# Somerset Voice

The Official Magazine of Somerset Chamber of Commerce

December 2022 / January 2023



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National and local results from Q3

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# **OUR TOWN CHAMBERS**

#### Affiliate Town Chambers & Business Associations

#### **Axbridge Chamber of Commerce**

T: 01934 733078 | E: mike.sartain@hale-events.ltd.uk www.axbridgechamber.co.uk

**Bridgwater Chamber of Commerce T:** 01278 228004 | **E:** info@bridgwaterchamber.org.uk www.bridgwaterchamber.org.uk

#### **Bruton Chamber of Commerce**

T: 01749 813291 | E: brutonchamber@gmail.com www.brutonchamber.org

# **Burnham-on-Sea Chamber of Trade & Commerce T:** 01278 238959 | **E:** deryk@kds-interiors.co.uk

www.burnhamonseachamber.org

**Business Exmoor T:** 01643 851895 | **E:** admin@businessexmoor.co.uk www.businessexmoor.co.uk

#### **Cheddar Chamber of Commerce & Industry**

T: 01934 741792 | E: beccycheddarchamber@gmail.com

#### Frome Chamber of Commerce

T: 01749 342255 | E: president@fromechamber.com www.fromechamber.com

Glastonbury Chamber of Commerce T: 01458 835678 | E: office@glastonburychamber.co.uk www.glastonburychamber.co.uk

Ilminster Chamber of Commerce
T: 01460 52506 | E: enquiries@ilminsterhomehardware.co.uk www.ilminsterchamber.org.uk

#### Levels' Best Community Interest Company

T: 01935 851280 | E: enquiries@levelsbest.co.uk www.levelsbest.co.uk

#### **Shepton Mallet & District Chamber**

T: 01749 681413 | E: sheptonchamber@gmail.com

Somer Valley Chamber of Commerce T: 07530 042627 | E: plenty.jon@gmail.com www.somervalleychamber.com

#### **Street Chamber of Commerce**

T: 07552 170725 | E: secretary@streetchamber.co.uk

#### **Taunton Chamber of Commerce**

T: 01823 230898 | E: office@taunton-chamber.co.uk www.taunton-chamber.co.uk

#### Watchet Chamber of Trade

T: 07836 239 932 | www.wacet.co.uk

Wellington Business Association T: 07761 485657 | E: info@wellingtonbusinessassociation.co.uk www.wellingtonchamber.co.uk

#### **Wells Chamber of Commerce**

T: 01749 685236 | E: info@wellschamberofcommerce.co.uk www.wellschamberofcommerce.co.uk

#### Weston-super-Mare Chamber

T: 07850 363249 | E: President@westonchamber.org.uk www.westonchamber.org.uk

#### Wincanton Chamber of Commerce

T: 01963 34327 | E: chair@wincantonchamber.co.uk www.wincantonchamber.co.uk

Wiveliscombe & 10 Parish Business Group T: 01984 684777 | E: secinfo@10pbg.co.uk | www.10pbg.co.uk

#### **Yeovil Chamber of Commerce**

T: 01935 804999 | E: secretary@yeovilchamber.org www.yeovilchamber.org



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Front page: Shevaun Haviland, Director General of the British Chambers of Commerce, and Emma Rawlings, Chief Executive of Somerset Chamber visit Chamber Business Partner Leonardo Helicopters, in Yeovil. Photo: Leonardo Helicopters

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Somerset Chamber of Commerce Equity House Blackbrook Park Avenue Blackbrook Business Park Taunton, Somerset TA1 2PX

# **Editorial and advertising:**

E: marketing@somerset-chamber.co.uk

**T:** 01823 444924

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# FIRST WORD



Welcome to the final edition of Somerset Voice magazine for 2022! It's been an incredibly busy but extremely rewarding first year as the Chamber's Chief Executive and I am looking forward to the challenges 2023 will undoubtedly bring.

We know many businesses are struggling in these tough economic times, but the Chamber is here to provide help and support and to be that vital link between our members and local and national Government.

We will continue to work closely with our colleagues in the Chamber network to get as much help for businesses as we possibly can. While the Chancellor stayed true to his word in his Autumn Statement and focused on financial stability and support for the most vulnerable, it did little to increase business confidence as firms face a bitter winter in the teeth of a recession.

The Government must do more to improve conditions for businesses to invest and grow. Businesses need to see a clear plan from the Chancellor to boost business investment and growth, as well as targeted measures that ease the specific causes of inflation. The UK economy otherwise faces a lethal combination of recession and runaway inflation.

