THINKING BUSINESS

OFFICIAL MAGAZINE FOR KENT INVICTA CHAMBER OF COMMERCE · OCTOBER - NOVEMBER 2024 ·

Planning and preparing for later life Navigating your business exit and providing for long term care

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Tudor Price Chief Executive

Welcome to the latest edition of Thinking Business magazine.

Our region is leading the way with business growth, but the Chancellor must deliver a growth-focused Budget. We need a competitive investment environment, a healthier workforce, a reform in business rates and investment in infrastructure.

Welcome & Contents **Region leads the way with business** growth but the Chancellor must deliver a growth-focused Budget

Our SMEs need the Government's backing to continue to survive and thrive.

Our annual progress report on the Local Skills Improvement Plan (LSIP) for Kent and Medway has been praised by The Rt Hon Baroness Smith of Malvern. It highlights the significant achievements since the LSIP was launched two years ago and how business has played a greater part in shaping the area's skills agenda. Kent and Medway is one of the most successful regions in the UK.

In our Big Interview, Robin Sumner, Managing Director of marketing firm, Romax, talks about the power of marketing to establish your brand and drive sales. He talks about building a business over the past 30 years to a team of 32 staff and how he has evolved to keep up with technology and expanded to four brands. It is always fascinating to hear members' in-depth stories

of how they set up, the challenges they have overcome and their plans for growth.

We are proud to be introducing a new carnet system aimed at reinvigorating Kent exports. This initiative is set to streamline the export process for businesses in Kent, making it easier for them to expand into international markets. Flowbird, a Patron of Kent Invicta Chamber, is playing a crucial role in the initiative.

We were delighted that all five of our nominated Kent Chamber of Commerce members were shortlisted and two have been chosen as Regional Winners in the British Chambers of Commerce Chamber Business Awards 2024. Congratulations to Social Enterprise Kent for being announced the Regional Winner for the Local Economy of the Future - Business of the Year Award and to Bedfont Scientific for winning the Digital

Revolution - Business of the Year Award. Congratulations to Walker Construction, AML Consulting (Global) Ltd and Frasers of Egerton for being shortlisted in their categories.

The countdown is on for Kent Invicta Chamber Business Awards 2024 on Thursday, 21st November at Westenhanger Castle. This is the highlight of the Chamber events calendar where we can celebrate our business community's wins together. A huge thank you to all our sponsors and good luck to all the nominees

Thank you for your support and I look forward to seeing you all very soon.

Tudor Price Chief Executive. Kent Invicta Chamber of Commerce



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Last Word

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Kent

Kent Invicta Chamber of Commerce and its patron Flowbird planning to launch a new ATA Carnet System to boost Kent exports

Kent Invicta Chamber of Commerce (KICC) will be introducing a new carnet system aimed at reinvigorating Kent exports. This innovative initiative will be able to streamline the export process for local businesses, making it easier for them to expand into international markets.

The ATA Carnet is a temporary admission document which acts as a 'Passport for Goods'.It allows for temporary duty-free and tax-free export of goods for up to one year. This is a customs procedure and legal requirement for temporarily moving items across borders from the UK.

Flowbird, as a patron of KICC, is playing a crucial role in supporting this initiative, leveraging its expertise in Customer Relationship Management (CRM) and automation. Managing the roll-out of the new ATA Carnet system in Hubspot, Flowbird's involvement ensures a smooth implementation process and maximises the system's effectiveness.



Flowbird founder, Jason Rainbird commented "We are thrilled to play a pivotal role in streamlining the CRM process for managing the new ATA Carnet system, making it more efficient and user-friendly. As patrons of the Kent Invicta Chamber of Commerce,

Flowbird is proud to support the launch of this new service, reinforcing our commitment to enhancing business operations and fostering growth within Kent and our local community."

The introduction of this ATA Carnet system, coupled with Flowbird's efficient management, marks a significant step forward in supporting and encouraging Kent's export industry.

Neil Vanstone, Chief Operating Officer said "We are thrilled to be collaborating with Flowbird to deliver a crucial integration that will open up a new revenue stream for KICC through Carnets. The ATA Carnet, often called the 'Passport for Goods,' is



a vital international customs document allowing the temporary export and import of nonperishable goods for up to one year."

Local networking a success at Churchill Square Business Centre



We are all about creating a community of businesses for our customers, so we were delighted to have recently hosted the Kent Invicta Chamber Connections event at our Kings Hill business centre, providing our customers with a chance to meet likeminded people in business.

This was our first time hosting this event, but hopefully not our last. Here's our round-up of the event.

An exciting collaboration

Having been members of Kent Invicta Chamber of Commerce since spring this year, we were very excited to host one of their most popular networking events at Churchill Square Business Centre. It was a huge success, with over 100 businesses from all over Kent attending the Chamber Connections event which was sponsored by local Kings Hill based law firm Knights.

Our meeting rooms and reception were packed with SMEs enjoying hot drinks and delicious pastries, sandwiches and fruit supplied by the centre's nominated charity of the year, The Gillingham Street Angels, a local charity working to reduce homelessness and food poverty.

Thoughts on the day

The Chamber's marketing and events executive Henry Mileham said: "We had the pleasure of bringing one of our busy Chamber Connections Networking events to Churchill Square Business Centre this month. They were able to accommodate well over 100 guests on the day and the centre catered to all our needs and requirements. No ask was too much for the team



at Churchill Square. The team went above and beyond to make this event memorable. We will definitely be back in the future!"

Centre manager Toni Wilkinson said: "The entire reception team, including our facilities handyperson Mark, worked exceptionally hard to host this event. We were thrilled with the opportunity to showcase our meeting rooms and facilities



to a wider audience of small businesses from all over Kent. It was also great to see so many of our onsite office customers in attendance. We can't wait to host another one again sometime soon!"

We are always looking for ways to offer support to our customers, and we know networking can be an invaluable way for helping SMEs to grow. As well as Kent Invicta Chamber events, we have just started hosting female networking group, Ladies who Latte, at our Croydon business centre.

www.capitalspace.co.uk/ locations/kings-hill



Planning, Preparation and Peace of Mind

Most people are familiar with the act of making a Will and understand the significance of this legal document. It can be the first step taken in relation to personal succession planning.

By Katie Collis Associate Solicitor at Girlings Solicitors

Writing a Will ensures that your wishes are clearly understood and are legally binding. Having a Will helps to minimise disputes and reduce stress for your loved ones when you pass away. By writing a Will with a solicitor, they can make sure that you have considered all eventualities and ensure that your Will is valid, thus preventing any potential issues later on.

If you don't leave a Will, your assets will be dealt with in accordance with the intestacy rules which decide who is entitled to a share of your assets. This may not be in accordance with your wishes and may mean that people important to you don't get the support that they need; for example, assets don't always pass automatically to spouses. It is also important to plan ahead if you have a business, for example, to ensure that it can continue to run if you are no longer able to manage it or in the event of your death. An independent financial adviser will be able to help you to plan and protect your business for the future.

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In addition to making plans with a financial adviser, it is also important to consider making provision for a time when you may no longer have capacity to make important decisions for yourself. It is sensible to discuss how to protect yourself and/or your business interests, in the form of a Lasting Power of Attorney (LPA), in the event capacity is lost.

LPAs are legal documents which allow you to appoint people who you trust to act in your best interests, make decisions on your behalf and in accordance of your wishes. They may also help manage your affairs should you be unable to yourself.

There are two types of LPAs – one which deals with property and financial decisions

in which attorneys can act on a range of matters including paying bills, overseeing investments, managing utilities and even selling property.

The second type of LPA relates to health and welfare decisions, which includes but is not limited to, speaking to medical professionals, arranging social care and making decisions on life-sustaining treatment.

You can tailor the LPA to include instructions to ensure that your affairs are managed exactly how you wish.

Many people think LPAs only need to be put into place if they become unwell or at a later stage in life but you may not be well enough to put one in place exactly when you need one so it is important to plan ahead especially as the registration process can take up to twenty weeks leaving you without the support you might really need in the meantime.



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GIFTING for Estate Planning



With Inheritance Tax receipts rising year on year, it is no surprise that estate planning is becoming a financial priority for many. Amongst the options available to mitigate a potential charge to Inheritance Tax, some choose to gift capital to family members to reduce the value of their potential estate. It is, however, important to seek advice before undertaking any estate planning, as the rules are complex, and actions taken can have unexpected consequences.

It is important to recognise that a gift needs to be outright to be effective for tax purposes. In other words, the person making the gift is not able to derive any benefit from the asset that is gifted. If they do, they are likely to fall foul of the reservation of benefit anti-avoidance rules.

Each individual has an annual gift exemption of £3,000, and a sum total of gifts below this level can be made each year without incurring a potential charge to Inheritance Tax in the future. In addition, if you haven't made gifts in the previous tax year, this can be carried forward to allow a potential gift of £6,000 in a single tax year. You can also make small gifts of up to £250 per person each tax year, so long as you have not gifted to that individual under another allowance during the same tax year. Finally, gifts can be made to those getting married or entering a civil partnership. Parents can give £5,000 each, grandparents can give £2,500 each and you can give £1,000 to any other person.

There is no limit to the amount you can gift each tax year; however, any gifts made in excess of the annual gift exemptions could carry a potential Inheritance Tax charge. A gift that exceeds the annual gift exemption will escape your estate for Inheritance Tax purposes once you have survived more than seven years from the point the gift is made. If the person making the gift fails to survive seven years, the value of the gift will use up part of their nil rate band, which is the first £325,000 that you can give away on death before Inheritance Tax becomes payable.

Another way of making a gift without tax considerations is to make regular gifts out of surplus income. Such gifts can only be made out of income that is truly surplus, after all regular spending is taken into account. For example, if you have surplus income over expenditure of £10.000 per annum, and pay this amount each year to a grandchild to help pay for school fees, this is likely to be accepted as a regular gift out of surplus income. It is important to approach regular gifts out of income with a clear strategy in mind, and a financial adviser can help structure a schedule of gifts and help with record keeping.

Before planning to make gifts, it is important to assess your own personal financial position, to ensure that any gifts made do not damage your financial security. It is easy to underestimate potential costs that can arise in later life, such as care fees, private medical bills, or expensive home repairs.

Where some will have available cash to fund a gift, others may need to sell property or investments, which could create an unintended tax consequence for the one making the gift. Seeking independent financial advice can assist you to determine the most appropriate assets to sell, with the aim of keeping investments that have the potential to outperform, and minimise a charge to Capital Gains Tax.

Gifting assets is just one of a number of financial planning tools that can be used to reduce a potential Inheritance Tax liability. Speaking to an independent financial adviser can help you look at the available options and help you determine the most appropriate solution for your circumstances.



The content of this article is for information only and does not constitute financial advice. It is for general information only and should not be relied upon when making any financial planning decisions. You should always obtain professional independent advice based on your circumstances. Financial Advice & Services Limited, Independent Financial Advisers, authorised and regulated by the Financial Conduct Authority.



The GDPR policies businesses need to have in place

Any business that collects, stores and uses personal data must have certain policies in place to ensure it is GDPR compliant.



GDPR and data privacy expert Judith Andrews from Business Tamer says: "There are basic policies every business needs to ensure compliance and peace of mind. They should be in plain English, with no jargon, and not directly copied from

another website – they should be relevant and bespoke to your business, your operations and services you provide."

These policies are:

1. A privacy notice

This should state what data you'll collect, why and how you'll use it, who you'll share it with, and include your contact details.

2. Cookie policy

This tells your website users what cookies (pieces of information that allow a site to remember information about users' visits) run on your site, the data they track and why, and where it is sent.

3. Website terms of use

This document protects the intellectual property on your site, your images and text – what happens if someone copies and uses it without your permission or embeds your site somewhere that conflicts with your values.

4. Data protection policy

An operational guide which clearly sets out how your business manages personal information including details on what you're using it for, record keeping, and your retention policy.

5. Incident management plan

This details how your business would deal with a customer complaint, a Data Subject Access Request (DSAR), which is when an individual requests to see all information your business holds on them, and a data breach, whether serious or not.

For more information to see if your business is compliant visit www.businesstamer.co.uk

Brewery partners up to unveil its first English wine collection

Britain's oldest brewer, Faversham-based Shepherd Neame, has launched its first collection of English wines, in collaboration with award-winning Balfour Winery. The two family-owned, independent Kent businesses have come together to create English Garden, comprising an elegant white wine and crisp rosé using Kentgrown grapes.

It is the first time that Shepherd Neame – known for centuries of brewing beer – has released its own English wine, working with the team at Balfour's Hush Heath Estate in the heart of the Weald. The English Garden White Bacchus boasts appealing aromas of rose petal and elderflower, along with vibrant citrus flavours and hints of apple.

A dusky pink in colour, the English Garden Rosé offers aromas of ripe summer strawberries, raspberries and rose petal. It has a crisp flavour with a finish of lush wild nectarine and hint of thyme.

Michael Prior, Shepherd Neame's Wines and Spirits Manager, said: "Shepherd Neame is committed to working with local businesses and suppliers wherever possible and we are passionate about championing English wines, including offerings from our Kentish heartland. We are delighted to see this special partnership come to fruition and look forward to our customers enjoying our beautiful and elegant English Garden wine."



Balfour's Head Winemaker, Fergus Elias, who led the team in producing the new collection, said: "This is a really exciting time for English winemaking, particularly in Kent, which is becoming known as the Wine Garden of England with more and more vineyards being introduced in the region. We were delighted to work with Shepherd Neame on this exciting project to raise the profile of Kentish wines and are incredibly proud of the finished result."

