This avoids unnecessary ambiguity and misunderstanding.

Top Tip 2: Protect your business

If you detail the fundamental areas of your provision of goods or services with sufficient clarity, the chances of facing legal dispute claims are minimised. If a matter is expressly accounted for with precision, a contracting party will face difficulty in swaying from this.

Top Tip 3: Limit liability

It is common to include a limitation clause to minimise the negative impact of when things do not go according to plan. It is important, however, to ensure liability is appropriately limited. A term which seeks to exclude liability entirely is unlikely to be effective and therefore may offer no protection at all.

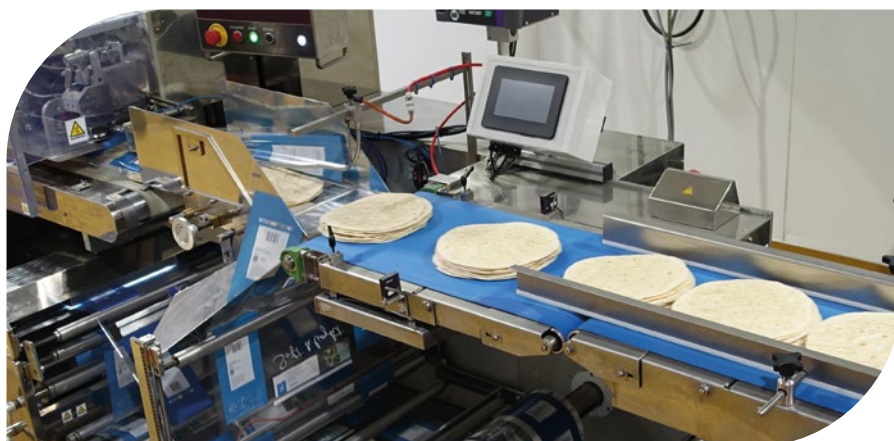
Top Tip 4: Payment terms

Payment is fundamental to the smooth running of any business. Neglecting this area of your T&C's could critically destabilise your cashflow via imbalances between delayed payments and continual outgoings and expenses. As such, it is vital to correctly cover this. Key areas include how your customers can pay, how late/missed payments will be handled, returns and refunds, and how payment disputes will be processed.

Top Tip 5: Termination

It is crucial to have the circumstances which permit the termination of a contract sufficiently detailed. Termination can have a detrimental impact on a business, especially when it is not specifically accounted for. Safeguard your position and avoid this by precisely determining your termination procedure.

01582 343453 | greystonesolicitors.co.uk



Signature Flatbreads continues to invest and create jobs during Coronavirus crisis

Signature Flatbreads has sent a message of optimism amidst the economic uncertainty resulting from the Coronavirus pandemic, by committing significant investment to increase production capacity at its Dunstable factory, creating 75-100 new jobs.

The investment comes as a result of the company seeing a continued increase in sales as demand for its newly developed flatbreads has soared. Sales were strong in the lead up to the pandemic, throughout it and have also been sustained as lockdown measures have been eased. The company's core product range of flatbreads are sold by the UK's major retailers who saw unprecedented demand for them during the lockdown. Alongside this the rapid growth of Signature's own brand Deli Kitchen, which offers innovative sandwich bread alternatives, has also fuelled the company's success as consumers look for meal inspiration to enjoy at home.

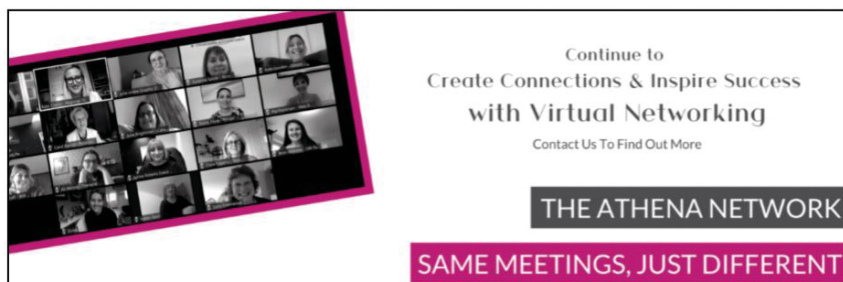
With the Covid-19 pandemic bringing the UK unemployment rate up to 4%^[1] so far, with that figure expected to rise, Signature Flatbreads is pleased that their investment will bring 75-100 new jobs to the Dunstable area in a challenging economic climate.

