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Official Magazine of Bedfordshire Chamber of Commerce

Spring 2019

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BUSINESS focus

Official Magazine of Bedfordshire
Chamber of Commerce

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Welcome to the first edition of Focus for 2019

While I promised myself I wouldn't mention the dreaded B-word, it's something that's impossible to avoid. So, let's make this as brief as possible.

The preceding months have been fraught with political infighting, frustrating showmanship, and a lack of clarity surrounding our trading relationships with the EU. Brexit, in all its glory, is threatening business sentiment and, as a result, current investment and employment plans.

The British Chambers of Commerce (BCC) – with your input – has been working tirelessly on behalf of its members to influence the Government into providing clear and honest answers to our practical questions; those needed to plan and prepare for any of the potential eventualities. However, at the time of writing this, it seems we're no closer to finding out which outcome that might be and what that will look like.

Bedfordshire Chamber of Commerce has strived to provide members with useful and applicable information. If you haven't already downloaded our resources, you will find our Business Brexit Checklist and Risk Register at www.chamber-business.com/documents.

Now that's out of the way, we can get back to the primary focus of this magazine: skills. Our most recent quarterly economic survey highlighted a rise in labour shortages within the UK. Plus, businesses in the process of recruiting report difficulties in the finding the right staff with adequate skillsets. People and skills are the most important asset for any business. Attracting and retaining the right talent is a shared challenge among our members and this can significantly impact business growth.

Bedfordshire Chamber of Commerce is currently looking to revamp their business manifesto for 2019 and I welcome your views on how skills shortages are impacting your company's growth prospects. Together, we can put this at the heart of a manifesto for Bedfordshire and endeavour to build a brighter future for all businesses of Bedfordshire.

Justin Richardson

Chief Executive



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Jeremy Brockis
Chairman of Bedfordshire
Chamber of Commerce

The Chairman's View

As I write this we are barely two months away from Brexit. Our politicians continue to stand on their principles and/or seek to make selfish political capital (often at the same time), whilst business and the rest of the country i.e. those who are actually going to have to live in this mess, still have no idea what to plan for.

Whilst businesses are doing what they can to prepare for the uncertainty (setting up EU-based subsidiaries, for example), it is difficult for many to justify spending meaningful sums on something that may/should not happen. Restoration playwright and poet William Congreve said: **"Uncertainty and expectation are the joys of life. Security is an insipid thing."** Frankly, I wish life was more insipid!

The business environment continues to be mixed. Many are clearly waiting to see what happens to our relationship with the EU before making meaningful investment. The announcement by Scapa UK of the closure of its plants in Dunstable and Luton is clearly unwelcome news for both the workforce and the local economy. On the other hand, November 2018 (the latest date for which figures are available) saw 32.54 million people at work in the United Kingdom, more than ever before. The employment rate is at a record high, in excess of 75%. The unemployment rate is only just over 4%. This is great news, even if it does mean that wage pressures are increasing and many businesses are suffering from the skills shortage, a problem that Bedfordshire's proximity to London only exacerbates. Such a situation does not seem likely to change in the near future, regardless of Brexit, and some businesses may finally be forced to invest more to maintain competitiveness.

There has also been some great news recently from the aviation industry. In Bedford, Hybrid Air Vehicles have been given a lift (sorry, couldn't resist the pun) with the go-ahead to move to production of a commercial aircraft. In addition, the three year £160 million upgrade at London Luton airport has now been officially opened, the increased capacity allows Luton to welcome 18 million passengers by 2020. It is the fastest-growing London airport and Luton Borough Council plans further expansions in a bid to attract up to 38 million passengers annually by 2050. The new £225 million DART rail link is scheduled to open in 2021, which will greatly assist with the expansion.

Life goes on, despite the Brexit chaos, as it must do. We cannot stand back and do nothing, even if our politicians prefer to ignore their responsibility to keep the country going.

"The business environment continues to be mixed. Many are clearly waiting to see what happens to our relationship with the EU before making meaningful investment."

Mental health in the workplace - a parity of esteem

Mental health illness costs UK businesses an estimated £34.9 billion every year, and around 15.8 million days of UK sickness absence were caused by mental health issues in 2016.

Mental Health First Aid (MHFA) England is a community interest company established in 2009. The mutual goal among campaigners and MHFA instructors is to introduce a parity of esteem, and elevate Mental Health First aid to the same status and importance as physical first aid, with a focus on also creating a culture of openness and wellbeing.

We spoke with Dawn Miller Donkin a MHFA instructor and director of Edu-c8 Mental Health & Wellbeing along with mental health campaigner and activist, Natasha Devon MBE to try and better understand the political and social positioning of the mental health within our society.

How can we help small businesses with limited finances offer mental health training? should it be government funded?

Natasha: I should state that the law change we are calling for only asks for parity. Very small businesses do not legally have to have any members of staff trained in medical first aid and similarly, there'd be no obligation for mental health first aid. The cost of the course is per delegate and the idea is you have a certain ratio of first aiders to staff - therefore the smaller the business, the lower the cost.

What would you say to someone suffering in silence and anxious about approaching their employer/boss regarding a mental health issue?

Dawn: Find out what support networks are available through your employers. Many organisations have Employer assistant programmes, and your Human resources department should be able to offer support and guidance. Other sources of support may also include ACAS for work-related issues or concerns, the Samaritans, MIND and MHFA England websites all have excellent resources and information. Seek professional support through your G.P.

What advice would you give to employers themselves in terms of taking care of their own mental wellbeing?

Dawn: It's about getting that home and work-life balance. We all lead very busy, stressful and competitive lives. Take time out for yourself through regular exercise, reduce caffeine intake as it can act as a stimulant, have a balanced diet, live life mindfully, connect with people, set and have goals to look forward to. Remember a good employer who looks after their workforce will have a workforce that will look after them!