On a lighter note, I was delighted to attend a very successful AGM and to present certificates to 14 stalwart Chamber members who have been with us for 10 years or more! I was also thrilled to welcome Shevaun Haviland, the Director General of the British Chambers of Commerce, to Somerset to show her just some of the many incredible businesses we have in the county.

It is also a busy time for our Somerset Business Awards 2023 sponsors and judges as they are currently shortlisting the entries - more details coming soon!

I hope you all have a merry Christmas and a happy new year and look forward to working with you in 2023!



CHIEF EXECUTIVE

# **OUR BUSINESS PARTNERS**

# Contact us to find out what benefits Somerset Chamber Business Partners receive.

T: 01823 444924 E: membership@somerset-chamber.co.uk

































# Get in touch

### Membership

### Jenn Chidley-Sanders

Membership Manager

**T:** 01823 444924 | **M:** 07872 063039

**E:** jenn.c.sanders@somerset-chamber.co.uk

# Natalie Hodgson

Membership Officer

T: 01823 444924 | M: 07749 493145

E: natalie.hodgson@somerset-chamber.co.uk

#### **Events**

#### Sallie Barnes

Senior Events and Marketing Officer Currently on maternity leave

#### Emma Rudkin

Senior Events Officer

**T:** 01823 444924 | **M:** 07821 950379 **E:** emma.rudkin@somerset-chamber.co.uk

#### Tara Borzoni

**Events Officer** 

**T:** 01823 444924 | **M:** 07706 310352 **E:** tara.borzoni@somersetchamber.co.uk

#### Communications and PR

#### **Annelise Cowie**

PR and Communications Executive

**T:** 01823 444924 | **M:** 07702 537630

E: annelise.cowie@somerset-chamber.co.uk

# **Hinkley Supply Chain**

# **Emma Rawlings**

Chief Executive

T: 01823 443425 | M: 07706 329974

E: emma.rawlings@somerset-chamber.co.uk

### Scott Jenkins

Project Manager

**T:** 01823 444924 | **M:** 07519 116916

E: scott.jenkins@hinkleysupplychain.co.uk

# Oliver Morgan

Data Analyst

**T:** 01823 443425 | **M:** 07525 809274

E: oliver.morgan@hinkleysupplychain.co.uk

### **Local Skills Improvement Plan**

# Dayna Bee

LSIP Project Officer

**T:** 01823 444924 | **M:** 07512 311573 **E:** dayna.bee@somerset-chamber.co.uk

# Somerset Chamber of Commerce hosts high profile business leaders

Somerset's wide range of businesses were highlighted when Somerset Chamber of Commerce hosted two high profile business leaders – Shevaun Haviland, the Director General of the British Chambers of Commerce and Lord Mark Price, businessman, writer and former Government Minister of Trade.

The pair were special guests at the Chamber's annual business leaders' dinner which was held at The Castle at Taunton. The event was sponsored by Higos Insurance Services Ltd and attended by more than 40 directors and leaders from businesses across the county.

Lord Price, a former managing director of Waitrose and deputy chairman of the John Lewis Partnership, gave guests an insight into his business life and said satisfied customers were a company's best advert, while happy and productive staff were what really mattered to a firm's success.

Shevaun, who also has a background in business and Government, said the British Chambers of Commerce was in





constant contact with the Government, lobbying on behalf of members: "There is no doubt we are facing significant economic issues.

"The challenges that lay ahead of us are building by the day. Two thirds of firms expect to raise their prices and inflation is the top concern. Interest rates are set to climb further in November and energy bills will now rocket again for many in April.



"This is unsustainable. Government must work with business to address three main issues, to show it recognises the challenges firms face."

As well as attending the dinner, Shevaun spent two days in Somerset visiting key local businesses, including the Hinkley Point C site, near Bridgwater, the iAero Centre, a purposebuilt design and innovation facility, in Yeovil and Leonardo Helicopters, in Yeovil.

Emma Rawlings, Chief Executive of Somerset Chamber of Commerce, said: "It was a real pleasure to have Shevaun with us and to show her just some of the incredible businesses we have in Somerset.

"It is important we work closely with our business community as it enables us to feed back to Shevaun and her team at the British Chambers of Commerce who, in turn, have a direct line into Government."