The wine, which is produced and bottled by Balfour Winery near Marden, is now available by the glass or bottle in selected Shepherd Neame pubs across Kent, London and the South East.

For further information visit www.shepherdneame.co.uk.

Looking for the perfect meeting space? This could be the one for you



2024 has seen the extensive refurbishment of a Kent hotel, with purpose-built meeting rooms created to serve the business community.

Holiday Inn Ashford North A20 boasts a new, modern "open lobby" with Sky TV, games and magazines, all designed to create a "home from home" feeling for its guests, as well as its new "E-bar" experience, which includes plug sockets, a wireless printer and high-speed internet for use by visitors.

In addition, eight bright and flexible meeting rooms have been created to fulfil the needs of business customers and, with space for anywhere between one and 125 delegates plus air conditioning, the rooms should suit all needs, whether a one-on-one interview or team-wide events.

For those staying over, the bedrooms have also undergone revitalisation, and the accommodation comes with unlimited Sky TV and 24-hour room service availability.

Holiday Inn Ashford North A20 says it welcomes visitors to call in and see for themselves why the meeting spaces could work for their business.

To book or get in touch, see www.hiashford.co.uk



New era of ownership ensures business's future

Law firm Brachers, a Patron of Kent Invicta Chamber, has advised Kingsdown Compressed Air Systems on its acquisition by Atlas Copco Group.

Founded in 1996, Kingsdown Compressed Air Systems is a distributor of compressed air and other equipment. The Kent-based business serves customers in a wide range of manufacturing industries, such as food and drink, textiles, printing, and advanced manufacturing.

Atlas Copco Group, a multinational manufacturer headquartered in Stockholm, boasts a wide offering including compressed air and vacuum solutions.

Kingsdown will continue to operate as a standalone company within Atlas Copco Compressors UK. The Brachers corporate team was led by James Bullock (Corporate Partner) and Alistair Wickham (Corporate Associate) and included Cameron Gaston-Penny (Corporate Solicitor) and Charlotte Berthel (Legal Assistant).

Sam Baker, Managing Director of Kingsdown Compressed Air Systems, said: "Given the strong history under Baker family ownership, as I exit the business to pursue other ventures, it was vital for me to ensure Kingsdown's loyal customers and staff benefit under a new era of ownership, and that the business continues to grow. As a global market leader, Atlas Copco offers this opportunity for all.

"Many thanks to James, Alistair and Cameron, as well as everyone else at Brachers who worked on this deal. I really couldn't have asked for



a better team and the level of support was fantastic."

Alistair Wickham said: "It was a real pleasure to support Sam on this deal which will enable Kingsdown to further its growth whilst continuing to offer an excellent service level to its clients. Sam's positive attitude and commitment will hold him in good stead in all his future endeavours and we all wish him the best for the future."

www.brachers.co.uk

Mental health: The real reason behind sickness absence and how you can help

During the election campaign we heard endless references to NHS elective surgery waiting lists as the reason that nearly a million Brits are out of the workforce. All parties seemed to conspire to ignore the elephant in the room, says Know Your Mind Consulting.

The majority of people out of work due to sickness are off with mental health difficulties (ONS, 2023). Our mental health services are unable to support the vast numbers of people who are struggling in our postpandemic world.

We need to change our approach to mental health, and Dr Rosie Gilderthorp, a Clinical Psychologist based in Tunbridge Wells, set up Know Your Mind Consulting to provide employers with the training, consultancy and services they need to ensure the mental wellbeing of their employees and enjoy the benefits of reduced sickness absence, increased productivity and the retention of talent this brings.

Dr Gilderthorp focuses on mental wellbeing during pregnancy and early parenthood as this is a time of vulnerability and when we are most likely to lose talented people from the workforce.

Having had her own experience of severe sickness during pregnancy, she recognised that services and workplaces were not set up well to support parents who are struggling. Since specialising in this field, she recognised the potential to prevent mental health struggles becoming crises by providing input to workplaces, often through line manager training or direct work with key team members.

Know Your Mind offers training to improve understanding and confidence in talking about mental health, policy consultancy and individual therapy services to employees who are struggling.

Contact Rosie to find out how her team of specialist Clinical Psychologists could help your organisation.

See www.knowyourmindconsulting.com



Website maintenance is as critical as car maintenance

Most of us have more confidence in a car when we know it's regularly maintained as it provides peace of mind that it's less likely to break down and we feel safer. Simple regular tasks such as replacing tyres, oil, spark plugs, brake pads and coolant can prevent potentially much larger disasters.

We all agree with the phrase 'prevention is better than cure' as it's usually more cost effective and less painful, so why do so many businesses not adopt the same approach with their website and simply trust to luck it will never go wrong? Aside from your people and products, your website is probably your next most important asset, yet it's often left untouched for months or even years, and just like a car, things wear out or fail over time – the disruption could be so costly while it's out of action, or worse, written off!

WordPress is the most popular website-building platform, powering almost half of all websites, and one of its key attractions is the wealth of free addons it offers in the form of plugins to enable almost any functionality.

However, despite being one of the safest content management systems (CMS) it is estimated to be hacked every 22 minutes via plugins, passwords



and theme files which can be vulnerable to cyber attacks and security risks. According to WP Scan, around 92% of hacks come from plugins.

Developers of the most popular plugins frequently update them with improved features and patches for bugs or security fixes, so that they remain stable and compatible with the WordPress core files, web browsers and other plugins. But the worst ones are often poor quality and never updated and can sit inside your website just waiting for unscrupulous hackers to find and exploit, leading to a much bigger disaster than you could ever imagine. The more plugins your site uses, the more likely it will run into issues.

If you have admin access you may be tempted to simply update the plugins yourself, but this frequently leads to more problems such as errors or crashes without expert knowledge and a more systematic approach. Additionally, there are the theme files and core WordPress files to keep updated, file permissions to be fixed, cache to be cleared, and more. All this helps to improve the speed, user experience, functionality and search engine ranking for your website.

We always recommend doing a full site backup first and then performing the updates carefully, one by one, on a staging site rather than the live site to avoid any downtime.

Whilst no website will ever be 100% secure, for the sake of an hour or two per month engaging an expert to perform these tasks, you can rest assured that you've done all you can to keep it in tip-top condition for the many miles ahead.

Brandspace are all about taking care of your brand and its assets – to find out more visit brandspacemedia.co.uk

Is your brand image smart enough?

There may be comfort in sticking to what you know, but to get ahead of the competition it often requires a smarter approach.

We're offering **complimentary advice worth £200** to Chamber of Commerce members, including a review of your brand's strength across all marketing channels and a single page summary of ideas to action immediately, so you can put your best foot forward.

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New governor brings frontline construction experience to MidKent College

MidKent College, a Patron of the Chamber, thrives on its close connections with the local business community. A chance meeting between the College's Deputy Chief Executive Chris Hare and construction expert Stuart Hardie has led to Stuart becoming a new governor at the college.

Here he explains how his background and experience make him a perfect fit for further education and what he hopes to achieve once he settles in. Starting on a career path can be daunting, especially when choosing between continuing in education and stepping directly into the workforce. Stuart Hardie was influenced by personal goals and family advice.

"My career began in engineering. Rather than going to university, I opted for a handson approach. My father who believed in the value of hands-on experience suggested an apprenticeship. This path allowed me to work while studying, blending practical experience with academic learning. My personal experience means I have a deep understanding of the pathway many MidKent College students embark on.

"I secured an engineering apprenticeship that provided day-release college sessions at what were then MidKent College's Horsted and City Way campuses. These campuses, now replaced by housing estates, were where I honed my technical knowledge and skills. After four years, I emerged with a solid foundation in engineering.

"Following my apprenticeship, I realised that engineering wasn't entirely fulfilling my aspirations. Influenced by my father's background in construction, I transitioned into an assistant site manager role. This gave me insight into project management and the intricacies of larger construction projects.

"My career in construction has been diverse and rewarding, leading to various leadership roles. One significant aspect of my career has been my involvement in learning and development within the industry. I oversee T-level students, apprentices, and graduates, ensuring they receive the support and guidance necessary to thrive. This laid the groundwork for my interest in further education.

"During a discussion about a new syllabus for green skills at the Kent Invicta Chamber of Commerce, with Chris Hare I enquired about the relevance of the college governors to the industry. As my children are grown up and my career established, this conversation sparked the idea of becoming a governor myself. I have always strived to help and encourage others. My wife, a headteacher in Medway, and I share a passion for education and community service.

"Joining MidKent College as a governor felt like a natural fit. The college is central to the community where I live and work and dovetails well with my role with Baxall Construction a company based in the heart of Kent.

"As a governor, I aim to bring current industry insights and a people-focused approach to the board. One of my goals is to enhance the college's offerings by exploring graduate schemes and ensuring the curriculum remains relevant to the evolving needs of the industry. The idea is to make MidKent College a go-to institution for students, offering comprehensive education and training without the need to relocate to London. "The challenges facing students today are significant, including social conditions, mental health issues, and the need for industry support. The impact of COVID-19 has exacerbated many of these challenges, highlighting the essential role of educational institutions in providing stability and support.

"The role of a governor is demanding, especially with a full-time job, but it's manageable with proper time management and support. The key is having a genuine passion for the role. For anyone considering a similar path, my advice is to ensure you have the dedication and desire to contribute meaningfully. It's not about adding to your CV; it's about making a difference.

"In my short time as a governor, I've been impressed by the welcoming atmosphere at MidKent College.

"My focus as a governor is to bridge the gap between industry and education, bringing current insights and fostering strong connections that benefit students. By doing so, I hope to contribute to a richer, more relevant educational experience for all students at MidKent College. I look forward to learning more and making a positive impact on the college and its students. The journey from engineering apprentice to college governor has been unexpected but deeply rewarding, and I am excited about the future contributions I can make."

The role of a governor is demanding, especially with a full-time job, but it's manageable with proper time management and support. The key is having a genuine passion for the role.

If you would like to find out about becoming a governor at MidKent College visit www.midkent.ac.uk/about-us/governance/join-our-governing-body



Amazon Dartford donates to community causes



Four organisations in Dartford have received donations totalling £4,400 and almost 200 hours of volunteering support from the Amazon fulfilment centre in the town. Three charities were granted \pounds 1,000 each and a health centre received \pounds 1,400.

The Felix Project rescues surplus food and delivers it to community organisations and schools so

they can provide healthy meals to vulnerable people. They also run Felix's Multibank, a new service established by former Prime Minister Gordon Brown and Amazon that provides non-food items to people in need.

Alongside donating £1,000, 24 Amazon staff regularly volunteered their time at the charity's depot in Greenford to provide practical logistics support. Amazon employees also packed and donated 5,000 kits of essential items for Felix's Multibank.

Second Chance Animal Rescue received £1,000, and 17 Amazon employees committed over 100 hours to gardening and fence painting at the charity's headquarters.

The Healthy Living Centre, which aims to improve health and wellbeing in the community, received £1,400 and gardening support. Kent North West RSPCA was granted £1,000.

John McEwen, General Manager at the Amazon fulfilment centre in Dartford, said: "I am proud of my team for stepping up, granting donations and making a positive, significant impact on the community over the past few months. Thank you to all the charities for welcoming us to their headquarters and allowing members of our team to get involved with their projects."

Amazon employee Magdolna Oliver volunteered with Felix's Multibank. She added: "I have so much admiration for The Felix Project, and I had a great time meeting the team and volunteering with them. I am honoured that I was able to be part of setting up their new warehouse, as I know the organisation is a lifeline for many people facing hardship."

www.amazon.co.uk



70 years of putting people first

After 70 years, chartered insurance broker and professional risk advisory firm Sutton Winson is still putting people at the heart of its business.

The firm is dedicated to creating bespoke insurance solutions and providing top-tier risk management services for clients of all sizes, and says that for seven decades, it has built a reputation based on knowledge, integrity, and a clientfirst approach.

The Sutton Winson team says its success is made in genuine care and commitment to its clients, with the company's independence allowing it to be "agile, flexible and always focused on clients' needs," adding that they "ensure our clients feel secure knowing we're on their side."

To extend its services globally, Sutton Winson is a proud member of three independent networks: the UNA Alliance, UNIBA Partners, and AESIS Global Network. Active participation in these networks allows the firm to collaborate with experienced local operators worldwide.

At Sutton Winson, people come first. Working as one cohesive team, experts across all areas of the business are ready to provide comprehensive and seamless support, whether you're an individual or a large corporation.

www.suttonwinson.com



How Oak Creative Design is putting Tenterden on the map

Kent creative agency Oak Creative Design has been appointed as the design partner in an innovative project aimed at making a town more accessible and enjoyable for both residents and visitors.

The project, to update and modernise town maps in Tenterden, will include the creation of a Digital Virtual Hub with a mobile-friendly interface, which includes the updated town maps. QR codes will be integrated to enhance engagement and encourage widespread use. The goal is to establish a comprehensive hub for all.

Tenterden Town Council was thrilled to announce the "innovative" project and has chosen to Oak Creative Design as its partner.

This project aims to build a strong and consistent destination brand for Tenterden's visitor economy, attracting visitors from a broader catchment area. The digital hub will encourage visitors to increase their dwell time and spend in the "charming" town. By working in partnership with local businesses and attractions, the town council aims to enhance the overall visitor experience.