It is well documented that men with mental health issues are less likely to seek help than women, how can we address this in the workplace? Natasha: If you talk to the charity CALM, who were specifically created to support men with their mental health, they'll tell you that men are less likely to book an appointment with, for example, a therapist, so the key is to bring the support to them.

If you would like to enquire about MHFA training in your workplace, please visit Edu-c8's website, or call 0330 333 9244.



Mental health campaigner and activist, Natasha Devon MBE



UK Export Finance

UK Export Finance's mission is to ensure that no viable UK export fails for lack of finance or insurance.

Last year they worked alongside over 70 private lenders and credit insurers, providing £2.5bn of government-backed support across 75 countries – at absolutely no cost to the taxpayer. In addition to the private sector, they also work closely with the Department of International Trade, the Treasury and British embassies and consulates around the world.

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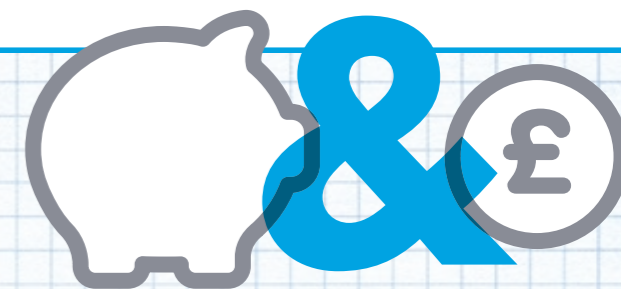
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To check if you could be eligible for UKEF support, visit www.great.gov.uk/get-finance for a free consultation.



Quarterly Economic Survey Report

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

Our latest results have been published and the outcome for Q4 2018 indicates a subdued economic landscape with business confidence remaining in line with the previous quarter. 55% of respondents believe turnover will increase over the next 12 months with 45% expecting their profits to improve.

There was a decline in UK sales and forward orders that was in line with the national results - underlying the impact current levels of uncertainty are having on a stalling economy.

Overseas sales and export orders saw improvements with 87% seeing sales improve or remain constant compared to 84% in the previous quarter.

Local investment intentions for plant and machinery and cashflow improved in the quarter bucking the national trend.

The Bottom Line

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

Big squeeze on firms from recruitment, prices and cashflow

Responding to the results, Dr Adam Marshall, Director General of the British Chambers of Commerce, said:

"The UK economy is in stasis. While it's not contracting, it's not growing robustly either. Throughout much of 2018, UK businesses were subjected to a barrage of political noise and drama, so it's no surprise to see firms report muted domestic demand and investment. In this new year, the government must demonstrate that it is ready to act to turbo-charge business confidence."

"With little clarity on the trading conditions they'll face in just two months' time, companies are understandably holding back on spending and making big decisions about their futures. The government's absolute priority now must be to provide clarity on conditions in the near term and avoid a messy and disorderly Brexit. Business communities won't forgive politicians who allow this to happen, by default or otherwise."

"Brexit is hoovering up all of government's attention and resources, but it's far from the only cause of uncertainty. Given the magnitude of the recruitment difficulties faced by firms clear across the UK, business concerns about the government's recent blueprint for future immigration rules must be taken seriously - and companies must be able to access skills at all levels without heavy costs or bureaucracy."



Dr Adam Marshall, Director General of the British Chambers of Commerce

Business is done better together.

You don't have to run your business on your own

We're dedicated to getting you exactly what you need to make your business fly. And while there are sure to be challenges ahead, your membership will give you access to a network that has a wealth of expertise and support to share. That's really what Business Togetherness is about.

- Raise Your Profile
- Go Global
- Networking & Events

Any business, any size, we know and understand the pressures and ambitions your business has. Imagine what you could achieve being part of a local, national and international business community.

Find out how we can help your business at www.chamber-business.com

Get in touch.

Phone us: 01582 522448 Email us: membership@chamber-business.com



Chamber Events

You'll find plenty of opportunities to connect with other Bedfordshire Chamber of Commerce members and local businesses at any of our upcoming events in 2019. With such a variety you're bound to find an event that suits your schedule and provides your business with ways to develop even further.



Meet the Neighbours

Wednesday 13th March, 12noon – 2pm

The Sharnbrook Hotel, Sharnbrook

Members Only: £17.00 + vat

Business doesn't recognise borders, which is why you should join us for a great event where you can promote your businesses to like-minded business people from neighbouring areas Milton Keynes and Northamptonshire. This is your opportunity to meet with up to 90 different business people in an informal atmosphere with speed-type networking and a light lunch. Make sure you bring plenty of business cards and be prepared for a fun and fast approach to networking. Maximum of 2 people per company.



Connect Over Coffee

Tuesday 26th March, 9.15am – 11am

Bedfordshire Fire & Rescue, Dunstable

Free of Charge

The Chamber invites you to our informal Coffee Morning. This event will give you the chance to explore the various services available to your business through your membership and to network with other new and existing members. Your membership can benefit your whole business – why not bring colleagues with you?



Connect Over Coffee

Thursday 9th May, 9.15am – 11am

Marsh Farm Futures, Luton

Free of Charge

The Chamber invites you to our informal Coffee Morning. This event will give you the chance to explore the various services available to your business through your membership and to network with other new and existing members. Your membership can benefit your whole business – why not bring colleagues with you?



Network With Your Neighbours

Wednesday 15th May, 4pm to 6pm

Jordan's Mill, Broom

Members: £7.00 + vat

Non-members: £11.00 + vat



We have linked up with Cambridgeshire Chamber to give you the chance to extend your networking horizons over county boundaries. We know your time is precious, so this snappy and dynamic event is aimed at giving you maximum impact with minimum time out of your business. An effective way of generating new business leads, raising your company profile and promoting your services or products. At this event you will also get to enjoy a homemade cream tea.

Summer Members Reception

Thursday 20th June, 5pm – 7pm

Forest Centre, Forest of Marston Vale

Free of Charge – Members Only

Here comes Summer! And we would like to invite you to our annual Members' Summer Networking Reception. Grab the chance to make those all-important connections and enjoy a hog roast with all the trimmings in beautiful surroundings. Your Chamber team will be on hand to make those important introductions and update you on current benefits and services.