David Laurence, joint MD of Signature Flatbreads, said: "We want to build on our strong sales performance and re-invest into our company. Staff and efficient high-tech production are both essential to our success and will allow us to keep inspiring consumers with high quality, innovative breads. Our production lines bake the best quality flatbreads without sacrificing efficiency."

An additional new production line was commissioned in June, with another due to be installed in July.

Laurence, also commented: "The company has already benefitted from sales growth as people increasingly demand more interesting breads at mealtimes, which our products deliver. Lockdown has seen this trend continue and products such as our Greek Style Flatbreads are performing well, which we believe is partly due to an increased desire to make home eating more varied, as well as of course it being more frequent."

www.signatureflatbreads.com



Virtual networking tips: The Athena Way ...

In our new world – virtual (online) networking is now the norm and many are embracing it and the advantages it offers. While there is nothing quite like face to face networking for building relationships, virtuality has many advantages, so here are some tips for making the most of your online networking experience.

Creating a positive impression and brand image

This is important whether you are in the same room physically or virtually, but getting your brand and values across is more difficult online. So, think about your background and how you will appear in your avatar. It may feel more casual than usual, but maintaining professionalism is essential. Remember it is possible to mute or stop video if there is a distraction in your vicinity.

Be visible

It is important to be seen, throughout this period of social distancing and online networking allows you to extend your reach. Investing time in networking, ensures you will hit the ground running when normal life resumes. On a more practical level – ensure the lighting is appropriate, so that your face is visible to the other attendees.

Be remembered for the right reasons

Some networks offer break out rooms with intimate discussion groups simulating a more personal environment. Remember your listening skills and make sure that everyone has time to talk. Also, credibility is key for attracting new clients – and body language still relevant even if only your head and shoulders are visible.

Be prepared

With distractions at home, it is easy to skimp on meeting preparation. Ask for the delegate list, as it's not always easy to see who's who, once on the call. The Monthly Minute is your opportunity to focus on your offer; 60 precious seconds to ask for, and offer support, and everyone will remember you if it is unusual in some way.

At our Athena Network women's networking events we facilitate collaborative opportunities in a supportive environment. Meetings are informative, professional, structured and fun.

If you'd like to visit to tell us about your business, and see how online networking works, please contact Kate.Cherry@TheAthenaNetwork.com or call 07909 675 333.

Member Profiles

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

Chalkboard Creative

Connor Chambers

07521 988789 | www.chalkboardcreative.co.uk

connor.chambers@chalkboardcreative.co.uk



Chalkboard Creative is a video and photography company based in Bedford founded by Connor Chambers, a filmmaker with almost a decade of experience. Chalkboard creates content for businesses ranging from restaurants to demolition companies and anything in between, bringing a recognisable style and flare with everything they do.

Greystone Solicitors

Bilal Farooq

Bilal.farooq@greystonesolicitors.co.uk

www.greystonesolicitors.co.uk



Greystone Solicitors is a fast-growing law firm situated in Luton Bedfordshire. We offer a vast range of services including; corporate and commercial, immigration, personal injury, employment and family law. Our professional and experienced solicitors are here to help you! Please do not hesitate to contact us about any enquiries you may have.

Cloud Geeks Ltd

Mike Ianiri

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Sales@CloudGeeks.co.uk | www.cloudgeeks.co.uk



A Cloud Centric Business focused on providing Cloud IT Services using Azure and Office 365, Cyber Security, Cloud Telephony Solutions, Data Broadband Circuits and Mobile Solutions. Cloud Geeks was formed as part of a strategic decision and is a division of Power Computing Ltd established in 1986.

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Robin Gojon

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www.herotech8.com | robin.gojon@herotech8.com



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Nibu Mathew | Rafaqat Ali

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www.medicalsouk.com | enquiries@medicalsouk.com



Medicalsouk is a multivendor e-commerce online marketplace for various healthcare and medical products having its roots in the United Kingdom and soon its presence can be felt at a global scale. We are guided by four principles customer obsession, long term vision, commitment to operational excellence and passion for invention. If you are a healthcare or a medical provider, you are always welcome to join us and start selling your products worldwide. Also, customers can put orders online and get highly authentic, licensed, and quality products from registered vendors. Our E-commerce site will give you the flexibility to choose from a variety of products at the best prices.