In addition to the new maps, suggested walking and cycling routes with waymarkers highlighting points of interest are being introduced. It is hoped this will encourage visitors to explore more of Tenterden, discovering the town's many attractions and promoting movement throughout the area.

Virginia Hodge, Tenterden Business and Tourism Officer, said: "This project represents a significant step forward in making Tenterden more accessible and enjoyable for visitors and residents alike. By integrating digital tools and updated maps, we're enhancing the experience of discovering our beautiful town."

Laura Bevan, Studio Director at Oak Creative, added: "We are delighted to be working with Tenterden Town Council on this project. Maps are an integral part of placemaking and tourism, opening up experiences to everyone who uses them. We have a wonderful opportunity to highlight all of the fantastic businesses and tourism offerings in Tenterden with a new map design."

Oak Creative Design has more than 30 years' experience of working with prestigious brands across the tourism, food and drink, and agricultural sectors. The company embraces the business support community and is proudly a Silver Patron of Wine GB, an Industry Partner to Produced in Kent, and an active member of the Kent Invicta Chamber of Commerce.

www.oakcreative.co.uk

Customer data is the core strength of your business

Autumn is here, and it's a time to slow down after the busy summer: eat well, exercise, look after yourself, be mindful, get in shape and build inner strength.

Businesses can also build inner strength, and their superpower is their customer data.

Chamber member Angela Hall, director at The Insight House, says: "When we work with new clients, we view their customer data as the gold in a treasure chest, we just lift the lid and dive straight in. Everything in your business can be built around what the data tells you, from what products or services to promote to which customers, how to communicate with your customers and even the frequency, language and channel of that communication." Only a fraction of data held is usually used by companies – but understanding what gems lay hidden, and how to tap into their value, will give real opportunities for strategic growth and competitive advantage.

Angela adds: "Once this core strength has been built, your efforts will result in better ROI, brand reputation, customer satisfaction, and longer customer lifecycle.

"Businesses are collecting data all of the time – this is the fuel that brings insight and clear strategy to your business decisions and impact towards your goals."

insighthouse.co.uk



Oak Creative Exhibits at Vineyard and Winery Show 2024

Oak Creative Design will return to the Vineyard and Winery Show on 20 November 2024, marking their fourth appearance at this prestigious event held in Kent. The Kent branding agency is known for their expertise in crafting compelling brands, campaigns, and websites. This year they are proudly sponsoring the Piwi Wine Tasting session, and their stand will be opposite the Piwi Wine Hub.

As Silver Patrons of Wine GB and Industry Partners with Produced in Kent, Oak Creative has a strong track record of elevating food and drink brands. Their marketing manager Jessica Banks says, "Viticulture is fast becoming one of Kent's most dynamic industries. We're here to help growers articulate their brand and spread the word about the wonderful things happening in our county. We are excited to be part of it and help businesses build their future."

The Vineyard and Winery Show offers an invaluable opportunity for vineyard owners, winemakers, and growers to stay abreast of industry developments and network with key players. Oak Creative will be on hand to discuss branding opportunities, whether you're a new vineyard or a well-established winery. The agency's ongoing partnerships with renowned brands like Biddenden Vineyard and Wine Garden of England underline their commitment to fostering strong, collaborative relationships within the industry.

This year, The Vineyard and Winery Show with Wines GB is hosting a wine tasting event called Golden 50 - celebrating 50 wines which have won gold awards in the past year. Oak Creative has created an identity for the Golden 50 as part of their show sponsorship, pictured below.

Oak Creative will be at stand number F20 Maidstone Hall, Kent Event Centre. Visit us there! There are also plenty of opportunities to sample wines produced in the UK and find out more about this exciting sector.

www.oakcreative.co.uk





Members News

Lily's Social Kitchen opens new premises in Canterbury

Lily's Social Kitchen is thrilled to announce the launch of its most ambitious project to date in the heart of Canterbury.

This expansion marks a significant milestone for the pioneering Community Interest Company, which has been championing the skills and employability of neurodiverse individuals, including those with autism and learning disabilities, since its inception in 2017.

Zoe Rodda, Founder of Lily's Social Kitchen, said: "For Lily's to be taking this big step in our journey in Canterbury, where we first started, feels like we are coming full circle. The new café will be a commercially viable business with social impact at its heart. I encourage people to come and support us and be part of this journey with us."

Located on Guildhall Street, the new premises are set within a beautifully restored 17th-century Tudor building. The site features outdoor seating and a spacious function room that will host meetings, private events, and, most importantly, be the home of the Lily's training programme for 40 students each year. Collaboration with local schools, charities and businesses will further reinforce Lily's commitment to social good.

For those interested in supporting Lily's, donations can be set up for £3.50 per month, and businesses are encouraged to explore collaboration opportunities.

https://lilyscommunity.org/

Every day's a Saturday...

After working for 40 plus years, a new phase dawns: retirement. It happens for all of us if we're lucky. Time to spend in our garden, with family or on the golf course and fill our days with things we want to do rather than what we need to do. This is a huge transition and, whilst it can look very appealing, it can also be very daunting.

A career and job give us structure, a reason to get out of bed every day and, most importantly a sense of identity that we wear with pride. It tells people where we fit. What happens when we no longer have that? Research shows that those who plan their retirement, adjust quicker showing increased fulfilment and better mental health.

Many of us will plan our financial future, but few of us will spend valuable time envisioning what retirement looks like. How do you find your new purpose? How do you fill your time? Do you still want to use your skills and talents in a different way? Take a moment and have a think: when the alarm doesn't need to go off on a Monday morning, how would you want your week to look?

Retirement coaching provides a thinking space to explore your ambitions for retirement. What goals you have, tapping into those long-forgotten pastimes that we loved, repurposing the skills and experiences of our careers to give back to the community. Coaching helps you make some decisions and create an action plan for a smoother transition.

We work with many Executives contemplating retirement on a 1:1 basis, as well as group coaching. To find out more visit: www.flyingiguana.co.uk

High quality security system installations for businesses and homeowners across Kent

Secure Tech Systems Ltd (STS) based in Maidstone, provides high quality security system installations, for businesses and homeowners across Kent.

With 16 years of experience, we specialise in commercial projects involving the consultation, design, installation and maintenance of the following security systems: CCTV, Intruder alarm, Intercom, Access Control and Electronic Gates.

If your business has an operational requirement for more than one of the above, you could benefit from speaking to STS as we are experts in multi-layered security systems.

As an NSI approved security business we can support with monitored and police response systems as well as fogging systems, nurse call, panic and hold up systems and medical alert systems. NSI approval is a highly respected and trusted hallmark in the security sector, demonstrating high technical expertise and a reassuring quality of service. We're also a Gate Safe Aware installer.

We provide 24/7 support, so whether you require a new installation, are due an upgrade or system service or simply unhappy with your current provider, then STS can provide the support you need. If you want peace of mind from your security contractor, this is what we can deliver, enabling you to focus on the other areas of your business.

Our business was created from the desire to offer customers' a high-quality professional installation and great ongoing customer care.

For more information visit: www.stsystems.uk



Elkay saves customers energy usage and costs

Elkay's Energy-Saving Switches and Controls are designed to optimise energy usage, reducing waste and promoting efficient consumption.

Elkay's Energy-Saving Switches offers intelligent control, ensuring that lights and appliances are only in use when needed. This not only minimises energy wastage but also significantly cuts down on utility bills, making it an economically wise choice. The technology behind these switches is sophisticated yet user-friendly, allowing for seamless integration into any existing electrical system.

By integrating these solutions, users can play a pivotal role in fostering a greener future while enjoying the tangible benefits of reduced energy costs and enhanced convenience. Customers can book a free Elkay Energy Survey.

For more details, visit www.elkay.co.uk

Growth Partner invests £10.5 million in Host & Stay

Host & Stay is delighted to announce that Growth Partner, a consumer-specialist investment firm backed by HomeServe Founder Richard Harpin, has completed a significant £10.5 million investment in Host & Stay.

Host & Stay is a rapidly growing holiday let and short-term rental management business which has made two acquisitions completing in parallel with Growth Partner's investment. The partnership marks a major milestone for Host & Stay and is a testament to the growth they have achieved since their founding in 2018. In the past five years, they have grown from nine properties to 1,000 under management.

To find out more visit: hostandstay.co.uk

commercial agency

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How Occupational Health can support an Aging Workforce

As the workforce ages, businesses must adapt to meet the health needs of older employees. With more than half of older workers living with a long-term health condition, occupational health (OH) services can play a key role in helping them remain healthy, productive, and engaged at work.

Here's how an OH provider can help:

1. Advising on Reasonable Adjustments

Older workers often benefit from adjustments that accommodate their health conditions or physical needs. OH can offer expert advice on reasonable adjustments to help older employees stay comfortable and effective in their roles, reducing the likelihood of early retirement due to health issues.

Example: An OH provider might suggest adjusting an employee's work schedule to include more breaks or shorter shifts if they are managing fatigue or chronic pain.

2. Regular Health Assessments

Regular voluntary health assessments for workers can help detect early signs of health issues like hypertension, diabetes, or musculoskeletal problems. This allows for fast intervention, helping prevent more serious health complications down the line.

Example: An annual health check could reveal high blood pressure in an employee, allowing for early management through lifestyle changes or medication.

3. Educating and Empowering Employees

Knowledge is key to managing health effectively. OH can offer sessions on topics such as managing chronic conditions and making healthy lifestyle choices. Workshops could offer exercises to improve strength and flexibility, or nutritional advice.

Example: A workshop on managing arthritis could teach older employees exercises to reduce pain and maintain joint function.

By focusing on prevention and early intervention, OH helps keep older employees in the workforce longer. This benefits the employees, who can continue to work and contribute, and the businesses, which retain experienced and skilled workers.

For more information on how occupational health services can support your aging workforce, contact All Health Matters.

www.allhealthmatters.co.uk



Does a family atmosphere support mental health in the workplace?

Moira Doherty, Owner and Founder of Maximise Mental Health Training Ltd:

In recent years, many corporations have adopted a "family atmosphere" as part of their workplace culture, promoting camaraderie and support among employees.

While this approach may foster a sense of belonging, it can also create a dangerous illusion for those grappling with mental health issues. The misconception that a friendly environment alone can provide adequate support, can lead to neglecting the need for professional mental health resources.

Employees often feel pressured to conform to the cheerful facade of a family-oriented workplace, which may prevent them from seeking the help they truly need. This can exacerbate feelings of isolation and shame, as individuals may fear that admitting to their struggles could disrupt the harmonious atmosphere. Consequently, mental health issues can go unaddressed, leading to decreased productivity, increased absenteeism and a toxic work environment.

To combat this issue, companies – large and small – need to recognise the need for



expert mental health training, especially for managers. Training can provide essential tools for recognising and addressing mental health concerns. By equipping staff with the knowledge to identify signs of distress and how to respond appropriately, organisations can create a culture that genuinely cares for its members.

Ultimately, while a family atmosphere can enhance workplace morale, it should not replace the need for professional mental health support. Companies must recognise that mental health is a complex issue requiring specialised knowledge and resources. By providing the right mental health support, businesses can ensure a healthier, more resilient workforce, paving the way for sustainable success.

For further information, visit www.maximisementalhealthtraining.com

Three reasons to use your customer data for marketing

Every business holds customer data – if you sell, you hold data. You know what goods and services have been sold, and who to.

If you take the time to keep good records and segment your customer data (which you can do yourself or get some help in for) what you find out can be used to make your marketing more effective, whilst at the same time, growing your brand, reputation and market share.

Sarah Hawes from Izzy PR gives three reasons to use customer data for marketing, and now is a good time to think of it if autumn and Christmas are busy times for you.

Personalised, targeted messaging is the most effective

An organised customer database means you can tell the right people the right things – incorrect information can be damaging to future sales and your customer relationship. Worst case scenario, they move to a competitor and never spend with you again. Personalised, targeted messaging will be more effective, building brand and sales.

Cost-effective marketing

Acquiring new customers is more costly than marketing to your existing ones, plus you have the added bonus of customer insights to get the marketing right. For example, you don't need to tell a regular customer about a product if they buy it regularly – tell them about something else.

Focus on retaining and upselling to existing customers, who are already familiar with your brand, reduce the cost per acquisition and increase the lifetime value of your customers.

Improved customer retention

Remind your customers who you are, what you sell, your values and your news, to build a strong customer relationship. Keep it relevant, of value and consistent to make sure their next sale, recommendation or brand endorsement is for you.

izzypr.co.uk



London Gatwick contributes £515 million to Kent economy

in 2023 and supports landmark delegation to attract investment into the region



Research conducted by Oxera reveals London Gatwick generated £5.5 billion for the UK economy and supported more than 76,000 jobs in 2023. In Kent, London Gatwick supported 7,220 jobs and generated £515 million in GVA for the economy.

From 21-23 May, London Gatwick led and cofunded a delegation to UKREiiF, the UK's leading investment event. This delegation, under Invest Gatwick Diamond, united local authorities and private sector affiliates from Kent, Sussex, Surrey, and South London, connecting with over 10,000 global investment decision-makers. Partners, including Invest West Kent, met with investors and developers and promoted the region's many strengths.

Alison Addy, Head of External Engagement and Policy at London Gatwick, contributed to a panel

discussing the success factors of Airport Economic Zones (AEZs) worldwide. London Gatwick is actively exploring the opportunity to establish an AEZ to draw inward investment and benefit the regional economy.