Connect with Businesses and Raise Your Profile with Event Sponsorship

For full details on the sponsorship packages available in 2019 email events@chamber-business.com or call Paula on 01582 522316.

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Comment

SKILLS: THE REAL DEAL

The incentives, initiatives and motivations to consider when looking to increase the skills base of your workers.

Renewing and replenishing skills is an essential part of keeping your business relevant, forward-moving and evolving; but more than that, it actually makes the job more appealing to those it benefits most – the employees. And yet, when you ask a staff member their thoughts on 'skill training', 'behavioural analysis' and 'maximising efficiencies', you may see their eyes quickly glaze over.

The truth is, addressing skills, hosting training sessions and constructing improvement plans will never get your team members rushing for their notepads and pens, but done well, the effect can be profound.

Whether you have decided to train in-house, or are using external expertise as a method to deliver a showcase of new ideas and skills, the first step to addressing the need for anything new is to take your staff out of their usual environment. A training session should be free of day-to-day work and other distractions, and should only ever involve staff directly at the centre of a new initiative.

Team-building days are the perfect platform for a rapid rebuild of old skills or construction of new idea, since they place a fun element behind what, ultimately, is a serious project.

And in your opening address, it's always worth reminding staff how valued they are, referencing the positive impact of their current output. The phrase 'flattery will get you everywhere' was arguably invented for business, as it's relevant across every part of the process, from those at the frontline of a product or service, right through to the customer experience. And of course, flattery should always factor in confidence-building, empowerment and trust.

Buy-in and engagement are both pivotal to any skills awareness initiative, so interaction, communication and feedback must be encouraged at every turn – only that way will you know the messages you're firing are being picked up on.

And to make skill training efficient, the process must have an intention, a start point and a goal that you are looking to hit. With those three parameters in place, staff will understand not only the need to enhance skills, but can themselves judge how they are doing.

Consider humility too as part of what you are trying to build. No-one likes to feel they are being talked down to, so if you, as a manager, can introduce your own objectives to improve upon, so too should staff want to build their own skill-base. And by encouraging them to train, support and assess each other, they will feel answerable to their work peers as well as themselves. Employers often find it a fine line between the benefit of mentors and the feelings of resentment that can build when they feel they are being judged by their equals – it's for you to assess the type of workforce you have any whether for skill elevation they would be receptive to team-mates' feedback.

As for the learning and adoption of new skills, it's fair to say in our formative school years, our development was never a 'one size fits all' operation; so nor should it be when we are adults, either. To emphasise that, each staff member should have their own bespoke Personal Development Plan, with individual adjustments and improvements they are tasked to make. And allow employees the time to adapt to new ideas by stripping out excess, wastage or inefficiencies from their current workload. The idea of

swapping old ideas for new ones is a lot more appealing than simply burdening staff with additional tasks to the ones they have at present.

Of course, let's not be so naïve to scoot over the one thing that motivates staff more than anything else. It's not a day at an outward-bound retreat completing team-building exercises, it's not even that human emotion of self-satisfaction – it's money. Skilled trainers will say elevation of skills is a natural part of retaining employment, and there shouldn't be any need to incentivise beyond that; but some companies do put forward achievement-based targets based on the fulfilment of new skills initiatives, and the buy-in to these ideas is, as you would expect, usually higher than reward-removed skill training.

If you're keen to reward those who embrace new ideas best, perhaps look to zero- or low-cost methods. Offering extra holiday time is an effective method, while something as grand as a posh meal and night away in a hotel for your employee and their partner is strongly incentivising, yet may only set you back £200.

In truth, incentives are only one side of the equation when it comes to the responsibility we have as employers to ensure we're constantly seeking to improve the skills our staff possess. Whether the expense is financial, time-based with a day out of the office, or even work-based in the sense of putting in place a schedule of assessment where you will repeatedly revisit staff skill targets, the question is never 'can you afford to?', but rather, 'can you afford not to?'.

Global Success

As Peli BioThermal's global expansion continues to gather pace, the Bedfordshire-based business unveils plans to extend its worldwide network significantly in 2019 ...

As one of the largest employers in Leighton Buzzard, Peli BioThermal continues to expand its global operations. With its award-winning, innovative temperature-controlled packaging solutions successfully serving the pharmaceutical and life sciences sector, the company continues its rapid expansion, bringing benefits to Bedfordshire and beyond.

Fiona Adams, Director of Worldwide Finance – BioThermal Division, said: *“At this site we design and manufacture a wide range of market leading single use temperature-controlled shippers, which are used throughout the world by the largest pharmaceutical companies on the planet.”*

“We have invested money in creating one of the best thermal testing laboratories in the industry, which means we can carry out extensive testing of our products to industry or customer specific standards.”

In the past year there has been a number of significant business developments at Peli BioThermal, including the rapid expansion of its Crêdo™ on Demand rental program and the company's growing, global footprint of network stations and drop points.

The ongoing developments benefit Peli BioThermal's global customers, who represent eight of the top 10 pharmaceutical manufacturers worldwide.

During 2018 Peli BioThermal increased its temperature-controlled container fleet size by 90%, while increasing its revenue by 90% and the latest developments see the Bedfordshire based company well positioned to further accelerate its growth in 2019.

The growing footprint of network stations and drop points are planned to exceed 100 sites by early 2019, representing a significant investment to support the continuing worldwide growth within the pharmaceutical and biomedical industry.