GRASSROOTS Programme

David Jonathan

jgrassroots@btconnect.com

www.grassrootsluton.org.uk



GRASSROOTS is a Christian ecumenical programme of community engagement promoting peace and reconciliation in partnership with the Churches and other faith communities in Luton. Our Mantra is: "Never doubt that a small group of committed people can change the world; Indeed, it's the only thing that ever has." (Margaret Mead)

Milton Keynes Council

Sarah James

Sarah.James@milton-keynes.gov.uk

www.milton-keynes.gov.uk | www.healthyworkplaceaward.org



Our aim is for a prosperous town with a strong economy. We support local businesses to improve the health and wellbeing of their employees by reducing sickness absence and employee turnover. Employees who are in good health are up to 3 times more productive as those in poor health.

NC VA Services

Nicola Collard
07903 890004

nicola@ncvaservices.com | www.ncvaservices.com

Freelance Personal Assistant. Offering administration and business support to SMEs both ongoing and for ad hoc projects. My clients outsource necessary but time consuming tasks so they can have more free time to focus on running their core businesses and concentrating on their clients.



Sandler Training

Keith Dalton
keith.dalton@sandler.com

<https://eastofengland.sandler.com>

We help clients restructure their sales approach to stop wasting time chasing prospects who have no intention of buying, but to objectively decide where and with whom to invest their time. If your company is like most sales organisations the chances are, you'll find areas that could stand improvement.



Osborne Morris & Morgan

Paul Lockhart
01525 378177

www.ommlaw.co.uk

Leighton Buzzard Business of The Year winners for the second year in a row, Osborne Morris & Morgan are a dedicated team of Bedfordshire solicitors, offering specialist advice in the areas of Court of Protection, Lasting Powers of Attorney, Medical Negligence, Personal injury, Personal Injury Trusts, Residential Property and Wills.



Signposts

Sam Price
sam.price@signpostsso.org
www.signpostsso.org

Signposts is a registered charity offering supported accommodation and outreach to people experiencing homelessness in Luton and Dunstable. Our aim is to help people achieve their maximum potential and to live and develop in the community. We are proud recipients of the Queen's Award for volunteering 2019.



Rapid Business Finance

Grafton Barbour
07494 462140

www.rapidbusinessfinance.co.uk

A Commercial Finance Brokers, with access to "whole of market", helping businesses to survive and grow. Working remotely from Luton, covering Herts, Beds and Bucks helping business clients with their finance needs, be it for assets, stock, machinery purchase, invoice finance, bridging, development loans, commercial mortgages or working capital. We specialise in the alternative funding sector, but can also secure funds from high street banks. We have access to over 100 different lenders who offer secured and unsecured loans and mortgages, for assets purchase as well as cash-flow/working capital solutions, in all industry sectors and to all sizes of businesses.



Sight Security Services

Richard Clarke
richardclarke@sightsecurity.co.uk
www.sightsecurity.co.uk

We are an elite Fire & Security company. We offer maintenance and take over of existing systems to help people keep their home and business safe. We also offer to design new systems around your business or home and make sure it functions in a way that will exceed your expectations.



Return to Work

Kirsteen Williamson-Guinn
kirsteen@return-to-work.co.uk
www.return-to-work.co.uk

Transformational Health and Life Coach, working with clients who are returning to work and struggling with confidence. Through a 12 week transformational coaching programme, we rebuild their confidence so they can return to work better than ever.



Silver Screen Services (UK) Ltd

Steve Clarke
steve@silverscreen-services.co.uk
www.silverscreen-services.co.uk

We are specialist providers of transport to all media productions from blockbuster films, popular TV series, music videos and adverts. We travel throughout the U.K. and occasionally, to mainland Europe, using our professional expertise and qualification to provide a superior service.



New Members

We would like to extend a very warm welcome to all **New Members** of the Bedfordshire Chamber of Commerce. Members who have joined in the past three months are listed below. 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

2B Heard Ltd

SHEFFORD

Distributor of high end professional audio systems, ground transportation for music and entertainment industry, recording and music production

50 Creative Solutions Limited

LUTON

Marketing consultant, web design, app design, SEO, Social media

BW Bookkeeping and Project Solutions

LUTON

Bookkeeping and business support for small businesses. Sending out quotes to customers, sales invoices, statements, VAT returns bookkeeping and admin support.

Chalkboard Creative

BEDFORD

Video marketing, content creation & production for business

Cloud Geeks Ltd

BEDFORD

Cloud IT - Microsoft Azure/365/Sharepoint. Cloud Telephony/Mobiles/Internet. Cyber Security

Coppersmith Recruitment and Services

DUNSTABLE

Coppersmith are a national recruitment agency specialising in Blue Collar Workers

Cranfield and Marston

Vale Chronicle

CRANFIELD

Local newspaper covering Cranfield and Marston Vale

GRASSROOTS Programme

LUTON

Grassroots is an ecumenical Christian programme of community engagement. In dialogue with the Churches and other faith communities. It works for strengthening relations amongst those of different or no faith backgrounds through very innovative and creative projects, programmes and activities.