For further insights, the 'Local economic impact of London Gatwick report' can be accessed at www.gatwickairport.com/economy

London Gatwick develops comprehensive Supply Chain Strategy to enhance Capital

Investment Programme

London Gatwick has developed a Supply Chain Strategy to align future frameworks to its Capital Investment Programme. Over the next six years, the new Construction Frameworks will enhance facilities and services, including construction works, design services, and surveys.

To ensure the airport has a capable, engaged, and strong supply chain to respond and deliver the associated works, the Supply Chain team have developed an 'Expression of Interest Survey' for businesses working in construction-related industries. This will enable the airport and its contractors to promote future indirect opportunities to work with Tier 1 framework suppliers on relevant projects in 2025 and beyond. Whether you have previously delivered works directly to London Gatwick or not, or supported within our supply chain, the airport wants to hear from you and understand the range of capabilities that local and regional businesses could offer.

Please visit www.smartsurvey.co.uk/s/IPI3GB/ to complete the expression of interest survey.

Are you ambitious to grow your business?

A new programme part-funded by Kent County Council and delivered by the Kent and Medway Growth Hub, is offering robust support for businesses that are keen to deliver measurable and sustainable improvements to their business.

Whether you're looking to streamline your operations, explore new market opportunities, or develop a strategy for growth, The Enhanced Business Support, Recover, Pivot, and Scale programme will offer you valuable insights and guidance to help you achieve your goals. Restricted to 40 high-potential businesses the year long programme will include 12 months of 1-2-1 support with a business advisor, as well as peer-to-peer networking. 10 of these spaces will be reserved for organisations in the VCSE sector.

The previous programme participants collectively benefitted from increased growth including:

Creation of 218 Jobs

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- Helping them access 83 new local supply chain providers
- Creating a total of £9,094,846 of turnover growth
- Assisting access to £2,011,381 of investment

Are you eligible?

Eligible businesses will need to be located in Kent and Medway, have been trading for at least 3 years, employ 5+ staff, a turnover of at least £100,000 and have the capacity and ambition to grow.

Interested? What to do next

Scan the QR code and complete the Expression of Interest form below by the 18th October 2024 and one of our Business Navigators

will be in touch to explain the timescales and onboarding process for the programme.



7 **Reasons** to consider a rebrand

As the foundation for any marketing activity, your brand identity should look professional, help you stand out from the crowd and build trust, so customers can confidently choose you over your competitors.

But when should you rebrand?

- 1. New ownership or leadership e.g. a recent takeover/merger requiring a review of corporate graphics, or a new management team with fresh ideas.
- Different target audience(s): whether widening business scope, or niching down, it's vital to appeal to any new sectors or customers.
- **3. New offering:** new product launches or services could make your current business name and/or identity inappropriate.
- External factors: change of positioning and values in response to environmental issues, political policies, customer demands, technological advances etc.
- Differentiation: being unique and looking different from competitors is vital. If your brand is getting lost or blending in, it's time to boost your impact and appeal.
- Poor reputation: rebranding alone can't always fix this, but it does show a desire for positive change, and offers a chance to re-engage with current and new customers.
- 7. Embarrassment: if you apologise for your old-fashioned logo, or feel embarrassed sending people to your website, it's a surefire sign it's time to review and refresh!

If you're considering a rebrand, visit www.hh-creative.com and download their free Brand Review Guide. It'll help you identify where your brand is now and focus on where you'd like to take it - either via a minor refresh, or more major rebrand.

Why marketing really matters

With almost 30 years of experience under his belt, **Robin Sumner** and his team at **Romax** know marketing is vital to every business. He talks to Karen McLauchlan about the power of providing smart solutions for customer communications.

> In business there's no denying the importance of marketing – to establish your brand, drive sales and engage your audience. Put simply, what you say and the way you say it is key to making the right impression.

Just ask Robin Sumner.

As Managing Director of Kent-based Romax, he and his team have been guiding organisations of all sizes through the marketing maze for almost three decades.

"In its simplest form we take data from a client and communicate it on their behalf," says Robin, who established the firm in 1997.

"That can be by print, direct mail, websites, email, SMS – both outbound and inbound."

While retail, automotive, charities, arts and venues plus membership organisations are key areas for the team, Romax provides communications support right across the UK and overseas, in all sectors and to businesses of all sizes.

"In the smallest sense we might have a customer who once a year wants us to send a Christmas card to all of their clients," explains Robin. "We'd print it for them and mail it.

"At the other end of the scale we are working with automotive companies handling all of their marketing and recall and warranty services on email, SMS, text, website and direct mail.

"Those are the two extremes. We handle those and everything in between – using communication across multiple channels."



Mercedes Benz, Harrods, ZSL London and Whipsnade Zoo, Wildwood Trust, Marlowe Theatre and Emma Bridgewater are just some of the names that have turned to Romax for help.

Robin started Romax as a mailing house in the late 90s – and it has continued to grow.

The current team of 32 staff has a huge breadth of skills giving it the ability to handle the biggest of clients, but also use that knowledge and experience to help smaller businesses – right down to sole traders embarking on their first foray into marketing.

And while email, social media and technical know-how has clearly made its mark on the communications arena, it's not always the best option for getting your message across.

"When email came out in the 1990s people said it would be the death of mail," says Robin.

"But from a marketing and direct marketing perspective, it's actually increased over the last three or four years.

"People can become blind to emails and perhaps a postcard might make more of an impact."

As Romax has grown so has its offering – with the company now made up of four brands.

While Romax is a specialist marketing and customer communications company, its Romax Digital arm specialises in digital first communication with a particular focus on membership services.

Ooomail Hybrid Mail is its web-to-post platform, allowing users to compose and send mail directly from their computer into the regular postal system.

"The client sends us the files, and then we print, enclose and post on their behalf - it's much more cost effective for them," explains Robin.

Finally SMXi Software is the company's bespoke software solutions business with a team of developers and project managers creating purpose-built applications for new projects or to replace end of life systems.

Robin says 2024 has been "a very positive" year for Romax, with new products developed during the Covid pandemic now gaining real traction – such as its digital membership cards.

"We're the only UK-based supplier of digital cards that can go straight into the wallet on your smartphone," says Robin.

When it comes to why companies outsource their communications, the reason is simple.

"We can help them achieve better results, better quality, it's cheaper for them – and it goes out on time," says Robin.

"Often when things are handled internally it's printed on the office printer, that no one really knows how to use properly, there's a lot of time and effort wasted and it often doesn't look good.

"First impressions count and your brand must always look good."





Updating and maintaining client databases is an area where Romax has huge experience – and it offers a free database audit to all new clients.

"Updating databases is a job most people don't like, and if it's not done well the data suffers and things spiral. You end up with mail and emails that aren't getting anywhere and it's costing money to do that – badly.

"We keep those databases up to date and take away all those pain points for people.

"After the audit we give that data back to the client and give them advice to make improvements and use it to their advantage. If they want to walk away at that point, that's fine. But no one has ever done that, once they see the savings that can be made, why would they."

Romax is also spreading the word of what it does via its local Chamber of Commerce.

When the firm moved to its current home in Orpington two years ago, Robin became a member of the Kent Invicta Chamber of Commerce. "I attend meetings every quarter – or monthly

"I attend meetings every quarter – or monthly if I can," he says. "It's a very positive experience for me.

"Everyone goes there to spread the good news of their own business and hear good news from other people.

"These events keep you invigorated and help you drive things forward."

And as for the future? Romax firmly believes in offering a whole range of help to every kind of business.

"Mailing house and print services are what a lot of people will need from us in the first instance," says Robin.

"That history, the services we began with, are very much part of our future – as well as the latest technology. It's a real sliding scale of marketing tools.

"And it's that experience and knowledge that we apply to every single company – no matter what size."

The current team of 32 staff has a huge breadth of skills giving it the ability to handle the biggest of clients, but also use that knowledge and experience to help smaller businesses – right down to sole traders embarking on their first foray into marketing.







Sinclair & Rush powers ahead with solar energy Initiative



Sinclair & Rush has installed more than 100 solar panels at its Rochester factory marking a key milestone in reducing its environmental impact.

The manufacturer of plastic, rubber, and foam components consumes a significant amount of energy, and they recognise the responsibility that comes with it. This solar installation is part of their broader commitment to adopting sustainable manufacturing practices. Once operational, the panels will be integrated with a new substation to maximise efficiency.

The company has partnered with fellow Chamber members Yeames Ltd, electrical specialists based in Ramsgate, to ensure a smooth and successful installation process. They anticipate long-term cost savings from generating their own electricity on-site, which will also reduce their overall carbon footprint.

The environmental benefits are considerable – solar energy is a clean, renewable resource, enabling the firm to cut emissions and align with global sustainability targets. In order to maintain efficiency, they have established a regular maintenance schedule to ensure the solar panels perform optimally for many years to come.

www.sinclair-rush.co.uk

Indicator launches market first Al assistant – GenIA-L – for tax advisors and accountants

Indicator, part of the Lefebvre Sarrut group, the European leader in legal and tax knowledge, launches its conversational AI assistant - GenIA-L to the UK tax and accountancy market.

Indicator are thrilled to announce the launch of GenIA-L, an unprecedented AI tool designed specifically for tax advisors and accountants across the UK. GenIA-L takes tax advisory into the digital age with machine learning capabilities, offering tailored advice through an intuitive chat interface, and a ground-breaking feature allowing the upload of contracts and spreadsheets for unprecedented analysis and comparison.

Indicator's cutting-edge AI assistant doesn't merely automate but innovates, giving tax professionals a significant edge in managing often complex compliance obligations and delivering insightful advice to clients. Gone are the days of sifting through pages of contracts or spreadsheets manually. GenIA-L's state-of-the-art machine learning algorithms allow users to upload these documents for a swift, efficient analysis. It presents a comprehensive comparison, galvanising decision-making capabilities and elevating the accuracy of advice. The intuitive chat interface provides real-time guidance curated specifically for tax advisors. Queries that used to take hours to resolve now attract immediate responses, all thanks to the groundbreaking integration of AI technology into the tax advisory domain. GenIA-L is committed to ushering in a new era where tax advisory is not just streamlined, but smart and strategically driven. Developed by Lefebvre Sarrut's acclaimed R&D team and already a huge success in the Spanish market, GenIA-L is based solely on Indicator's renowned content, ensuring accurate and reliable answers.

In what is believed to be the first AI assistant of its kind in the UK, GenIA-L offers practitioners, trainees and student's incredible opportunities to boost their tax advisory practices, enhance client relations and improve efficiency.

Duncan Callow, MD Indicator, commented: "I'm really proud of GenIA-L and what it can do for tax advisory. We demonstrated some of its capabilities at Accountex London and recently Manchester. Visitors were really blown away by the accuracy and depth of its answers.

www.indicator-flm.co.uk

Furley Page appoints two newly qualified solicitors

Furley Page, one of Kent's leading law firms, has appointed two newly qualified solicitors, Catherine Peckham and James Campbell, following their completion of the firm's highly respected trainee solicitor programme.



Catherine Peckham graduated from the University of Kent in 2015 and gained extensive

and gained extensive experience in child protection matters from her time working with a local authority, before joining Furley Page in 2017. While working at the firm, Catherine completed her Legal Practice Course (LPC) with a master's at the University of Law, achieving a Distinction

in 2021. During her time on Furley Page's trainee solicitor programme, Catherine spent a year within the Family Law team, where she expanded her knowledge in a broad range of family law matters. Now fully qualified, Catherine has been appointed to the firm's Family Law team and is based at the Canterbury office.

James

Campbell also recently qualified as a solicitor and has joined Furley Page's Corporate and Commerc



and Commercial team, working primarily from the firm's Chatham office. James graduated from Bournemouth University, where he gained practical experience of the law through a placement at a top 40 UK law firm. He continued working as a paralegal while completing his LPC, gaining a Distinction, before beginning his training with Furley Page.

For more information about Furley Page visit www.furleypage.co.uk



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Progress to improve skills across Kent and Medway praised by Minister

The work being done to address skills shortages and grow the Kent and Medway economy has been praised by the Minister for Skills at the Department for Education

Kent Invicta Chamber of Commerce has published its annual progress report on the Local Skills Improvement Plan (LSIP) for Kent and Medway, which was welcomed by The Rt Hon Baroness Smith of Malvern. The LSIP, which is funded by Government aims to bridge the gap between education and industry, ensuring a skilled workforce that meets the region's economic needs, and is one of 38 in the country.

The progress report highlights the significant achievements and initiatives delivered since the LSIP was launched in 2022, and how business has played a greater involvement in shaping the area's skills agenda.

Among the local achievements is more than £8m of investment to support skills, education and training programmes aligned with the specific requirements of local businesses.

This makes Kent and Medway one of the most successful regions in UK.

Commenting on the release of the progress report, Baroness Smith said: "I welcome the publication of the Local Skills Improvement Plan Progress Report for Kent & Medway. These reports set out progress made on meeting the skills needs of local employers.

"As well as being a valuable source of information for local skills deliverers, employers and stakeholders, the report along with the LSIPs themselves, will provide important intelligence for the newly established Skills England."

The report highlights the work to address skills shortages, and the progress made to identify and address critical skill gaps. The LSIP and its partners support key industries across Kent and Medway, including construction; manufacturing; health and social care; food and food production; and education. The LSIP has also outlined its future priorities, including enhancing the capabilities of the regional workforce through targeted training and upskilling initiatives. Tudor Price, Chief Executive Officer of Kent Invicta Chamber of Commerce added: "The LSIP for Kent and Medway continues to be a tremendous success for all those involved. The willingness and desire of stakeholders to collaborate constructively for the benefit of the business community and the wider economy, has been exemplary.