Fiona added: *“Our Design and Quality Assurance teams ensure our products are kept at the forefront of what is a fast changing, dynamic industry. We have worked with the Bedfordshire Chamber of Commerce closely and recognise their help and assistance to our business.”*



Peli BioThermal's Paul Terry, Director of Sales EMEA with Fiona Adams, Director of Worldwide Finance – BioThermal Division at Buckingham Palace reception for Queen's Award winners



Delegates at Peli BioThermal's Global Distributor Conference tour facilities



Andrew Selous MP during a visit to Peli BioThermal with Ray Crane, Operations Director and Engineering Manager Karen Adams



Karen Adams, Fiona Adams and Paul Terry with Andrew Selous MP



The Great North Air Ambulance Service (GNAAS) utilises Peli BioThermal products to protect blood products

Peli BioThermal has operated in the county for over a decade and currently employs more than 100 workers at its Leighton Buzzard base providing a comprehensive range of single-use and reusable thermal packaging solutions, validated performance plus logistics and engineering consultation services.

Service markets including pharmaceuticals, biotechnology, diagnostics/ vaccines, medical devices, blood supplies, military and government, its innovative products provide protection to keep pharma and bio products at a controlled temperature during transport locally and globally as products need to arrive at their destination in perfect condition. Variations in temperature can destroy vital vaccines and medicines rendering them useless.

In terms of famine relief, crisis and conflict zones, being able to supply product, often 'off the shelf', to challenging or remote locations, quickly and efficiently is critical in the preservation of life.

Peli BioThermal's exports are driven by the global pharmaceutical industry. It's achieved sales revenue growth of 153% over the past three years with new product groups introduced into its UK manufacturing, including Chronos™ Advance, Crêdo™ Cube and CoolPall™ Vertos.

The company's strong customer base and excellent customer focus has helped contribute to its ongoing success alongside agile warehousing and production with a focus on quality throughout the organisation. The company is also the recipient of two Queen's Awards for Enterprise: International Trade in 2018 and Innovation in 2017.

Its European HQ in Bedfordshire has undergone significant investment and development. A successful factory reconfiguration was the result of a £250,000 investment, which included the introduction of a new UK Service Centre, new and relocated automation equipment and product focused assembly cells.

Ray Crane, Operations Director, added: *“We have a very strong safety culture at Peli BioThermal and this is always the first priority in everything we do.”*

“This is reflected in the fact we've had zero reportable accidents over the last 10 years, minor first aid requirements reducing year on year and an overall excellent safety record given the rapid growth, recruitment and shop floor changes over recent years.”

The company prides itself on buying from local companies where possible and focus on local assembly, set up in conjunction with its agents and distributors to help reduce the need to ship product around the world and encourages local labour content and flexibility of supply.

For more information contact Peli BioThermal by telephone on 01525 243770 or visit www.pelibiothermal.com



The Peli BioThermal team and VIP guests celebrate the company's second successive Queen's Award for Enterprise win

WHAT'S IN A WORD?

A look at the words you should be using when it comes to involving, inspiring and empowering those around you in the workplace.



As humans, our use of language and the ability we have to adapt and change the way we speak – and often in a split-second – is, frankly, incredible. From the very moment we learn to talk, our positioning of language to audience and environment becomes a finely-honed, elegantly crafted skill that tests our intellect to the maximum.

By the time we arrive at the workplace, our social interaction through language is so refined that we might think we have perfected the art in its entirety. Yet recent research from a leading US business school revealed that an adaption of the language we use, so that we were perhaps altering just 0.1% of our vocabulary (one word in a thousand), could have a positive impact that extends to anything up to a 10% increase in business revenue.

That's because so sensitive are we to the actions and words that others bestow upon us – particularly in the work environment – that even very subtle changes to how we address, and are addressed, can have a dramatic effect.

As business leaders, of course, the onus is on us to set the standard when it comes to how language is used in the office. While management styles vary, and despite the fact different industries adopt varying levels of verbal etiquette, any workplace can benefit from making our use of language as efficient and inspiring as possible.

1 Keeping up appearances

Email has made our business lives so easy when it comes to liaising with staff in different offices or even different countries. And yet, the ease with which we can 'do business' without actually speaking does make our inboxes the most profound roadblock to communication in modern business. The most inspiring words are always those delivered in person, so if a colleague is a walking distance away, go for a stroll.

2 Variety is the spice of life

We can all reel off a list of 'vanilla' words. Their overuse across generations has ripped any lasting inspirational power from them, and avoiding them is, logically, avoiding seeming bland, unenthusiastic and even insincere. Words such as 'nice', 'big', 'little', 'good', 'bad', 'happy' and even 'excellent' and 'great', can be replaced with adjectives that offer energy, potential and dynamism. Try alternatives such as 'congenial', 'colossal', 'microscopic', 'splendid' and 'abhorrent', for starters.

3 Honesty is the best policy (usually)

We live in an era where we've become increasingly afraid to express how we really feel and, as a result, skirt around issues rather than tackling them head-on. And yet, if we use the correct words when offering feedback, being careful to counterbalance criticism with praise, the chances are we'll much more quickly see the outcome we – and that's staff and manager combined – require.

4 You're having a laugh

They say humans respond and react to humour more than anything else. It's just a shame then that humour works on so many different subjective levels – what one person finds hilarious, another might take grave offence to. The reality is you cannot please everyone, and a humorous office is often a happy office, with most workers preferring to have characters present who can lift the mood with the use of words.

5 Catchphrases are catching

There's a reason most presenters, comedians, entertainers and, yes, businesspeople, have catchphrases – it's because it makes them memorable. And if repetition in the way we work is largely inevitable, so too does it become fitting that mantras, acronyms and the like can have a galvanising effect in returning minds to a point of clarity when sometimes work life becomes foggy.

Be careful though – this is only true up to a point. Overuse and overfamiliarity can dilute the impact of a mission statement, just as repeated use of your favourite one-liner can rapidly speed up your transformation from Richard Branson to David Brent.

6 Rename but remain

There are countless examples of business empowering staff by referring to them as something other than 'staff'. In the 1990s, bin men began being called 'sanitation engineers' or 'waste management professionals'; while John Lewis and Waitrose employees are labelled 'partners'. While you need to be careful not to remove the reality that someone selling ad space will always be a sales executive, using language to add a layer of authority, confidence or ambition to someone's role could be seen as a smart move.