BRITISH CHAMBERS OF COMMERCE

# **QUARTERLY ECONOMIC SURVEY** Q3 2022

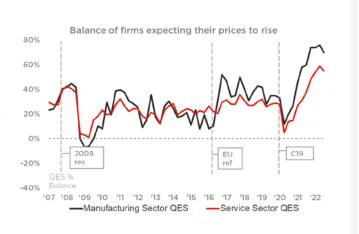
**Business confidence declines significantly.** The BCC's Quarterly Economic Survey (QES) for Q3 2022 - the UK's largest independent survey of business sentiment and a leading indicator of UK GDP growth - shows a decline across key economic indicators, with weakening structural business conditions and confidence a cause for concern.

# AT A GLANCE

# nflation

62% of respondents overall expect to raise prices, the second-highest level after Q2 2022.

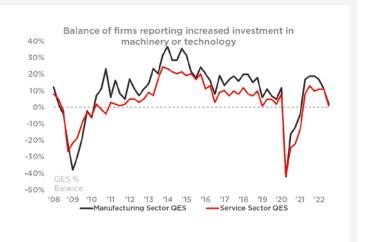
As measured as a percentage balance, the manufacturing sector stands at +70%, slightly down on the previous record high in Q2 (+76%), while the services sector stands at +55%.



nvestment

22% reported an increase to plant/equipment investment in the past three months, while 57% reported no change, and 22% reported a decrease.

As measured as a percentage balance, the manufacturing sector stands at +2% while the service sector stands at +1%, both the lowest levels since Q1 2021.



For the full BCC QES Q3 2022 results see our website

www.somerset-chamber.co.uk





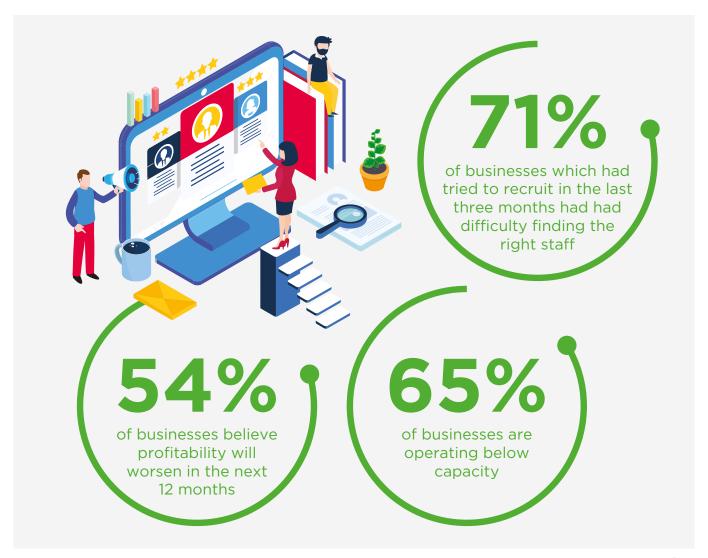
SOMERSET CHAMBER OF COMMERCE

# **QUARTERLY ECONOMIC SURVEY** Q3 2022

Even more businesses are now operating below capacity compared to the previous quarter, with 65% now saying they are not operating at maximum capacity, compared with 56% in Q2 of the survey.

It was a similar story for those trying to recruit, with 71% saying they were having difficulty finding suitable staff in this quarter, up from 60% in the previous survey. Of those, almost half were for skilled manual/technical roles, while demand for professional/managerial roles increased by 20% on the previous quarter, with 65% of firms trying to find staff.

Business confidence remains low, with 38% believing turnover will worsen in the next 12 months and just 34% believing it will improve, down 10% on the previous quarter. Some 77% of respondents expect to raise prices in the next three months, with businesses citing labour costs, utilities, fuel and raw materials as the driving factors.



# **BUSINESS PARTNER NEWS**



# Revamped WPA Health app makes it even easier for customers

The WPA Health app has evolved to become more intuitive, dynamic and informative with updated features to help customers access and benefit from their health scheme.

Keeping ahead of the competition, WPA Health is in a state of continuous evolution while becoming a convenient and quicker alternative to the telephone, giving customers greater flexibility in how they interact with WPA.

The stand-out features of WPA Health continue to be present, including making a cash plan claim in seconds, pre-authorising new PMI claims and receiving an instant decision without needing to talk to anyone at WPA. The new and improved design makes administration even easier, allowing customers to track the progress of their claims and communicate with WPA through a number of methods – including messaging and WhatsApp.