"The praise and recognition afforded by the Department for Education to the work of the LSIP and the Chamber's Skills Team is a testament to this close cooperation and collaboration with businesses and our stakeholders.

"The result has been to secure more than £8m investment that enhances skills and improves opportunities within our community. The engagement with business will continue to play a vital role in the LSIP's future activities and achieve even greater outcomes for Kent and Medway."



The 2024 LSIP Progress Report and further updates can

be found at www.kentemployerskillsplan.org or scan here.



The willingness and desire of stakeholders to collaborate constructively for the benefit of the business community and the wider economy, has been exemplary.





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Cover Feature | Later Life Planning

SUCCESSION PLANNING: Navigating your Business Exit in Later Life

As a business owner approaching later life, planning your exit strategy is crucial. After pouring blood, sweat and tears into your enterprise, you'll want to ensure the torch is passed smoothly, so you can enjoy your retirement.

Succession planning ensures that your business continues to thrive, your legacy is preserved, and your financial future is secure. James Bullock, Head of Corporate at Brachers law firm, outlines the various options for exiting your business, each with its unique benefits and challenges.

Management Buyout (MBO)

An MBO involves your existing management team purchasing the business. This option can be attractive as it ensures continuity and rewards loyal employees. The management team is already familiar with the business operations, reducing the risk of disruption and the extent of any due diligence and warranty cover that you may need to provide.

Financing often requires external funding and/or an element of deferred purchase price.

Sale

Selling your business to an external party in your sector can provide a lucrative exit strategy. This option can maximize the financial return on your investment, especially if your business is performing well.

You can expect a higher proportion of the purchase price to be paid on 'day 1' although you will be expected to give the buyer greater contractual comfort in the form of warranties in relation to the state of your business and its liabilities. A sale can also bring fresh perspectives and resources to the business.

Family Succession

Handing down the business to a family member is a traditional and sentimental choice. It allows you to keep the business within the family and maintain your legacy. However, family succession requires careful planning and clear communication to avoid conflicts.

From our experience, it is essential to ensure that the successor is genuinely interested and capable of running the business and that they have the right training and professional advisors to support them during the transition.

Employee Ownership

This is becoming an increasingly attractive option. An employee ownership trust can be set up which acquires at least a controlling interest (more than 50% of the shares) in your company. Payment for the shares the trust has acquired is funded from the ongoing profits generated by the company.

Provided that the rules are properly adhered to, the sale proceeds are not subject to any Capital Gains Tax in the hands of the selling business owner. This model has been encouraged by successive governments as they see the benefit in putting ownership in the hands of the employees, boosting productivity and culture, whilst allowing a very attractive tax position for the exiting owner. Key Considerations for Succession Planning

- Start Early: Succession planning should begin well in advance of your intended exit. This allows ample time to explore options, groom successors, and address any potential issues.
- 2. Seek Professional Advice: Engaging with legal, financial, and business advisors can provide valuable insights and help navigate the complexities of succession planning. They can assist with valuations, structure planning, negotiations, and legal documentation.
- Communicate Clearly: Transparent communication with stakeholders, including employees, family members, and potential buyers, at the right time is essential. Clear communication helps manage expectations and reduces the risk of misunderstandings.
- Plan for the Unexpected: Life is unpredictable. Having a contingency plan in place can safeguard your business and personal interests in case of unforeseen circumstances.

Exiting your business is a life-changing milestone that requires careful consideration and planning. The right succession plan will not only benefit you but will ensure the continued success of

your business for years to come.

From our experience, it is essential to ensure that the successor is genuinely interested and capable of running the business and that they have the right training and professional advisors to support them during the transition.



Cover Feature | Later Life Planning



Self funding long term care

By Financial Advice & Services Limited

Self funding long term care costs can be a daunting proposition, and seeking independent financial planning advice can be beneficial, in helping families, or Attorneys appointed under a Lasting Power of Attorney, consider the options and agree a sensible financial plan to meet ongoing care costs.



When we first meet clients who potentially have care needs, we undertake a full assessment of their capital assets, together with their income sources, to work out the shortfall between the cost of care and other essential costs, and their income. Once this has been identified, we consider a range of investment options to make best use of available capital.

One option that can bridge the gap between income and care costs is to purchase an immediate needs annuity plan. This is where capital is paid to a provider, who in turn will pay a monthly level of income direct to the care home. Each plan is individually underwritten, with the premium payable dependent on the age, health, life expectancy and care needs of the individual.

In our experience, the premiums on such policies can be very

expensive, and unless further insurance is purchased, there is no return of capital to loved ones in the event of death of the individual in care. The reality of how long an individual stays in care needs to be taken into account. The purchase of a care fees annuity could, therefore, potentially only pay out for a limited period of time, leading to returns that offer poor value from a large capital outlay.

Building a bespoke investment plan from capital assets, which aims to limit the erosion of capital due to the shortfall between income and expenditure, can prove to be a better option. Factors that need to be considered before deciding on an investment strategy include any existing investments held and the tolerance to investment risk accepted. Cash will inevitably have a part to play in any sensible financial plan. For sums not immediately required, other investment options, such as Company Shares and Fixed Interest Securities, aim to generate superior returns over time to those available on cash. Returns generated can help stem the rate of erosion of capital, so that funds held can continue to pay for care provision for an extended period, or leave capital to loved ones on death. Keeping an investment strategy under review is also important, as it is often the case that care needs change over time.

We recommend that those who are faced with making decisions about how to fund care costs speak to an independent financial adviser, who can discuss the options in more detail.

Building a bespoke investment plan from capital assets, which aims to limit the erosion of capital due to the shortfall between income and expenditure, can prove to be a better option. Factors that need to be considered before deciding on an investment strategy include any existing investments held and the tolerance to investment risk accepted.

The content of this article is for information only and does not constitute financial advice. It is for general information only and should not be relied upon when making any financial planning decisions. You should always obtain professional independent advice based on your circumstances. Financial Advice & Services Limited, Independent Financial Advisers, authorised and regulated by the Financial Conduct Authority. FAS copyright 2024.



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BUDGET MISSED

Creating Business Resilience in Challenging Times



After a brief outbreak of genuine confidence about the UK economy in August, the mood has lowered.

Unfortunately, the expectation management exercise by the new government which first triggered the shift towards more pessimism has now been overtaken by the announcement of a series of far from positive economic indicators.

Adrian Dante, Partner at Opus Restructuring & Insolvency.

What does this mean for businesses?

Many businesses continue to try and recover from the pandemic but combine this with the Ukraine conflict supply chain disruption, continuing input cost inflation and general unrest across the World; the cost of living crisis is easing but is far from over. Consumer-facing businesses are struggling to maintain revenue levels. The labour market is still a challenge too, with too few people and soaring pay rates.

The overall business effect has been to hit every part of the profit and loss account: sales falling, profit margins dropping, overheads rising, and bottom-line profits severely reduced or wiped out altogether.

Add in increased borrowing during, and since, the pandemic plus last year's interest rate hikes and you also have cash flow pressures which could threaten the survival of under-capitalised, over-indebted, low profit margin businesses.

The commercial community could have done with a lot less election year politics and a lot more action to relieve pressure on businesses and encourage business investment, where the UK has lagged far behind all other major economies for decades.

Maintaining robust financial management

This is of the utmost importance for businesses right now, but also in any challenging time. Without accurate and timely management information, the directors of businesses will be flying blind and will always potentially be reactive victims of changing circumstances, rather than the proactive takers of opportunities they should be.

Robust management information feeding into flexible and regularly updated forecast packages allows management to take preventative action before a financial drama turns into a crisis and to re-allocate resources within a business to its most profitable activities. Most important of all, these processes help management teams to stay on top of cash flow and to avoid the sort of unexpected pressures, which can throw a business off course.

Without decent management information and reliable accounting processes it is difficult for businesses to raise the finance they need to support existing levels of activities and to fund growth.

Viable options for business owners

Business owners must have trusted accounting and business advisers, with whom they have an open and honest relationship, sharing both good and bad news. Advice they are given from independent advisers needs to always be considered and not quickly rejected without an open debate on the issues it raises and its implications. It is particularly important to consider all routes for fixing problems in the current climate and not always rely on tactics from the past in these unprecedented times.

Seeing accountants as just bean counters who sign off the accounts once a year and help agree the tax liabilities is far too narrow a view. Experienced firms can be a vital part of the infrastructure of a successful business, especially as their independence can enable them to be a sounding board for new ideas and a crucial source of reassurance in troubled times.

The signals on the dashboard may not be flashing red, but they have a distinctly amber hue right now. As such, there is still an overriding need for a decent level of caution, especially until the Budget and its impact on business becomes clear. It has never been more important to know the facts about your own business, its marketplace and update your knowledge all the time - based on sound financial information rather than industry gossip. Armed with this knowledge, be risk aware at all times, but never be completely risk averse: even in hard times there are opportunities to be grasped and exploited, not missed.

About Opus Restructuring & Insolvency

Sometimes the financial situation for a business or an individual is so critical that the only exit solution is an insolvency process; or else the use of one of the formal insolvency procedures is the best way to rescue the business or facilitate a restructuring to put the business or the individual back on a sound financial footing. Our core objective is to find positive solutions and outcomes, wherever possible.

Opus can provide advice on all of the UK insolvency procedures and act as the insolvency office holder where this is appropriate. The Partners lead and are involved in all assignments. Their extensive knowledge provides the foundations for a practice that has the capability and credibility needed in all aspects of this marketplace.

Opus Restructuring & Insolvency is part of the Opus Advisory Group which is the largest independent firm of restructuring advisers in the UK and operate from fourteen offices nationwide. The Group delivers independent advisory services that can provide fresh thinking combined with specialist skills to facilitate the next steps of the client's business journey. The Group has over thirty partners, all with a wealth of experience across its four main divisions: strategic advisory, forensic account, equity as well as restructuring & insolvency.







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British Chambers of Commerce Business Awards: Regional shortlisted nominees and winners

The British Chambers of Commerce Business Awards are a highlight of the business calendar, celebrating and promoting the finest in British enterprise. Through a series of regional rounds, the awards culminate in a campaign to spotlight winning businesses on an international stage and amongst industry peers - as one of the UK's most prestigious annual business awards, this year's event attracted nominations from over 100 top-performing companies nationwide.

The nominations made by the Kent Invicta Chamber of Commerce in June were assessed by an independent panel at the British Chambers of Commerce and we are delighted and proud to announce that all 5 of our nominated Kent Invicta Chamber of Commerce members were shortlisted and 2 have been chosen as regional winners in the British Chambers Business Awards 2024.

• Shortlisted for the People and Work Business of the Year Award: Walker Construction

Walker Construction, based in Lympne, Kent and established in 1964, was an exemplary candidate for the BCC's People and Work Business of the Year award due to its unwavering dedication to recruiting, training, and retaining a skilled and diverse workforce. Over its six-decade history, the company has not only sustained growth but has also significantly enhanced business performance through its strong emphasis on diversity and inclusion.

Shortlisted for the Global Britain - Business of the Year Award: AML Consulting (Global) Ltd

AML Consulting (Global) Ltd was a perfect candidate for the British Chambers of Commerce's Global Britain - Business of the Year award; they are an example of a company with significant and sustained international growth through a profound understanding of overseas markets. Demonstrating that borders are not a barrier to trade, AML Consulting (Global) Ltd has successfully expanded its reach and influence across multiple continents, making a substantial impact on the global stage.

Shortlisted for the Green Innovation -Business of the Year Award: Frasers of Egerton

This category is about businesses with sustainability at their heart, who are fully committed to sustainable best practice and making the world a better and safer place. As a multi- award-winning eco-estate and hospitality venue in the heart of the idyllic Kent countryside, Frasers of Egerton operate with a strong environmental ethos with sustainability at its core and were therefore a standout candidate for the British Chambers of Commerce Green Innovation Business of the Year award.

Regional Winner for the Local Economy of the Future – Business of the Year Award: Social Enterprise Kent

Social Enterprise Kent were chosen for this nomination as an organisation that stands as a beacon of innovation, growth, and community engagement, epitomising the qualities sought for the Local Economy of the Future - Business of the Year award. With their unwavering commitment to the local economy and a robust plan for sustainable financial performance, they have demonstrated exceptional growth and meaningful contributions to the UK economy, making them a worthy regional winner for this prestigious accolade.

Regional Winner for the Digital Revolution – Business of the Year Award: Bedfont Scientific

Bedfont Scientific, is an exemplary candidate for the Digital Revolution Business of the Year award with the British Chambers of Commerce. For over 47 years, Bedfont Scientific has specialised in designing and manufacturing breath analysis medical devices. Their transformative journey is marked by the strategic integration of innovative technology; Bedfont Scientific provides cutting-edge medical devices at affordable prices to improve accessibility and healthcare standards worldwide making them a highly deserving recipient of this esteemed regional award..

Congratulations to all the shortlisted businesses and the regional winners; we eagerly anticipate the national winners' announcement on 17th October and then the Winner of Winners, to be unveiled on 20th November at the London Stock Exchange.



Boosting UK Manufacturing Efficiency with Automated Solutions

Good news for Businesses seeking productivity improvements with T Cards Online

One of the major areas in which the UK has room for improvement, compared to other advanced economies, is productivity in manufacturing. One key component of this improvement is the investment in automation and robotics. Brillopak, a company based in southeast England, plays a pivotal role in this transformation by manufacturing flexible automated end of line packing systems, particularly "pick and place" machines.