7 Open-ended questions

Make sure the language you use always puts the premise back on your members of staff to respond. Don't offer simple yes/no options – instead ask why, how, when, where, what and who.

8 "It's not me, it's you"

Use great subtlety in emphasising the team ethos behind decisions that are made. The word 'we' is so powerful in a team environment because it unites everyone, removes hierarchy and implies collective responsibility. It's true to say your strongest weapon for inspiring your staff may be one of the smallest words in the English vocabulary.

In conclusion, when it comes to words, nobody is expecting you to pull out a thesaurus every time you're asked your opinion, but, very often, management is about finding innovative, creative and inspiring new ways to tackle the same old tasks... and the language we use is a big part of that.

Member News

How to spot the signs of poor financial management

As a business owner, your company's financial health is one of the most important priority focus areas you'll need to keep in check. It's important to review the efficiency of your business and detect possible cash leaks arising from situations that could result in declining profits for your business. However, there is more to checking your financial stability than just looking at your bank balance.

Take a look at this 5 step review on how to recognise and remedy your company's poor financial management:

1. Check the Company's Current Liquidity

There are two good tests to perform to test the current solvency of your business. One formula to use during the test is taking the total amount of cash you have in the bank and dividing it by your monthly expenses. Once calculated, the results will show the total number of months your company should be able to operate for if your sales figures were to reduce or if your clients stopped paying their invoices. The larger the number, the longer your business will stay in operation. A good rule of thumb is to have at least cover for 3 months of expense.

The other is known as the quick ratio. Take your cash and debtors and divide by your current liabilities (trade creditors + taxes owed). A number less than one is a warning of financial distress, whereas a figure >2 is a healthier place to be.

2. Keep an Eye on the Net Profit Margin

As your business revenue continues to grow, there is the chance of losing sight of your original KPI's, which you initially set in place when you first started up. One of the key areas to focus on is profit margin. As your company starts to sell more products and services, hire more staff and spend more time with clients, your net profit margin assumptions will begin to change. You'll need to ensure your net profit margin is more than sufficient to pay interest, invest in capital and pay a return to shareholders/directors.

To calculate your company's net profit margin, take your net profit after all costs and divide it by your total revenue. The larger the net profit margin, the better the outcome will be for your business financially. Healthy businesses often have net profit margins >10%.

3. Measure Your Debt Levels

As with your personal finances, there is a tipping point for your business between acceptable and unacceptable debt. There are two specific ratios to measure: debt to equity and debt to assets ratio.

The debt to equity ratio shows the proportion of equity and debt a company is using to finance its assets and the extent to which shareholder's equity can fulfill obligations to creditors in the event of a business decline.



The debt to assets ratio indicates the proportion of a company's assets that are being financed with debt, rather than equity. The ratio is used to determine the financial risk of a business.

It's tough to distinguish what acceptable ratios are, as with most ratios, the lower they are usually the better, so long as you are generating enough cash and profit to repay capital and interest, then your ratio will improve over time.

4. Review Your Accounts Receivable

If your company is encountering cash flow problems, you might want to conduct an audit on your accounts receivable. If you have clients who are continuously late in paying their bills, this could be severely impacting your bottom line. The best way to rectify this is to have robust credit management & control policies which might include putting customers on stop or charging interest on overdue client accounts. It would be best to speak with the client first, to help bring them up to speed on your payment terms and conditions.

5. Assess the Sales Pipeline

Keeping track of your current sales leads, as well as the status of your sales pipeline, is a good indicator to help diagnose whether or not your company is in a competent financial position. A pipeline full of cold and/or warm leads or those that are in the early sales process indicate that you may not have enough business to sustain you throughout the rest of the year or further into the future.

Find out if your business is showing signs of poor financial management by contacting one of our experienced EFM Experts to discuss the opportunity of a free one to one consultation. Call 01582 516300 or email clientcare@efm.uk.com

Member News



New 'T Level' qualifications

As part of a broader education reform, the Department for Education (DfE) had already piloted a T-Level qualifications which is aimed at helping students aged 16-19 to be work-ready. The very first T Level subjects will be taught from September 2020 in more than 50 colleges and other education/training providers. This means pupils who started Year 10 in September 2018 will be the first to be able to study them. The first T Level subjects that can be studied will be digital, construction, education and childcare. The new course will provide the learners with the technical knowledge and practical skills so highly needed by industry. According to the DfE, the multitude of qualifications is confusing and also lack many practical skills. *"The UK is facing a skills crisis of historic proportions, vital sectors of our economy are struggling to attract the talent that they need".*

The economic recession of the early 2000s had left a scar in the job market and some regional developments. This had resulted in many areas of deprivation, unemployment and shortage of qualified personnel. In contrast, Further Education has taken on a pivotal role in providing a second chance to learners. FE colleges provide opportunities and a lifeline to people from disadvantaged backgrounds to achieve qualifications and improve their lives. For example, Central Bedfordshire College (CBC) has always been part of a strong community in the region and work in collaboration with universities and local businesses. Furthermore, CBC will work even more closely with employers and other agencies to provide learners

with clear progression routes into university degrees and employment. As Bedfordshire Chamber of Commerce embraces and promotes local businesses in the region, hopefully more employers will be willing to take on learners as a two-way cooperation. The T levels will need at least 45 days in placements for each academic year. The college is well known for courses like Engineering, Catering, Childcare, Media, Photography, Science, Business Studies, Accountancy, Sports, Public Service, Animal care and Hair & Beauty to name a few.