Herotech8 Ltd

CRANFIELD

Herotech8 develops docking stations to enable drones to automatically take-off, land and recharge without the need for an on-site pilot. Our drone stations are scattered around the county and Bedfordshire-based businesses can connect to our web portal to easily define a flight trajectory and gather specific aerial imagery as a service.

Letchworth CUPRA

LETCHWORTH GARDEN CITY

Letchworth SEAT and CUPRA - one of 25 CUPRA Specialists in the UK!

Letchworth SEAT

LETCHWORTH GARDEN CITY

The only authorised SEAT dealership in Letchworth. Our state-of-the-art showroom is home not only to excellently maintained new and used SEAT stock but also to dedicated experts that can provide you with all the advice you need and more. We pride ourselves on our reputation and our high level of customer service as well as being an independent, family owned business.

LightBox Training

HUNTINGDON

Offer over 100 CPD and Accredited Online courses. LightBox Training also offers a bespoke e-learning service to those businesses that have a specific requirement.

Maggie Eaton

SANDY

Professional personal coach - Coaching for midlife professionals, sole traders and SME

Medical Souk Services Ltd

BEDFORD

Medical and Healthcare products

MHF Creative

LUTON

MHF Creative was born out of an ambition to bring broadcast and big ad agency standard video content to businesses of all shapes and sizes

NC VA Services

DUNSTABLE

Virtual PA

Office Update Limited

LEICESTER

Suppliers of new and re-cycled office furniture. Consultation/furniture surveys/advice/project management/CAD space-planning 2D + 3D/design/supply/delivery and installation

Return to Work

CRANFIELD

Transformational health and life coach

Sandler Training

BEDFORD

Training: sales, management, organisational excellence

Sight Security Services Ltd

WHITTLEBURY

Personal Security for your Home and Business

Signposts

LUTON

Homelessness support - accommodation and outreach

Silver Screen Services (UK) Ltd

HOUGHTON REGIS

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Full service communications agency specialising in marketing services such as PR, events, design, digital and advertising

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Key Offering

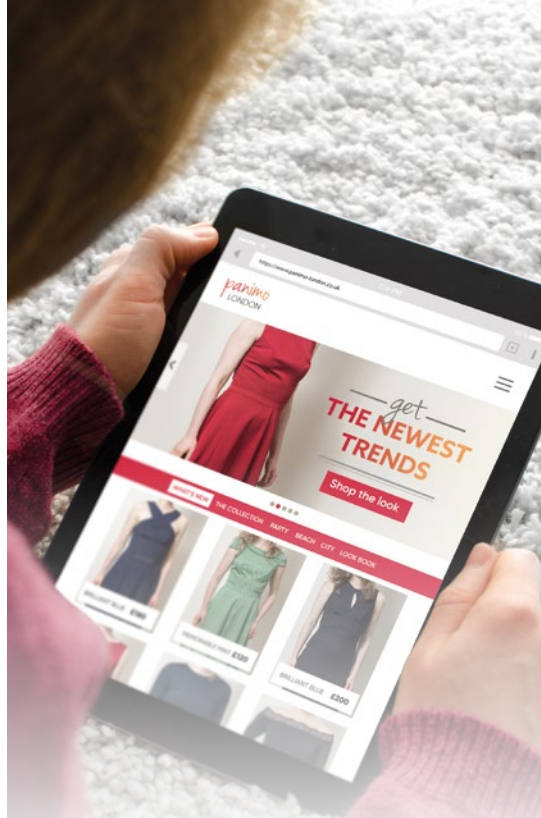
- ✦ Competitive exchange rates
- ✦ You will speak to your own dedicated account manager
- ✦ Fast online money transfers 24/7
- ✦ Your funds are safe and secure in client segregated accounts
- ✦ Tailored products to suit your needs.

Exclusive Member Package

- ✦ Free foreign exchange health check
- ✦ Low transfer fees – Fixed at £5 for Chamber members, compared with £20-£40 typically charged by the banks
- ✦ Straightforward account open to instantly have access to buy/sell over 30 currencies online.

Get in touch today

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- ✉ chamberfx@moneycorp.com
- 🌐 www.moneycorp.com/chamberfx



RECONNECT *with your* CUSTOMERS

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