Founded in 2001, Brillopak has seen substantial growth as more companies seek to automate their packing processes and reduce labour costs. Since then, Brillopak has built numerous machines that have enhanced productivity at various plants nationwide. Their clientele includes renowned names like Morrisons, Worldwide Fruit and Pladis. While primarily serving the food industry, their machines are versatile enough for any packing line.

Peter Newman, founder and technical director states, "We produce automated end of packing line solutions, including pick and place machines, palletisers and de-stackers. We utilise the latest proven technology platforms to deliver packing and palletising automation to create flexible machines and systems that can rapidly adapt to future unknown requirements". From their manufacturing base in Tonbridge, Kent, Brillopak's machines are distributed across the UK, with hopes to begin exporting worldwide. With an ever-increasing order book, Peter has always prioritised robust yet flexible internal processes to ensure quality and to make sure deadlines are met. In recent years, Brillopak have turned to T Cards Online to provide visibility and accountability throughout the organisation.

Directors Peter and Xavier and Production Supervisor Elliott explored various options to manage the manufacturing process, seeking to avoid large and clunky MRP and ERP systems. They wanted a simple and lean approach that staff could quickly grasp, and that would evolve with the business as it grew. Having seen T Cards Online in other companies and being familiar with the philosophy of keeping it simple with the manual T Cards, Peter suggested trialling the T Cards Online system, which was agreed upon by the rest of the team.

With the support of the experienced T Cards Online team, Brillopak were able to set up a straightforward management system to address their specific issues. Primarily, they needed a clear and precise method to show the updated status and progress of a machine build and, importantly, tie part numbers (in stock) for components to specific jobs. Additionally, they required a way to keep abreast and updated with drawings to ensure timely completion. The visual planner was crucial for visibility across departments.





Brillopak Case Study

Elliott noted: "As part of my role, I enter the purchase orders, the work orders for fabrication and welding as well as the assembly data and set their priority. The production team (including foremen, machine builders, fitters and welders) use T Cards in the workshop to easily view the tasks to complete and in what order. T Cards has helped us to quickly create a visual display that is updated as the build progresses and is visible across all departments. The fact the drawings are with the relevant T Card also means they are available with a couple of clicks, streamlining the operation. Overall, T Cards Online has integrated all our processes seamlessly."

Ease of use was one of the most crucial features for Brillopak. As a dynamic and fastchanging business, they needed a tool that staff could quickly understand that could be adapted over time without having to rely on others. Peter reports: "T Cards Online is so user-friendly that our team immediately took to it when we first trialled it in a small area. It worked perfectly for us, and importantly, those using it had confidence that it worked, inspiring us to quickly roll it out across the company. Our new Tasks board, where tasks are allocated and assigned to individuals, is simple yet effective, helping us avoid disruptions and enabling us to deliver on time. We are continually expanding its use across more of our work areas due to its easy customisation."

Since adopting T Cards Online in early 2023, Brillopak has utilised many additional features. These include Importing, which allows data from its ERP system to avoid duplication of data input, as well as the setup of Automated Workflows that send automatic alerts to specific team members highlighting that a job or task has reached specific due dates. This has significantly improved the process of reaching internal deadlines and key dates. Moreover, it has enabled proactive problemsolving when delays do occur.

Leading the way with automating end of line packing, Brillopak has needed to be agile in its approach to workflow and process planning. T Cards Online ensures that all staff have 'information at a glance', offering them a flexible and dynamic system that operates effortlessly and coherently. By taking these steps to implement tools such as T Cards, Brillopak is contributing to the enhancement of UK productivity.



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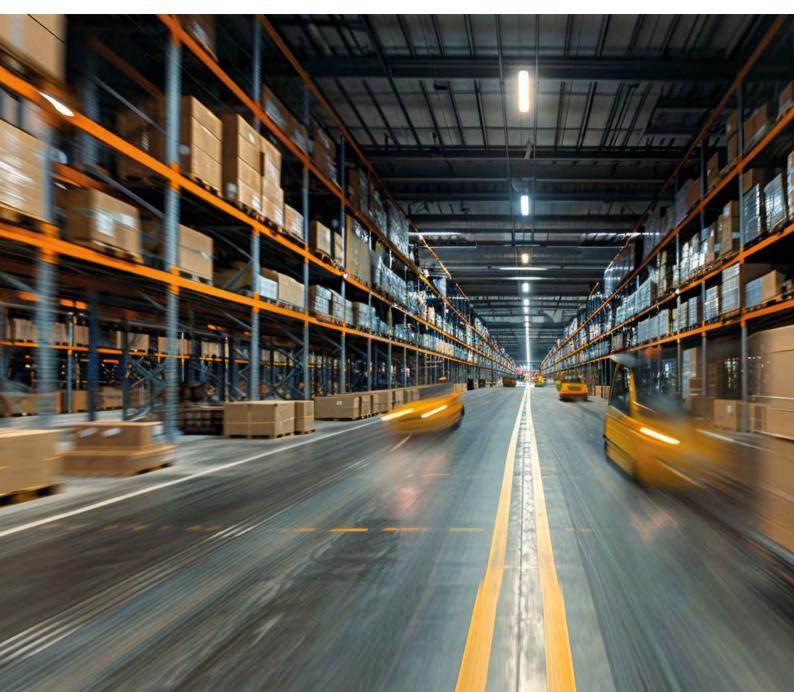


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Strong month for UK goods trade

June was a strong month for UK trade, according to the latest trade figures published by the Office for National Statistics.

The value of goods imports increased by £3.3 billion (7.1%) in June 2024, with a rise in imports from both EU and non-EU countries.

The value of goods exports rose by £2.3 billion (7.6%) in June 2024, with an increase in exports to both EU and non-EU countries.

The increase in imports of goods in Quarter 2 2024 was driven by a rise in imports of machinery and transport equipment from both EU and non-EU countries, as well as a rise in fuel imports from non-EU countries.





Responding to the latest trade figures published by the ONS, William Bain, Head of Trade Policy at the British Chambers of Commerce, said: "June was a strong month for UK trade, with goods exports to the EU experiencing a double-digit rise. Services growth was steady for the month, and throughout the last quarter.

"The data reflects the strengths of the UK's export portfolio in professional, travel, financial and business services as well as manufacturing, chemicals, pharmaceuticals and transport goods.

"To keep up this momentum, we want to work with the Government on its forthcoming Trade Strategy. It must ensure the UK has the right framework in place to increase exports and improve the efficiency and security of its supply chains. "This must include a focus on improving trading terms with the EU, to cut the costs of doing trade and sustain June's welcome sales growth in our largest export market."

The UK Trade Picture in detail

UK trade data reveals a strong goods trading month in June, rounding off the second quarter of 2024 with growing exports and imports.

Goods Trade in June

The volume of goods exports (excluding inflation) rose by 11% in June, with substantial increases in both EU exports (up by 12.7%) and non-EU trade (up 9.4%).

Imports also saw a significant upswing in volumes for June with an overall increase of 7.8%. EU goods imports rose by 9.9% and non-EU goods by 9.4%.

Drivers for the rise in exports to the EU were machinery and transport equipment. This included aircraft and electrical machinery to Germany, mechanical machinery to France, and pharmaceutical and medicinal products to the Republic of Ireland.

For rest of the world, the main drivers were higher chemicals exports, particularly to the USA. Sales of medicinal products to the US were also up.

For imports, the rise in EU goods was led by machinery and transport equipment – including aircraft from France. There was also an increase in imports of various manufactured goods from Germany. With non-EU imports, machinery and transport equipment sales played a key role in the increase – particularly aircraft from the USA and cars from China.

Services

On services trade, imports were estimated to have fallen by 2.6% in volume terms (excluding inflation), while exports continued on a steady path with a rise of 0.5%.

Q2 2024 performance

Goods

Imports from the EU across Q2 rose by 3.6%, in seasonally adjusted value terms, principally through stronger trade in machinery and transport equipment (cars, ships and mechanical machinery). On non-EU goods imports, there was a larger rise of 10.4%, driven by higher fuel (refined oil from India), and machinery and transport equipment (aircraft from the US and ships from China).

Exports growth was smaller across the quarter than imports, with EU goods rising by 1.1% in seasonally adjusted value terms (driven by higher chemicals and manufactured materials). Non-EU goods rose by 1.5% (due to chemicals, machinery and transport equipment).

Services

Services imports rose by 3.3% compared with the first three months of the year, on the seasonally adjusted values basis, with strong performance from business, intellectual property and construction services. Exports grew by 2.8%, with business services, travel, telecoms and IT services doing particularly well.

Navigating the EU's Carbon Border Adjustment Mechanism: Implications for Businesses within the Kent & Medway Manufacturing Focus Group

The EU's Carbon Border Adjustment Mechanism (CBAM) is set to have far-reaching effects on businesses that trade with the EU, particularly those involved in industries with high carbon emissions.

Join us at our November Kent & Medway Manufacturing Focus Group (KMFG) to hear from Phillip Jarman of Innovate UK, who will explore the specific implications for manufacturers and how they may be impacted by CBAM's requirements.

We will examine how CBAM will affect supply chains, increase compliance costs, and create opportunities for businesses adopting lower carbon practices.

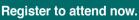
By understanding the operational and financial impacts of CBAM, KMFG companies can proactively adjust their strategies to remain competitive in the European market.





Vednesday 27th November 2024 200pm - 2:00pm astwell Manor Hotel & Spa ree to attend

Join us at Eastwell Manor Hotel & Spa on Wednesday 27th November.



For further information please view the gov.uk CBAM Factsheet here.

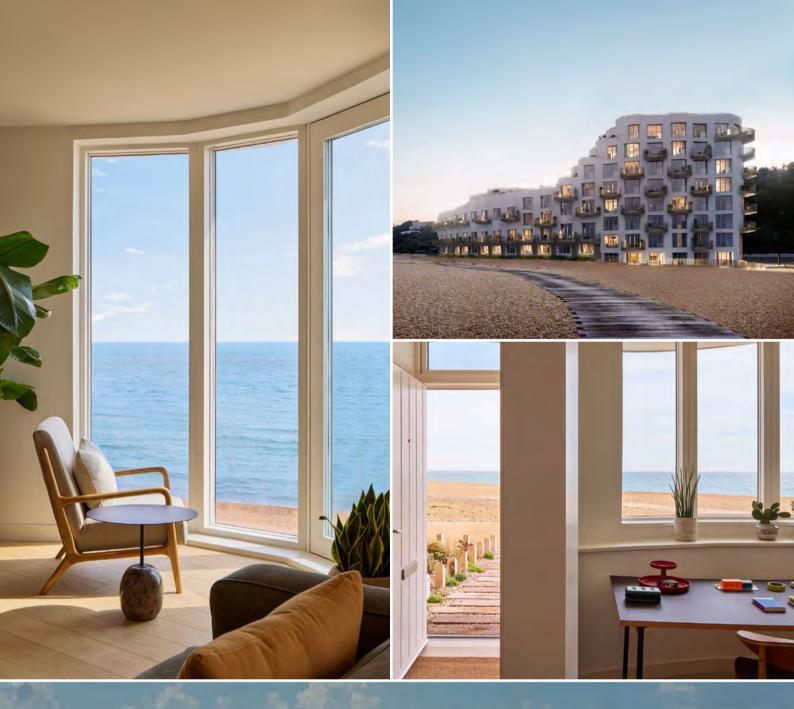






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UNDERSTANDING SECTIONS 24 TO 28 OF THE LANDLORD AND TENANT ACT 1954

The Landlord and Tenant Act 1954 (the Act) has long been a cornerstone of the legal framework governing commercial tenancies. Within this seminal piece of legislation lie various sections that outline the rights and obligations of both landlords and tenants.

Buss

Sections 24 to 28 outline provisions regarding the renewal of tenancies, offering essential protections and procedures for both parties involved. New commercial tenants need to familiarise themselves with the rights under the Act when a new lease is being granted.

The right to renewal is outlined in Section 24 of the Act, it establishes the right of business tenants to apply for a new tenancy upon the expiry of their existing lease. This provision grants tenants security of tenure, ensuring they have the opportunity to continue their occupancy of the premises for ongoing business operations. However, if these sections are being excluded by a lease, the tenant will not have security of tenure and will therefore lose the automatic right to renew the lease at the end of the term. Tenants may face the risk of losing the premises if the landlord decides not to renew the lease or offers less favourable terms upon renewal.

Section 25 outlines the procedural steps for both landlords and tenants in the renewal process. It specifies the timeframe within which a landlord must serve notice to terminate the tenancy or propose new lease terms. Likewise, it delineates the period during which a tenant may request a new lease or contest the landlord's proposed terms. If you have been served a notice under the Act, you should take the notice seriously and seek legal advice.



The landlord can serve a counter-notice under Section 26 of the Act, once a tenant has requested a new lease, the landlord can respond with a counternotice. This counter-notice can either agree to the tenant's request or propose alternative lease terms, including adjustments to rent, duration, or other conditions of the tenancy. It may go further and refuse a renewal tenancy on one of the grounds set out in section 30 of the Act. These include breaches of covenants in the lease by the tenant, landlord redevelopment or landlord self occupation of the premises.

Should the landlord and tenant fail to reach an agreement on the terms of the new lease, the Act provides for the parties to apply to the court to resolve the dispute. The court has the authority to determine the terms of the renewal lease, taking into account the interests of both parties, the terms of the existing lease and market conditions.