In Dunstable, CBC is already preparing for the new courses in 2020. Since there are many small and medium-sized enterprises, we would like to work with them to provide students with useful practical experience, which are often overlooked. May be the students are given a project to do for your companies as this will allow students to act on their own initiative and develop their own way of working. Once the T levels are completed the students can find employment in a skilled occupation, degree level apprenticeships or higher level technical study, including higher education. (www.gov.uk/government/publications/introduction-of-t-levels/introduction-of-t-levels)



Students from Central Bedfordshire College on an Engineering project

Although there is still a long way to go for all providers to be fully prepared for T Levels, employers will be key to the close working relationship with the local FE colleges. Small and medium-sized enterprises would always be able to provide students with useful practical experience which are often overlooked.

www.centralbeds.ac.uk



Families United Network

Families United Network (FUN) is a member-based charity supporting children and young people living with additional needs or disabilities throughout Bedfordshire. We currently support 320 families and would like to increase this to 400 families over the next 2 to 3 years but will need to increase our funding to do so.

FUN started in 1997 when a group of parents got together to discuss how little was available to them as a family. Families face many obstacles trying to lead a normal day to day life with many mainstream activities not being suitable for their child's needs. Every outing big or small must be forward planned to ensure accessibility and suitability for all concerned leaving many families feeling unable to go anywhere.

FUN is not just a children's charity we are a vital service providing respite services, youth clubs, holiday clubs and outings for our families. FUN HQ means that families have somewhere to go. A safe environment designed for them where they can have fun without being judged, stared at or talked about. FUN HQ consists of an activity hall with a ball pool and a bouncy castle, an ICT suite where our young people can learn computer skills and a sensory room for children with more complex needs.

For our respite services we have a dedicated team of support workers who can be allocated on a one to one basis to suit each individual child's needs. The parents also benefit from this service too. The respite service gives parents a chance to have some time to themselves and perhaps focus on spending special time with siblings

Are you able to support us? We are happy for help in any form whether it be a donation running a fundraiser or perhaps volunteering in your spare time please go to www.familiesunitednetwork.org.uk for more details.



Happy Anniversary Caraline

25 years serving those living with an eating disorder in Luton and Bedfordshire

Claire Jackson founded Caraline in February 1994 following the death of her dear friend Caraline from an eating disorder. Claire recognised a lack of support services and vowed she would pioneer a confidential counselling and support service for people living with an eating disorder. Claire has been recognised for all of her hard work when she was the winner of the Social Care Hero award at the Bedfordshire & Luton Community Awards in 2017.

She started a helpline in memory of Caraline in the front room of her home in Luton and from there moved to a small office in Luton. In 1998 Caraline was awarded funding to purchase the building where it is now based in Luton, from the National Lottery. Since then the charity has gone from strength to strength and now provides a range of interventions and support, funded by the NHS Luton and Bedfordshire Clinical Commissioning Groups (CCGs).

We are always in need of individuals and organisations who are willing to fundraise for us to help improve and develop our services so please do contact us at admin@caraline.com if you are interested in supporting our work. As our service expands, we are recruiting for new Trustees. We are currently looking to fill the following positions, Chair, treasurer, marketing and fundraising. If you are committed to a cause and willing to give about 8-10 hours per month why not send your CV to our Clinical Manager Claire Jackson - claire@caraline.com and you will be invited to come and meet the team for an informal chat to see if our Charity is the type of organisation you wish to support.

Full details about the Charity and the work it does can be found on our website at www.caraline.com



Bedfordshire law firm relocates to new offices

Machins Solicitors LLP, one of Luton's most established law firms, has moved from its Victoria Street office, to new offices on Dunstable Road, Luton. The relocation is a result of continued growth over recent years increasing the staff based at the current office to over 75. The firm, which began its life nearly 100 years ago, has grown to become one of Bedfordshire and Hertfordshire's leading providers of legal services for businesses and individuals, with offices in Luton, Berkhamsted and Hemel Hempstead. Mark Pelopida, Managing Partner, said of the move: "The relocation is an exciting development for Machins. This office will allow us to provide an even higher level of service to our client base, both locally and nationally, as well as providing an improved working environment and more room for our business to grow over the years to come. We are proud to be located at the heart of Luton and to be an integral part of the Luton business community."



The new office address is 28 Dunstable Road, Luton LU1 1DY. For further information please contact Machins Solicitors on 01582 514000 or visit www.machins.co.uk

Steering the way in times of change: What makes a good leader?

The question: 'what makes a good leader?' is one that businesses and education experts have been attempting to answer for many years, but no one has yet hit on a consistently winning formula.

Throughout history, there have been numerous models for strong, effective leadership, but the characteristics for success in each case have been radically different, depending on the climate in which they were needed. This makes sense – what worked for Napoleon Bonaparte in battle may well not work so well for the likes of Amazon CEO and founder Jeff Bezos in today's boardroom.

In a recent article on Business Because, Professor Michael Dickmann, Professor of International Human Resource Management at Cranfield School of Management, warns that the 21st century is going to be a particularly testing time for leaders, as they attempt to navigate challenges caused by rapid change in the political, technological and environmental spheres.

Professor Dickmann stresses the critical role that education providers play in equipping future leaders with the skills and tools they need to create agile organisations that can adapt to this coming change. He said: "Leaders need to be really clued up in order to identify the opportunities that new technology is making available, and to seize those and exploit them. They need to be pragmatic, motivational and focused, creating agile organisations that can react to that changing context."

Professor Dickmann believes the path to this skillset begins with a thorough understanding of oneself, one's preferences and one's ability to work with and influence others in a changing environment. He explains: "You really need to identify your own strengths and weaknesses, and how you can maximise those to be effective long-term. This requires continuous insight and continuous learning."



In an interview earlier this year, Cranfield alumnus Kester Scrope (MBA 2001), Chief Executive Officer at leading executive search firm Odgers Berndtson, described adapting to the fast pace of change as a challenge "everybody is wrestling with".

He advised leaders to put their faith in the teams around them, saying: "I think the pace of change is simply too quick for one person to be able to understand all its ramifications, so you have got to be a leader who is very comfortable building a good team, and having a team you trust, will engage with and will empower. Because the idea that one person will be the fount of all knowledge and be able to flex quickly enough with these winds of change, I think is flawed."