As well as the great new design which makes navigation even easier, WPA have also launched a host of new features in the app to improve customer experience:

- Viewing GP availability and booking video or telephone appointments
- A new health and wellbeing section to mirror invaluable health information articles and videos on the WPA Health and Wellbeing hub website
- WPA member offers, with numerous discounts on an extensive range of health services (rolled out on the secure My WPA portal a few months ago)

Clare Sampson, WPA's Head of Business Process, said: "This latest WPA Health app development improves the

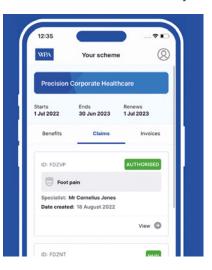
features, feel and user experience - all, as a result of customer feedback: we've listened.

"WPA Health is our customers' digital option, something which is becoming increasingly popular. In 2022, there has been a 50% increase in WPA Health app logins and 47% of active customers are using WPA Health. We also recognise that personal telephone conversations are important and we're answering the phone, on average, within 83 seconds."

Victoria Watts, Head of Corporate Healthcare at Howden Employee Benefit & Wellbeing, said: "Touch of a button has become reality with the WPA Health App. With its intuitive feel, customers have greater choice, control and convenience with how they make the most of their WPA benefits at any

time of the day or night.

"Leveraging the latest technologies, customers can book GP appointments, pre-authorise PMI and make cash plan claims without needing to speak to someone at WPA. I really like the fact that customers do not have to download multiple apps; everything is in one place."



# New partner for Clarke Willmott's family team

Experienced family lawyer Philippa Yeo (pictured) has joined national law firm Clarke Willmott LLP as a partner, based in its Bristol and Taunton offices.

Philippa's expertise has an agricultural focus and she specialises in resolving high net worth financial cases involving complex trust assets, farms and businesses. She is a qualified family mediator and deals with all types of mediation including financial claims arising on divorce, disputes arising from cohabitation and arrangements around children (including international relocation).

Prior to joining Clarke Willmott, Philippa spent over six years at boutique practice CHR Family Solicitors. Before that she spent five years at leading London law firm Charles Russell Speechlys, where she trained and qualified.



Philippa said: "I am very excited to join such a strong team which has the benefit of being able to draw on the extensive expertise of other practice areas, offering clients the highest service. I am looking forward to helping families across the South West and building the firm's



family team offering, which is going from strength to strength."

Gareth Schofield, Partner and Head of the Head of the Family Team at Clarke Willmott, added: "Philippa is acclaimed for her ability and expertise and has a wealth of experience in family law matters relating to farms and farming businesses. We are delighted she has agreed to join us and she will be greatly beneficial to our busy team."

Clarke Willmott is a national law firm with offices in Birmingham, Bristol, Cardiff, London, Manchester, Southampton and Taunton.

For more information visit www.clarkewillmott.com.



# **MEMBERSHIP**

As a member of
Somerset Chamber
why not take advantage
of our great range of
member-to-member offers?

# **Latest Member-to-Member Offers**



If you have an offer you would like to add to our list, visit www.somersetchamber.co.uk/membership

#### **Duo of Somerset Chamber Business Partners**





Somerset Chamber is delighted to welcome the return of two Business Partners - Higos Insurance and Strode College.

Higos Insurance offers award-winning, independent advice and bespoke personal and commercial insurance cover using a global network of broking partners. Their experience, market knowledge and reputation allows them to arrange the right cover from a panel of over 280 leading and niche insurers.

The firm has over 30 years of experience and offers conventional insurance from personal, home, car and travel, commercial buildings, public and employers liability, to non-standard thatched properties, subsidence, flood risks, emerging cyber threats and complex risks.

Strode College, in Street, is one of the very best performing colleges in the country. The college's reputation for quality and excellence is well documented; it has the highest possible ratings from Ofsted and the QAA for its 16-18-year-old provision – including apprenticeships, A Levels and vocational courses, for its university level courses and its nursery care.

The college's Employer Engagement and Apprenticeship team aims to make Strode a Centre of Excellence for Apprenticeships in Somerset.

### Inclusive employment reaps rewards

Did you know that one in
50 people in the UK have a
learning disability, but just
6% are in paid employment?
That's according to the Health
and Social Care Information Centre.



Key Somerset employers are changing this and benefitting from talented and loyal new recruits.

Supported employment programmes help employers with effective on-boarding and support for employees with learning disabilities. The employee is often supported by a job-coach who helps them to learn and perform their role to a high standard.

Avon and Somerset Police are leading the way with a supported traineeship, including real-life work experience with the police, for eight young people from 18 to 25-years-old, combined with training in work-related skills.

Meanwhile, the Hinkley Point C supported traineeship, in partnership with Bridgwater and Taunton College and Discovery, has already enabled several young people to gain sustainable paid employment and contribute to this crucial infrastructure project.