Sections 24 to 28 of the Act play a crucial role in balancing the rights of landlords to manage their properties with the need to provide tenants with security and stability. By establishing clear procedures for lease renewal, these provisions contribute to a more equitable and transparent commercial tenancy regime.

Whilst there has been talk of reform of this 70 year old legislation, the Act, particularly Sections 24 to 28, remains a vital piece of legislation shaping the landlord-tenant relationship in commercial premises in an attempt to promote fairness and stability in the commercial property market.

If you are in need of legal advice on any of the above, contact info@bussmurton.co.uk or call 01892 510 222.

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Events Programme



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With a mix of events held online and face to face across Kent, you're sure to find the right one for you.

Growth of Ashford Economic Development Seminar 2024

Tuesday 15th October 2024 Kent invicts Chamber, Ashford | 1:30pm - 4:00pm Members: Free to attand I Non-Members: 510.00 + VAT

Ashford Borough Council has a rich heritage but is also embracing growth with its ambitious plans for the future. Join us for an update on the key local developments as well as an update on new ventures coming to Ashford.

The seminar will focus on key issues surrounding the growth and current developments in and around Ashford. How these will affect commercial life, illustrating how the council intends to unlock major opportunities, deliver new jobs, housing, retail, business and cultural facilities along with timescales.

For all events and to book...

www.kentinvictachamber.co.uklevents

Cyber Security Conference

Wednesday 5th November 2024 Kent Invicta Chamber, Ashford | 5:30am - 12:30pm Members: Free to attend | Non-Members: F10.00 + VAT

This conference, in collaboration with Kent Police, will bring together industry experts, law enforcement, and business leaders to discuss the latest challenges and advancements in cyber security, with a special focus on the impact of Artificial Intelligence (AI) and other emerging technologies.

Learn how AI has impacted Cyber Security and put measures in place that you can implement in your organisation to make yourself more secure and hear about Cyber Threats in a modern society.



Chamber Connections

Thursday 17th October 2024, Mercure Dartford, Dartford Thursday 7th November 2024, Discovery Park, Sandwich (Sponsors Cafe Co 10:30am - 12:00pm



Members: Free to Attend | Non-Members: £30.00 + VAT (From November)

Join others for our very popular Chamber Connections Networking event and receive a warm welcome from your Chamber representative on arrival, who will be on hand to help you meet new members of the business community.

This informal event will give you an opportunity to promote your business and make invaluable connections with local businesses in Kent.

Kent Construction Focus Group



Tuesday 5th November 2024 | Tuesday 3rd December 2024 (Christmas Special) The Village Hotel, Maldstone | 7:30am - 9:30am KCFG Members: £22.50 + VAT | Non-Members: £32.50 + VAT

The KCFG group consists of companies in the Kent area involved in construction, such as architects, contractors, construction suppliers, and land agents etc. KCFG provides a one-stop-shop for access to local knowledge, expertise, and contacts within the land development and construction sector.

During the morning, you will enjoy a full English breakfast, followed by a presentation from our guest speakers.

Kent And Medway Manufacturing Focus Group

Wednesday 30th October 2024 | Wire Belt Company Ltd, Sittingbourne Free to Attend | 9:15am - 11:45am



Wednesday 27th November 2024 | Eastwall Manor, Ashford Free to Attend | 12:00pm - 2:00pm Topic: The FU's Carbon Border Adjustment Mechanism (CBAM)

Kent & Medway Manufacturing Focus Group (KMFG) is a networking and business group for Manufacturing & Engineering organisations across Kent and Medway offering unique access to peers and colleagues, sector specific information, advice and support.

KMFG is open to all organisations operating or directly supporting the Manufacturing and Engineering sector in Kent & Medway.

Virtual Business Networking

Tuesday 6th October 2024 | Tuesday 22nd October 2024 Tuesday 12th November 2024 | Tuesday 26th November 2024 Online via Zoom | 10:30am - 12:00pm Members: Free to Attend | Non-Members: £30.00 + VAT (From November



Each event will be an eclectic mix of conversation topics as we interview our guest business and encourage questions from the attendees, making sure we bring you the networking event you want to be involved in.

Conversations with our guest speaker will be followed by three breakout room sessions where attendees can delve deeper into this discussion, or discuss their own topic in more depth.

Events Summary

Virtual Business Networking Tuesday 8th October 2024 | 10:30am - 12:00pm Online via Zoom

Growth of Ashford

Economic Development Seminar 2024 Tuesday 15th October 2024 | 1:30pm - 4:00pm Kent Invicta Chamber of Commerce, Ashford, TN24 0LH

Employment Law Update

Future Changes To Employment Law Under The New Labour Government Wednesday 16th October 2024 | 8:30am - 12:00pm Kent Invicta Chamber of Commerce, Ashford, TN24 0LH

Chamber Connections

Mercure Dartford Brands Hatch Thursday 17th October 2024 | 10:30am - 12:00pm Mercure Dartford, Dartford, DA3 8PE

Virtual Business Networking Tuesday 22nd October 2024 | 10:30am - 12:00pm Online via Zoom

Kent And Medway Manufacturing Focus Group (KMFG) – Site Visit

Wednesday 30th October 2024 | 9:15am - 11:45am Wire Belt Company Ltd, Sittingbourne, ME10 3RF

Kent Construction Focus Group (KCFG) Tuesday 5th November 2024 | 7:30am - 9:30am The Village Hotel, Maidstone, ME14 3AQ

Cyber Security Conference Wednesday 6th November 2024 | 8:30am - 12:30pm Kent Invicta Chamber of Commerce, Ashford, TN24 0LH

Chamber Connections - Discovery Park

(Sponsored by Cafe Coulture) Thursday 7th November 2024 | 10:30am - 12:00pm Discovery Park, Sandwich, CT13 9FE

Virtual Business Networking Tuesday 12th November 2024 | 10:30am - 12:00pm Online via Zoom

Kent Invicta Chamber Business Awards 2024 Thursday 21st November 2024 | 5:00pm - 11:30pm Westenhanger Castle, Hythe, CT21 4HX

Virtual Business Networking Tuesday 26th November 2024 | 10:30am - 12:00pm Online via Zoom

Kent And Medway Manufacturing Focus Group (KMFG) Wednesday 27th November 2024 | 12:00pm - 2:00pr Eastwell Manor, Ashford, TN25 4HR

Christmas Special: Kent Construction Focus Group (KCFG)

Tuesday 3rd December 2024 | 7:30am - 9:30am The Village Hotel, Maidstone, ME14 3AQ

For all events and to book...

www.kentinvictachamber.co.uk/events





BOOCINGSNOWOPED KENT INVICTA CHAMBER BUSINESS AWARDS

THURSDAY 21ST NOVEMBER 2024 | WESTENHANGER CASTLE, HYTHE DRINKS RECEPTION 5PM - 6PM | DINNER / AWARDS 6PM - 10:30PM | DANCING 10:30PM - 11.30PM

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- BUSINESS OF THE YEAR
- CONSTRUCTION PROJECT OF THE YEAR
- EMPLOYER OF THE YEAR
- ENTREPRENEUR OF THE YEAR
- EXCELLENCE IN CUSTOMER SERVICE

- FAMILY BUSINESS OF THE YEAR 57
- INNOVATIVE BUSINESS OF THE YEAR 17
- MOST PROMISING NEW BUSINESS 57
- SUCCESS IN INTERNATIONAL TRADE 53
- SUSTAINABILITY & DE-CARBONISATION 57 **BUSINESS OF THE YEAR**



www.kentchamberawards.co.uk

London Gatwick helps Kent economy fly

News that passenger numbers at London Gatwick airport are continuing to rise and getting back to almost prepandemic levels was the big takeaway from the first West Kent Dinner, hosted by Kent Invicta Chamber of Commerce.

Held at Salomons Estate on the outskirts of Tunbridge Wells, the event saw almost 40 Chamber members receive the upbeat news from Richard Lennard, Economic Partnerships Manager at London Gatwick. Last year, London Gatwick handled 40.9 million passengers aboard 253,000 plane movements, once again making it one of Europe's top 10 airports. London Gatwick currently hosts 56 airlines which serve 230 destinations around the world.

The audience also heard from Harry Spencer, the firm's Commercial Director about the successful journey of Presence & Co, the residential and commercial property management company that was established in Kent and is now operating nationwide.

0

Tudor Price, CEO of Kent Invicta

Chamber, said: "This was the first of many small dinners and events we'll be hosting to bring together our West Kent members to discuss the key issues facing this part of the county and the businesses driving the local economy.

"It was great to hear about the positive impact that London Gatwick is continuing to have on the Kent economy and its exciting plans for the future."





This was the first of many small dinners and events we'll be hosting to bring together our West Kent members to discuss the key issues facing this part of the county and the businesses driving the local economy.













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Accredited by the British Chambers of Commerce (BCC), as a **MEMBER** you can gain access to several additional services.

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BLOG ARTICLES

Have you written or produced a blog that you feel would be of benefit for other businesses to read?

Check out our Blogs section on the website where Chamber representatives, members and high-profile business figures write about a range of topics.

MEMBER 2 MEMBER OFFERS

Did you know that you can benefit from exclusive special offers made available by other members? Look at what's on offer in the members area of the website.

BUSINESS LISTING DIRECTORY

The Business Listing Directory provides members with the opportunity to showcase their company to others.

THINKING BUSINESS MAGAZINE

The bi-monthly Thinking Business magazine is where a Chamber member can add a 250-word article.

If you have a question about how we can help, please email info@kentinvictachamber.co.uk



FIND OUT MORE ...

www.kentinvictachamber.co.uk



Positive partnership talks with Chancellor

The British Chambers of Commerce Director General called a meeting with Chancellor Rachel Reeves a "valuable opportunity".

After attending a meeting with the Chancellor, alongside other business group leaders, Shevaun Haviland said: "The meeting was a valuable opportunity to reaffirm our commitment, on behalf of the businesses across our Chamber network, to work in partnership with Government.

"We outlined our priorities for the Autumn Budget, recognising the public finance challenge. Boosting economic growth and investment is crucial, while maintaining a fiscal environment that protects the UK's business competitiveness.

"We welcome the Chancellor's pledge to work with us on plans for an industrial strategy and to boost infrastructure investment.

"We look forward to more discussions with the Chancellor and the Treasury team ahead of her statement on October 30th."



Positive picture on growth continues

The UK economy had a "good start" this year and the provisional data for Q2 shows that positive story is continuing, according to the latest GDP figures published by the Office for National Statistics (ONS).

Stuart Morrison, Research Manager at the British Chambers of Commerce said: "The UK economy got off to a good start this year, and the provisional data for Q2 shows that positive story is continuing. It's clear that a strong performance in the services sector powered growth in the quarter.

"Our research shows business confidence has improved in recent months and last year's shallow recession appears fully in the rearview mirror. However, without a boost in both business investment and export levels, future growth is likely to be restricted.

"Our latest economic survey shows the majority of firms (75 per cent) are still struggling to boost investment."

August's interest rate cut should give companies some "welcome breathing space, but further stimulus is needed", he added.

"For example, an industrial strategy that gives businesses greater certainty on the direction of travel and places green innovation at its core," he said.

"For many of our Chamber members who export, the picture remains challenging. The new Government has made a good start but more needs to be done to improve the trading outlook, particularly with our closest neighbour the European Union."



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Agri Tech Mission to the UK showcases opportunities for Dutch companies to grow their business in Kent

Locate in Kent and Growing Kent & Medway recently welcomed industry leaders, academics and innovators from across the UK and the Netherlands to the county to discuss opportunities for future trade collaboration and innovation.



The UK's thriving Agri-tech sector covers a broad range of categories from consumer-based apps and services, food processing and sustainable packaging to farming systems and research into the next generation of food and beverages.

Kent was the final stop of a three-day Agri Tech Mission, organised by the British Embassy in The Hague and the UK Government's Department for Business and Trade with delegates touring key Agri-tech regions of excellence across the UK.

This important trade mission set out to show the sizeable opportunity for Dutch companies in the Agri-tech sphere to grow their business by investing or increasing their investment in the UK, as well as highlighting the very latest UK technological innovations seeking to address challenges including climate change.

In Kent, that included a tour of NIAB's East Malling site, a world-class centre of excellence for applied research and innovation in commercial horticulture. This introduced delegates to research projects using AI and machine learning for the early detection and prevention of pests and diseases in orchards and vineyard.

At Discovery Park in Sandwich, delegates toured the labs of two Agri-Tech businesses located at the science park campus. These included Harmoniz Seeds, which recently opened a new demonstration greenhouse in the Netherlands and research and experimental development biotechnology business, Ventera Bio.

Nick Fenton, CEO Locate in Kent, said: "This was an opportunity to showcase Kent and Medway as a key region for food and drink innovation for the UK and to build new connections for future collaboration and investment. "We were able to share how Kent and Medway is making a significant contribution to a British success story, supporting a food and drink sector that adds $\pounds104.4$ billion to the UK economy. That story is built on strong heritage and partnership - and there's much more to come."

Dr. Nikki Harrison, Director for Growing Kent and Medway, said: "Through this Mission, we were able to showcase the sizeable investment opportunities for Agri-tech businesses in Kent and Medway.

"As well as being home to some of the largest horticultural producers in the UK, our cluster of cutting-edge research facilities and specialists, funding and business support means our region is an attractive option for innovative businesses looking to grow."