Mr Scrope advised businesses to do away with 'old' ideas of powerful, strong, rigid leadership in favour of more flexible, collaborative approaches. He said: "The modern world requires much, much more flexibility: more willow trees than oak trees. Because the winds of change are so strong and oak trees can crack."

Recognising this situation, Cranfield's new Master's in Management and Leadership, developed in partnership with Grant Thornton, aims to help future leaders prepare themselves to face some of the challenges change is likely to throw at them. The programme offers participants access to psychometric instruments they can use to help develop their self-awareness, ability to influence others and understanding of their place in a team.

Professor Dickmann is the course director, and says the aim of using psychometric tools is to encourage ongoing good practice: "We enable them to understand themselves, but we also use these tools so that they can reflect on these insights, understand others better, and master a large range of leadership challenges," he explained.

Learn more about The Cranfield Management and Leadership MSc at www.cranfield.ac.uk/som/mml or email studysom@cranfield.ac.uk

New Members

We would like to extend a very warm welcome to all **New Members** of the Bedfordshire Chamber of Commerce. Members who have joined in the past three months are listed below. You can learn more about becoming a member and all of the associated benefits by calling us now on 01582 522448 or by emailing your enquiry to info@chamber-business.com

AllenDay Recruitment DUNSTABLE

AllenDay is an independent, award winning, local recruitment agency based in the heart of Dunstable. As a specialist provider of Clerical, Sales, Customer Service and Retail professionals, our agency provides high quality recruitment solution to businesses across Hertfordshire, Bedfordshire and Buckinghamshire.

BLS Computer Solutions Ltd LUTON

Personal IT support to small and medium sized businesses

Chill Your Beans BIGGLESWADE

Positive Psychology Practitioner. Courses in wellbeing for children and adults. 1:1 coaching helping you live your best life

Concept Personnel MILTON KEYNES

Recruitment in creative, marketing, digital + tech. Permanent and freelance.

Covanta Energy Limited LONDON SW1Y

Develop, own and operate energy from waste facilities

EDU-C8 Inspired Training BEDFORD

Specialist training provider - Mental health & wellbeing - Health & social care

Essential Embroidery Design Ltd DUNSTABLE

Corporate clothing, uniform, workwear and PPE supplier

Essential Workwear DUNSTABLE

High quality branded clothing for your workforce

Fiscale Limited HAVERHILL

R & D Tax Credit Advisers

Liberty Living COVENTRY

Private student accommodation

Luton Sixth Form College LUTON

We have approx. 3000 students studying a range of A Levels and Vocational qualifications. All of our students benefit greatly from employer engagement, work experience and industry mentoring. Roughly 30% will want to go into apprenticeships.

Mini Map-Makers Limited BEDFORD

Education Services for Primary, Secondary and Further Education - all about the subject of Maps and Cartography. Workshops and resources created by Mini Map-Makers for developing skills in Cartography and Map reading. All Resources are created by Alice Gadney, Director and Cartographer. Main Clients are school, home education groups, social groups and holiday activities.

Mr Mulligans STEVENAGE

Fun leisure activity for all ages and abilities, two themed crazy golf courses, café and food facilities for families, groups and parties.

Ozzlebox Ltd LUTON

Inspiring creativity through beatbox

Receptional FLITWICK

Award-winning digital marketing agency

Restore Technology BEDFORD

Lifecycle IT Services - IT recycling and certified data destruction, other IT related services - pre life to end of life

Schoolreaders BEDFORD

Schoolreaders helps children's literacy by recruiting volunteers to listen to children read and match them to local primary schools, for free.

Silver7 Mapping Limited BEDFORD

Silver7 Mapping is a Cartographic Services company delivering high end Cartographic products and GIS Services within all types and sizes of businesses. We aim to help with Marketing, business analysis and resources through GIS and in house mapping products. We want you to show off your data on maps!

Stepping Stones LUTON

Charity for vulnerable women and children

Swarme Ltd LONDON SE13

On-line platform for short-term placement/recruitment of care staff

The Businesses Community Bedfordshire LUTON

Business community for businesses based or operating in Bedfordshire

The Chiltern School DUNSTABLE

Special needs school - age 3 to 19

The Chiltern School HOUGHTON REGIS

Special needs school - age 3 to 19

The Willow Tree Distilling Company Ltd ALCESTER

Gin Distillery based in Stanbridge, Bedfordshire. Selling to trade, off trade, at events, farmers markets and online.

Theodore Global DUNSTABLE

Theodore Global Ltd are exporters of British, natural branded non alcoholic beverages to the USA

Tradelinens Ltd DAGNALL

Textile manufacturer

ZapHub (OBM3) BEDFORD

Zaphub, the digital marketing assistant with the power to grow small businesses online. Our team have spent many years helping small businesses to build reputations, develop their brands and grow. We know marketing takes time – time you don't have when you're busy serving customers. So we decided to combine our tech and marketing experience to bring affordable, reliable digital marketing to people like you.

Member Profiles



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

Chill Your Beans

Catherine Stacey
www.chill-your-beans.co.uk
chillyourbeansinfo@gmail.com



Bringing the Science of Happiness to Life. Chill Your Beans provides you with the skills to live your best life. From children to adults, personally and in work or school we bring the science of happiness to life. Practical, creative courses, 1:2:1 coaching, talks and workshops from a positive psychology practitioner. We all deserve a happy life.

Diversity and Inclusion Consultancy

Victoria Dale
07973111512
victoria@victoriadale.co.uk

Providing business led consultancy and training solutions for employers to help them navigate the complex landscape of discrimination law, develop more inclusive people policies and practices and deliver practical Diversity and Inclusion strategies that help their business grow and attract, develop and retain a more diverse talent pool.

Essential Embroidery Design Ltd



Essential supply fully finished branded apparel and promotional wear to the trade only. We pride ourselves in maintaining our quality edge by continually upgrading our software and machinery, and maximising the skills of our digitisers, graphic designers and dedicated workforce.