If you are interested in offering supported employment opportunities to young people in Somerset email: andrew.hanson@somerset-ebp.co.uk or Imelda.leetch@somerset-ebp.co.uk.

# **FEATURE**



The future is certainly digital if the response we have had from our members for our 'All things digital' feature is anything to go by! From specialist apps and tips on getting the most out of your existing office software, to making life easier and saving your business money in the process – it's all here! There is a host of helpful information in the following pages and thank you to everyone who took the time to contribute.

#### The Leveller

Being a hard copy newspaper has a lot of challenges in the 21st century. We run a news website as most news organisations do. Leveller. Live gives us currency for articles that are time sensitive. But unless you fill the screen with pop up ads that annoy readers and look like a cartoon version of a news organisation, you can't accommodate enough to be commercially viable.



So, in the spring of 2022 we decided to take the plunge with newsletters using the brand "Leveller Confidential". Rather than invent our own system with all the challenges for security, data protection and list management that comes with it, we chose the "Substack" platform. We thought it should

work pretty well for news.

We started with a simple format. A weekly newsletter with news that hadn't been covered elsewhere. It's sadly not that

difficult to achieve in Somerset. Every Monday we rush out a new Leveller Confidential newsletter.

How does it pay? This is the interesting bit. Substack gives you options. It allows you to provide some free content and some paid for. Lots of people will read the free material and they'll share it. But bigger, more labour intensive pieces, can be charged for. Substack comes with an inbuilt paywall facility so we can offer "teasers". And we've started to build paid subscriptions.

We may not be Bob Dylan, but going electric is definitely paying off.

To see the Leveller Confidential newsletter, take a look at https://levellerconfidential.substack.com/

### 360 South West Ltd

360 South West Ltd is a Taunton-based company specialising in creating virtual tours and 360° photography. In a world where there are more than five million visits every day on virtual tours, it has never been more important to showcase your business online.

We work with a number of different organisations, across all sectors, to help potential clients visualise what their business has to offer. It is a great way to build a bond of trust between the business and its clients. To increase engagement we also embed photography, video and information within our tours and help to drive traffic back to your website.

By throwing open your digital doors, people can explore your space at a time that suits them before deciding on paying an in-person visit or making a booking. Websites that include a virtual tour receive five-10 times longer views that those without, as people take time to explore your spaces.

Our virtual tours also work in virtual reality, allowing viewers

to use headsets from brands such as Meta and HTC to take a fully immersive look around.

By using our virtual tours within your existing Google My Business profile, you will be able to maximise your listing on the worlds biggest search engine and appear higher in the rankings than your competitors.

As experienced, fully insured and qualified drone operators, we also offer aerial and ground-based photography to help with your digital needs.

For more information, take a look at www.360southwest.co.uk or email hello@360southwest.co.uk.



360 SOUTH



# **Somerset Business Agency**

Somerset Business Agency (SBA) CIC are widely recognised for the skills support we offer to individuals and businesses across the UK and internationally.

Since inception in 2010, we have grown to a thriving company that prides itself on the business support, guidance and the mentoring we provide. We believe our contribution has helped the economy to grow, businesses to innovate, business managers and staff to be upskilled, and support a thriving micro and small business sector.

Last month we successfully launched a new service - The Training Hub. This has been designed to provide on-topic training and information for pre-start, start-up, entrepreneurs and small business employees.

The training is delivered by leading business professionals and each session

is informative, thought-provoking and easy to understand. It will provide the building blocks for the participant to develop and grow their own knowledge, at their own pace.



At our launch event, we showcased the new platform to around 40 guests. The registration process for the Hub is designed as a three-step easy access portal, which requires the customer to buy a low-cost credit package of six credits, which can then be used to access a choice of webinars, covering a range of business topics.

Speaking at the launch, CEO Patricia Marks, said: "I am so proud of what SBA has developed with our new Training Hub. It is a living, growing and evolving platform designed to make business knowledge accessible, affordable and delivered by a trusted source."



CONTACT US



Or scan this QR code



# Somerset Activity & Sports Partnership

At Somerset Activity & Sports Partnership (SASP) we are working on creating a new activity finder called Somerset Moves, which launches in early 2023, that will be using open data to create an easier online experience to search and book physical activity opportunities and classes in Somerset.

The new activity finder will use open data, which simply put, is data that is available for anyone to access, use, and share. This doesn't mean personal data. It is likely already visible to the public, such as the time, location and cost of a session.