Chiara Poulteney, Senior Investment Advisor, British Embassy, The Hague, said: "The Department for Business and Trade is thrilled to have spearheaded this AgriTech mission from the Netherlands to Kent, a region with deep historical and economic ties to the Dutch. As key innovators in sustainable agriculture and horticulture, both the Netherlands and the 'Garden of England' have long recognised the importance of collaboration in shaping the future of food production.

"The Netherlands is a leader in sustainable agricultural technologies, such as precision farming, water management, and greenhouse efficiency, and Kent has embraced these technologies through partnerships, research collaborations, and pilot programs. By fostering stronger partnerships, we can drive innovation, improve efficiency, and build resilient agricultural systems that benefit both our regions and beyond.

Mayer Schreiber, CEO of Discovery Park, said: "Discovery Park is a major hub for innovation, hosting over 160 companies ranging from global corporations to dynamic start-ups. Among these is Grow Up Farms, a pioneer in the vertical farming industry, creating pesticide free salad leaves for consumers across the UK.

"With our cutting-edge facilities, strategic location near London and with easy access to transport links to Europe, Discovery Park is perfectly positioned to foster further growth and innovation in the Agri-tech sector.

"Welcoming industry leaders from the UK and the Netherlands is crucial for fostering partnerships and creating new opportunities in this field. We welcome the UK Government's efforts in promoting trade missions to Kent, which will help support the local economy, create jobs and cement Discovery Park's position as a global hub for innovation and technology."

Why is October 2025 crucial for your business?

Nothing lasts forever, not even good software and in this era of critical IT attacks and cyber scams, updates on phones, tablets and computers keep coming. Annoying as they are, they are all aimed at protecting the way we live our lives online.

On Oct. 14, 2025, Microsoft will officially end public support for Windows 10:— no more software updates, security patches, technical support for your Windows 10 computer, even if you think it's working fine.

Your PC will be vulnerable to viruses and other security issues, with your data being at risk.

Some features and apps that seem to have been removed include Paint 3D, Skype, OneNote and 3D Viewer.

- The upgrade will support the new use and development of, such as Ai, machine learning, and enhanced security protocols.
- Newer operating systems are built with more advanced security features to protect against the continually evolving cyber threats.
- Modern operating systems incorporate a zero-trust security model, which assumes that threats could be both inside and outside the network, requiring continuous verification.
- A modern user experience, Windows 11 offers a refreshed user interface, new productivity features, and better integration with Microsoft services like Microsoft 365 and Azure.

The changes are likely to require potential staff training so this is to be taken into consideration, along with compatibility reviews for printers etc.

Within business, we are all on the treadmill of fostering innovation so it's a case of hold on and keep up. There is no getting away from this so make sure you know October 2025 is the deadline.

And don't even get me started on the planned retirement of analogue phone lines!"

For more information visit: www.jjsystems.co.uk/



Welcome to our new members

Andrew Wenham Limited T/A Andrew Wenham Not Just Travel

Tunbridge Wells 07775 294773 notjusttravel.com Personal travel expert

Balfour Beatty

Ashford 07526 511371 balfourbeatty.com Leading international infrastructure group

Blossom Home Care

Canterbury 01227 851151 blossomhomecare.co.uk Premium home care services

Centa Co - Medway Day Care Centre

Chatham 07799 890635 centa-co.uk Day centre providing adult learning disability support

City Contractors Ltd

Rochester

01634 616745 city-contractors.co.uk Specialising in air conditioning, facilities and mechanical systems within the building services sector

D2 Facilities Ltd

Chatham

01634 713000 d2facilities.co.uk Providing a wide range of building maintenance and facilities management services to commercial, industrial and public sector clients

DBSJ

Canterbury 01227 723080 dbsj.co.uk Interiors fit-out contractor for the office, retail, and hospitality sectors

Fuzzy Logic

South East 07543 601174 fuzzy.studio Commercial content creation

Guscott Heating Services

Rochester 01634 477023 guscottheating.co.uk Innovative heating solutions

Hayer Travel

Gravesend 07773 102520 hayertravel.co.uk Personal travel consultant

Hedge Recruitment Group Ltd Hythe

07399 771630 Staffing and recruitment

Hermione Sihukai Business Strategy Ltd

Kent & Virtual

07900 756489 turnaroundbusinessmentor.com Dedicated to collaborating with entrepreneurs, CEOs, solopreneurs and start-ups to enhance their missionbased businesses. Focusing on aligning, developing and curating strategies to ensure outstanding success

Holding On Letting Go

Rochester 0344 561 1511 holg.org.uk Bereavement support for children, young people and their families

Homelee Investments

West Malling 07932 222010 homeleeinvestments.com Off-Market investment specialists

insight6

Swanley 07545 045037 insight6.com Customer experience (cx) specialists. Providing tools and services for cx reviews, training, online feedback, and focus groups. Organisers of mystery shoppers

Kent Family Medical

Maidstone

01732 792424 kentfamilymedical.co.uk Private GP and healthcare

Leverets Advocacy Ltd

Canterbury

01732 455505 leveretsgroup.co.uk A streamlined and competitive litigation service built on exceptional experience

London Gatwick

Crawley

0344 892 0322 gatwickairport.com Airport







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07931 795841 maidstonedigital.co.uk Innovative design, development and marketing agency

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Tunbridge Wells 07903 069799 mattadamsoncoaching.com Specialising in helping clients regain control of their career through my purpose and value-led coaching programme

Open House Estate Agents Kent

07585 920733 onlineestateagents.org.uk A national network of local estate agents

Phoenix Plumbing and Heating Solutions Ltd

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Platform 26 Ltd

Chatham

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Plugg

London

07946 074377 plugg.live Online recruitment service for the construction industry



Premier Recruitment Group Dartford

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Reef Financial Consulting Ltd West Malling

01732 753344 reeffc.com Providing clear and professional financial advice in a variety of areas

Renola Technology Ltd Ashford

07494 146191 Retail sale of telecommunications equipment

Rotary International District 1120 Kent

01797 360901 romneymarshrotary.co.uk A group who seek to make a difference within their local communities and throughout the world, through fund raising and local community activities

Seniors Helping Seniors (Medway) Gillingham

01634 578590 seniorshelpingseniors.co.uk Home care services helping seniors to continue to live independent lives by taking care of day-to-day tasks that become challenging



Sirius Search

Maidstone

01732 897620 sirius-search.co.uk Specialists in recruitment for HR, talent and L&D

Staying the Path

Herne Bay 07792 528808 stayingthepath-therapies.co.uk Small business consultant and coach

TASK4 SOLUTIONS

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07497 354883 task4group.com A growing dominator for contingent and permanent workforce solutions within the UK

Westmount360

Orpington

0203 582 5260 westmount360.com International PR marketing communications agency

Why Not Fix Ltd

Folkestone 07734 733976 whynotfix.co.uk Specialist device repairs

YODX Fulfilment & Logistics

Canterbury

01227 852760 yodx.co.uk Storage, order fulfilment, inventory management, shipping solutions and returns management

Last Word

Rebecca Smith CEO Social Enterprise Kent

As CEO of Social Enterprise Kent (SEK), Rebecca's role involves close collaboration with a wide spectrum of voluntary, community,

and social enterprise organisations (VCSEs), alongside local authorities and funding partners. This collaborative effort is geared towards implementing and successfully delivering a diverse range of projects that contribute to the growth and development of individuals and businesses in communities across Kent.

On the weekends you'll find Bec on the side of a football pitch, cricket field, or roller hockey arena cheering on her sport-mad boys.

What was your first job and what was the pay packet?

Checkout chick in the local supermarket in my small Australian town. I got around \$80 which made me feel very grown up and independent!

What do you always carry with you to work?

Laptop, SEK notepad, my favourite pen.

What is the biggest challenge facing your business?

Planning for an uncertain future and navigating a business in a time when everyone (including our Public Sector colleagues) is feeling financial pressure.

If you were Prime Minister, what one thing would you change to help business?

Review internal governmental budgets to reallocate funding where it was most needed – to help people and communities to thrive.

What can you see from your office window?

People coming and going on Margate High Street. There's never a dull moment!

If you could do another job, what would it be?

I love sport (I'm Australian, it's in our blood...) and biomechanics, and when I was growing up, I had always wanted to be a physiotherapist.

As a businessperson, what are your three main qualities?

Kindness, forward thinking, fast acting.

What was your biggest mistake in business?

Not costing a project correctly which lost us money... (Not too much thankfully!) It taught me a lesson about thorough budgeting.

What advice would you give to aspiring entrepreneurs?

Be brave; listen to your colleagues and friends but have the courage of your convictions; plan 2-3 years ahead if possible.

Who do you most admire in business?

I have the privilege of working with many other local Kent social enterprise and charity leaders, and I admire them so much. We are navigating in some of the most difficult times we've seen in our lifetimes.

New appointments to help lead manufacturer into next chapter of growth

SICO Europe Limited (SICO Europe) is pleased to announce the new appointments of Alex Ferguson as Managing Director and James Ross as Sales Director. These promotions from within mark SICO's commitment to growth and excellence in the European market.

With global headquarters in Minneapolis, USA, SICO Europe is one of many business units throughout the world which designs and manufactures commercial furniture for the education, hospitality and events industries. Founded in 1951, SICO Inc. sells products globally, with SICO Europe being the second largest business unit globally, with offices and production facilities in Lympne, Kent.

Alex has been a dedicated member of the SICO team for 10 years. He has advanced through various roles, including Manager of Finance and most recently Finance Director. Alex's extensive experience and profound understanding of the business have equipped him with the skills and vision needed to lead SICO Europe into its next chapter.

James, who joined SICO Europe five years ago as Head of Sales, has consistently demonstrated strong leadership and a proven track record. His promotion to Sales Director reflects his ambition and passion for SICO's vision.

Brachers bolsters private client team with new tax and trusts specialist

Brachers law firm, based in Maidstone and Canterbury and a Patron of Kent Invicta Chamber, has appointed a new tax and trusts specialist to strengthen its private client team.

Joining with more than 18 years' experience, Miranda Wood is Senior Tax Manager and brings a wealth of expertise related to trusts and tax issues. Miranda's specialisms include the management of trusts, advising trustees, trust taxation and compliance, and tax planning.

Miranda will work closely with Trusts Director Justine Sloover and the wider Private Client team to support clients with their wealth and succession planning requirements.

Justine Sloover said: "We are pleased to welcome Miranda to the team. Her reputation precedes her as a tax and trusts expert, and she is respected for her ability to advise clients clearly on what is often a very complex area of law. We look forward to the positive impact Miranda will bring to Brachers and our clients."

Miranda added: "I'm delighted to be joining Brachers' Private Client team, which is esteemed by clients and their professional advisors, and highly ranked in the Chambers and Legal 500 legal directories. I look forward to working with the team and our clients."

Brachers holds a band 1 ranking in the prestigious Legal 500 directory for personal tax, trusts and probate (Kent, Surrey, Sussex). The directory notes the "highly regarded" team are "efficient, knowledgeable and diligent" with "an in-depth understanding of trusts spanning trust structures and offshore trust exposure as well as tax-related matters."



In their feedback to the Legal 500, one client remarked: "Brachers has the personal touch, listening carefully to clients' needs in a friendly, sensitive and helpful manner. It has a wealth of experience, gathered over many decades, and is highly regarded by its local clients in Kent. Such loyalty from locals is reassuring."

Miranda will be based at the firm's Canterbury Office.

Boys & Maughan is delighted to announce the appointment of two new trainee solicitors

Following an internal application process, Boys & Maughan selected Orla Priston and Ihcene Khalfi for training contracts (now referred to by the SRA as Qualifying Work Experience or QWE) which started in September.

Orla attained her first-class LLB at the University of Kent Law School in 2022. She joined Boys & Maughan on a summer placement in 2021 and initially worked with the firm for one day a week, combining work and study. Currently a paralegal in their Margate conveyancing team, Orla transitioned to full-time in 2022 and has been promoted four times over the past two years.

Onla is also to smallfulia 0000

Orla is due to qualify in 2026 and is following the SQE (Single Qualifying Examination) approach to qualification.

Ihcene Khalfi is also pursuing qualification through the SQE and obtained her law degree from the University of Kent in July 2023. Ihcene expects to qualify in 2026.



L to R Orla, Andrew, and Incene outsid the office in Castle Street, Canterbury.

Based at their Canterbury St George's Place office, Ihcene has been steadily advancing, with the training contract role marking her third promotion in the last 12 months. Incene began her career with Boys & Maughan after attending their annual Kent Law School insight afternoon and applying for a summer internship.

Andrew Baker, Senior Partner at Boys & Maughan, said: "Orla and Ihcene have demonstrated high levels of commitment, skills and client care. On behalf of our partners, I would like to congratulate them on their progression toward qualifying as solicitors and wish them well with the challenges ahead.

"Investing in the lawyers of tomorrow and cultivating homegrown talent is crucial to ensuring that we have the best skillset across all our legal services.

"We have a strong cohort of local law graduates and many of them value the experience of working for a firm after completing their degree. It allows them to make informed decisions about their future paths and they don't incur any more debt as they take the first steps in their legal careers.

"Some of our graduates are eager to quickly pursue becoming a solicitor and others choose alternative routes such as becoming a Chartered Legal Executive or Licensed Conveyancer. Our programme also supports those who wish to gradually obtain more experience or focus on work-life balance after years of study."





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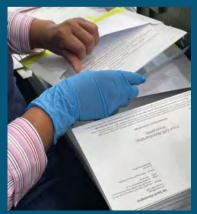












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