Essential Workwear

Dean Walker



Essential workwear supplies all types of branded and personalised workwear. We've been at the forefront of corporate clothing for the past 20 years, where our dedicated service reliability, and creativity have successfully promoted some of the world's most prestigious brands.

Fiscale Limited

Katie Donno
www.fiscale.com
info@fiscale.com



Fiscale Ltd is a tax consultancy specialising in R&D Tax Credits and UK Patent Box claims and advice. We help businesses who are producing new or improved products/services to claim valuable tax relief from HMRC. 100% success rate, "no win, no fee".

Liberty Living

Parmjit Dosanjh
Camilla Campbell
www.libertyliving.co.uk/student-accommodation/bedford
p.dosanjh@libertyliving.co.uk



Liberty Living offers all-inclusive accommodation in central locations across 19 major UK cities. We work with hundreds of businesses each year including over 40 universities and colleges to provide high quality accommodation, facilities and a great service. With over 23,000 en-suite rooms and studios, we cater to small or big groups and individuals.

Mini Map-Makers

Alice Gadney
07470067531
www.minimapmakers.co.uk
alice@minimapmakers.co.uk



Mini Map-Makers is all about #GettingChildrenMappingthrough a series of Schools and groups workshops and bespoke resources created by Captain Alice-an adventuring cartographer! Map reading is a vital human skill-it can save lives. Integrating all curriculum subjects' thorough maps for all children and educators in and out of school!

Motor Neurone Disease Association

Roger Widdecombe
01908 508398
www.mndassociation.org
roger.widdecombe@mndassociation.org



The MND Association provides care and support for people with Motor Neurone Disease and their families and carers. We fund and promote MND Research and Campaign to raise awareness of MND. Our vision is of a World free of MND. We are very grateful for the support of Mr Nick Kier and www.bedsboundarybash.co.uk and President of the Chamber of Commerce Rod Calvert.

Schoolreaders

Anna Bunney
01234 924222
www.schoolreaders.org
a.bunney@schoolreaders.org



Schoolreaders aims to improve children's literacy by recruiting volunteers to provide weekly reading support to children in primary schools nationally, for free. The charity delivered over 250,000 reading sessions to children last year. Schoolreaders is funded entirely through donations. Would you like to be a corporate supporter? Contact a.bunney@schoolreaders.org

Silver7 Mapping

Alice Gadney
07470067531
www.silver7mapping.co.uk
info@silver7mapping.co.uk



Silver7 Mapping is a Cartographic Service company specialising in visualising hidden data geographically. In other words, I make maps with lots of different types of data within the company - financial, HR, customers, competitors, historical information and imagery too. Maps help with planning, strategy and marketing - instant imagery raises questions!

Stepping Stones Luton

Niki Toffis
www.steppingstonesluton.org.uk



A vulnerable women's charity supporting women and children who are experiencing the effects of Domestic Abuse. We provide one to one and group therapy including parenting courses, to enable women and children to overcome the trauma of their experiences and transform them to live happier lives. We have an Ofsted 'Good' childcare centre on site, allowing the women to bring their children in to be cared for whilst receiving support. Along with play and care, the children receive snacks, and a hot meal.

The Chiltern School

Lisa Leonard
www.chiltern.beds.sch.uk



The Chiltern School is an area special school located in Houghton Regis and Dunstable which caters for children with a range of special needs and disabilities from 2-19 years. We have high aspirations for young people; we believe that everyone has the potential for growth and aim to develop happy, confident and fulfilled young people.



Jon Newsham

Owner, *Dunore Consultancy*

Dunore Consultancy – striving to be the most respected partner in the energy consultancy sector

What inspired you to leave the corporate world and start Dunore Consultancy?

Quite simply, I had been working in the energy world sector for 18 years. At that time it was unregulated with lots of bad and indifferent practices. I felt I could make real headway into the sector, using my experience and knowledge, so took the 'leap of faith' and started Dunore. I offer full transparency to my customers, unlike some other organisations who agree contracts over the telephone. It can be quite a minefield out there in this sector and sometimes people don't really know what they're agreeing to. I am very clear in the way I want to work – full transparency and customer focussed.

Who are your competitors and what would you say makes you stand out from the rest?

The energy brokerage market is quite competitive and there are many organisations and companies that provide a service. I had to be very clear on what would set me apart and I feel that my openness and up-front attitude are my strengths. I provide a face to face service and never cold call companies. The majority of my business comes from referrals and networking.

Tell me a little about how you market your services. Do you use Social Media and, if so, which platform works best for you.

As I mentioned previously, I do not cold call companies so I had to think out my Marketing strategy carefully. I use LinkedIn, Facebook and Twitter, not in a 'salesy' way. I talk about what we're doing currently and how we have helped people that can see the difference when their bills come in. I have also recently started to post testimonials on the website and am looking to contact existing customers for feedback to move things forward.

What is your greatest achievement?

It has to be setting up the business. I have a wife and family so I knew this was going to be a huge risk. I am exceptionally fortunate to have great support from my wife and immediate circle of friends and family.

How do you plan on growing the business?

I am looking to start video advertising as I believe people react more when they can actually see someone talking about the product/service they have received. I also intend to attend more networking events and to become more proactive with Bedfordshire Chamber. I'm looking for organic growth. At the moment there is just me in the business but, in the future, I can see employing other people.

Give me 3 words that describe you

That's a little difficult! But I would say honest, likeable and charming.

What do you do for fun/leisure?

You can see my company logo resembles a horse and we do have a horse called Cloo. Personally I don't ride but my wife does. I spend a lot of time in the stable yard - mucking out can be a great stress reliever! We also have two dogs and I enjoy taking them for long walks. My main other passion is golf. I'm part of a large golfing network and have made some great acquaintances.

jonathan@dunoreconsultancy.com
www.dunoreconsultancy.com



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