By using open data the new activity finder will allow us to pull together this information from all sports clubs, exercise groups, leisure providers, independent personal trainers and much more in Somerset, and house it in one place which will make it easier to find and book activities for participants. It is important to keep it simple as studies have shown one in five adults have been put off doing a sport or physical activity because it was too difficult to find or book online

In comparison to other sectors, physical activity provides a poor online experience for customers, which can put people off. We want to make it as easy to book a tennis court, as it is to book a hotel.

For more information,
please visit our website
www.sasp.co.uk/somerset-moves-activity-finder.
SASP will be delivering two webinars in January to
explain more about the process, the benefits and how
to get involved.



# **Springboard IT**

Does your software feature in your plans to improve the business? When you consider how to make your company more efficient or your work life balance better, digital solutions often sit in the "nice to have" bucket rather than the strategic. However, there are often simple and effective solutions that will save you and your team time and make your working lives much easier.

Better use of SharePoint is high on the list. Many people are aware that SharePoint comes with Microsoft 365 but aren't aware of the power and flexibility it offers. Creating flexible lists/work flows/databases and company pages to share data with

your customers and staff, SharePoint can easily be turned into a central hub of information, documents and data for your business.

In cooperation with SharePoint, power apps are proving increasingly popular. The ability to assemble secure data, quickly and efficiently in a way that avoids duplication of effort and unnecessary admin is key here.

And having collected all of that data increasing use of dashboards is also high on the list of business improvements. Business intelligence reports and dashboards can be created using Power BI which is freely available from Microsoft, hugely powerful and ensures that you make the right decisions based on the data your business generates. There are of course many other ways your existing

Microsoft software can be



**Springboard IT** 

# **Bristol Airport**

Bristol Airport has become the first airport in the UK to launch the innovative mobile application solution, PRM Assist.

The new assistance booking software allows passengers requiring assistance to book help and support for all their aviation journeys in one central application. The software allows passengers to receive real-time information on booking confirmation, waiting times for PRM services at airports and updates on delays or important announcements.

PRM Assist's mission is to empower people with reduced mobility through new technology and allow them to take control of their own journeys around the globe.

The launch at Bristol Airport represents the first of many PRM Assist launches aimed at enhancing the quality of passenger assistance services at airports serviced by OCS.

Richard Thomasson, Head of Customer Operations, Bristol Airport said: "Bristol Airport is committed to making air travel accessible for all and working in partnership with OCS we are delighted to be the first UK airport to trial the PRM Assist App, designed to help personalise the assistance required for our customers in delivering a seamless experience throughout the airport journey."







# **Bridgwater & Taunton College**

Digital technologies are one of the fastest growing industries on the planet. We have a range of innovative, industry-focused programmes, from flexible learning programmes, apprenticeships, work experience and internships, from entry level through to degree level qualifications, all of which are at a very little cost to you and your business.

Our computing and digital technologies curriculum covers an extensive range of subjects relevant to contemporary computing, from software development to cyber security and from virtual reality to artificial intelligence.

Training can come in all shapes and sizes, depending on your priorities and your skills requirements. We will work with you to identify your skills gaps both now and in the future and support you to create a training solution to meet your needs.

Industry placements offer your business the advantage of gaining an extra team member to support you for up to 45 days of the year and, in doing so helps supports our students

BRIDGWATER & TAUNTON COLLEGE

in their learning and workplace development.

Work Experience is a great way for your business

Work Experience is a great way for your business to gain an extra pair of hands for a short amount of time, while apprenticeships are a fantastic opportunity to benefit from Government funding to support continuous professional development within your workforce.

Flexible Learning is completely free to those who are eligible and the college has a wide range of courses to incorporate into your workplace CPD plan.

We are here to support your workforce planning needs. Talk to our team today, email business@btc.ac.uk or call 01278 655111.



# **Teapot Creative Ltd**

Digital Creativity is the process of using digital tools and technologies to express creative concepts that communicate your brand, product or services through a variety of implementation strategies.

Digitally Representing your brand

Selecting the most appropriate digital communication tools can establish your brand's authority and distinguish you from the competition. Asking external creative experts to tell your story could produce some unexpectedly exciting results. Perhaps a digital animation would suit your business better than a video, or maybe using YouTube for promotion would better reach your target audience.

Finding Digital Solutions

Making a brand statement is just one aspect of creativity. Applying creativity to problems can also have a positive impact on your bottom line. Tackling challenges with an

open mind and using different digital technologies could be the answer. And just because the format isn't familiar to you - yes, we are talking technology and Tik Tok - doesn't mean it teapot

isn't right for reaching customers or prospects. Accessing professional digital and marketing input is crucial for creating the right message while using the appropriate tools across the most impactful channels.

We have a diverse team of creative, digital and strategy experts at Teapot Creative who can collaborate with you to identify the most effective strategy to achieve your business objectives. Be that through search engine optimisation, social media, email, video, website, advertising, campaign management or a selection of the above.

To discover how your organisation can benefit from digital creativity, get in touch at Teapot Creative. www.teapotcreative.co.uk

# **Somerset Film**

Somerset Film is currently celebrating 25 years and has a wealth of experience to help you and your team create engaging content, receive professional digital media training and hire out space at their fully-equipped media community centre in Bridgwater - The Engine Room.

At The Engine Room, Somerset Film has a range of professional audio-visual equipment available for hire and their creative team can help you with your queries. Their studio spaces are also available for hire, including a smart meeting room which is ideal for online conferencing, hybrid meetings and live-streaming. The smart meeting room is equipped with super-fast wi-fi, track lighting, a 360-degree camera, mic, speaker and a widescreen TV.

Want to learn new digital skills but don't know where to start? Somerset Film offers workshops that cover a variety of subjects including filmmaking, photography and podcasting. You can book a bespoke team training session or book on to one of their upcoming workshops; film in a day, editing or iPhone filmmaking.

Somerset Film also delivers BFI funded programmes for

young people with new courses starting in January 2023. Find out more on their website: https://www.somersetfilm.com/bfi. Over the years Somerset Film has produced a wide range of films for local organisations.

If you have a project that you would like filmed or need a promotional video produced, contact their Producer, Pip, for creative advice and a quote: pip@somerseYilm.com Find out more about Somerset Film at The Engine Room: www.somersetfilm.com.





PMOT

### **Mark One Consultants**

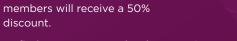
Mark One Consultants has launched its new IT MOT service, which has been designed to help local businesses establish the health of their business IT systems. Most people are comfortable with the idea of an MOT for their cars now your IT systems can receive vital health checks through Mark One's MOT platform.

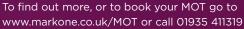
Just like a vehicle MOT, your IT system will receive a certificate highlighting Major Defects (needing urgent attention) and Advisories (which may need attention in the future). It will also include recommendations for improvements to your IT, to improve your company's digital security and health.

Ben Grave, from Mark One, said: "Many business owners know they have issues lurking within their IT infrastructure but have no easy or quick way to gain this information. Now there is a service which will dig in and measure your business systems to present a comprehensive overview as your first step towards better technology"

The 80-point health check includes cyber security, cloud

systems, hardware lifecycle, software compatibility and network reliability, and typically takes one to two hours. Prices start at £99+VAT, but Chamber members will receive a 50% discount.









#### **CETSAT**

We live in a world where Industry 4.0 means faster, smarter, more sustainable productivity, and the relevance that has to the technology we use every day could not be more pertinent!

Since the start of the 21st century, we have surpassed all expectations of technology, all have fully fledged computers in our pockets powerful enough to run our entire lives, are surrounded by smart "things" and artificial intelligence and are now at the limits of Moore's Law (well worth looking up).

That faster, smarter, and more sustainable way of working is everywhere around you - the software you use on your work computer or mobile phone is riddled with new life-enhancing, features and buttons that are released with little to no fanfare, support, or training and sometimes these, unfortunately, go missed.

Worryingly many companies consist of people that do things the same way they have for 15 years plus, who are not aware that there could be a different, more efficient way of doing things, and most importantly these people train those that come into their workplace, passing on the same old and sometimes inefficient ways of doing things.

Digital transformation means embracing that there are different ways to do things, letting technology that you probably already use do the mundane for you, increasing performance and efficiency.

This all starts with you - be curious, experiment, click new buttons, and see what time-saving measures you can find within the technology you already use, and when you find them, share them with your colleagues, friends, and families.



#### ActionCOACH

Ilminster-based business coach Duncan McKechnie, part of the ActionCOACH global firm, has always offered a group coaching programme - it is a great affordable way to get started with business coaching, but recently Duncan realised that he needed to reach more business owners with his invaluable programme.

Businesses from across Somerset (and across the UK and indeed the world) face great challenges at the moment. Duncan said: "We are living in uncertain times, both politically and economically. I realised that business owners need business coaching that is not just



affordable, but also easily accessible."

Duncan

knew he had to do something to support small businesses across the region and so he has pivoted his Group Coaching Program to be delivered online! His group coaching sessions run fortnightly on Zoom and he is able to offer a range of days and times to suit all business owners.

**actionCOACH** 

You can find out more on Duncan's website at: https://ilminster.actioncoach.co.uk/ programmes/actionclub/



# **Impact Design & Marketing**

To those in the creative industry it will come as no surprise that print advertising spend now sits at £1.24 billion in the UK and has been in a steady decline for the last 10 years, whereas digital advertising is increasing year on year and the spend is at £16.5 billion in the UK.

Not only are more people online (post pandemic), but it's also cost effective with the CPM for an online campaign versus more traditional media more than a third cheaper, as well as being more environmentally friendly. Not only that, you can measure the ROI and attribute the impact it's having on your bottom line.

National trends can give smaller businesses an idea of

overall effectiveness and an indication on where to focus budgets to maximise ROI search, is the largest share in overall spend at 50%. Display ads, including social and non-social accounted for 50.7hp.

ads, including social and nonsocial, accounted for £9.7bn of total ad spend.

Meanwhile, social display accounted for 27% of total spend. The remaining 9% of total digital spend was made up of classified and other ads. These included podcasts, ads in and around video games, and affiliate display.

For expert advice on how to maximise ROI on your marketing and drive sales for your business, contact Richard Oliver, MD at Impact Design & Marketing Richard@impactdm.co.uk



### **Laurel Finance**

If it's repetitive or takes too long, there is probably an app or piece of software that can do it for you. By using cloud accounting software, you already have the perfect base for your app ecosystem.

EzzyBills, Dext and Autoentry read information from a picture of a receipt and automatically send this to your accounting software, with a pdf attached, saving you endless time on manual entry, and meaning you no longer have to keep paper receipts.

Let an app do the repetitive and

sometimes awkward job of ensuring customers pay on time, and chasing them up if they don't. Apps like Chaser and Debtor Daddy implement (and always adhere to) a robust, yet courteous, debtor collection process

Futrli and Fluidly offer intelligent and automatic cashflow forecasting. This is based on the data in your accounting software, and can be refreshed and updated as often as you need. Both of these apps are incredibly powerful and offer more functionality – well worth checking out.

Encourage customers to pay you promptly by giving them a choice of payment options, which are easy to

manage for both of you. Stripe allows you to accept

debit cards, credit cards, Google Pay and Apple Pay. GoCardless allows you to easily set up direct debits for recurring charges as well as one off fees.

Have a think on those processes that are boring and see if there is an app that can do it for you – machines don't get bored!

Please get in touch - laura@laurelfinance.co.uk



Organisations are moving ever more rapidly to cloud services to gain benefits in terms of ease of management, cost and accessibility. What is often overlooked is that public cloud services are accessibly to anyone on the planet.

A hacker had a pretty small target for your on-premises server if they ever found out you had one but if you are now using Microsoft/Google/Amazon etc for your cloud service then it is there and obvious to anyone who wants to have a poke at it and believe us they all do, all the time, with automated bots and scripts trying to find a hole to squeeze through.

If your cloud service is protected by username and password, then you are exposed to the hacker threat. You

might have an account exposed with a guessable or hackable username and password. One of your users could also receive a spoof email which they click on which hijacks their cloud

session credentials or diverts them to a fake login page. We are seeing these hacking attempts getting more and more sophisticated and more focused upon cloud access.

MFA (Multi Factor Authentication) stops this in its tracks. You can only access the cloud service with not only the username and password but also a device that sits in your pocket and that is the only pocket in the world it can be authorised from. Every bank in the UK uses MFA. Every IT standard recommends MFA as default. Most of our customers have now implemented MFA.



Blueloop

# **Rapid Fire Supplies Ltd**

We've been running our ecommerce business at www.rapidfiresupplies.co.uk for two and a half years and being ecommerce, we obviously rely on our website. Platforms such as Wix, Shopify and WooCommerce enable a novice to set up a business platform fairly easily, creating something workable, which is essentially how we started.

However, we have found that as Rapid Fire Supplies has grown, the website has become more complex and certain small niggles slowly started to become big problems. Even with our huge learning curve, you never stop learning when it comes to ecommerce, we realised we had to seek expert help. With expert support we ironed out the niggles/problems to create a sleek functioning website.

In hindsight, we should have done it sooner, when our

website was less complex, and we had a few hundred products. We currently have thousands of health and safety products, which has made the transition complex.



Additionally, we had grown our google ranking; by waiting to change to a new platform, our rankings have been impacted (Google doesn't like change). Consequently, seemingly small changes have had an impact on our sales as a "one stop safety shop".

Still, we now have a website that works much more effectively, looks more professional, and gives us and our customers a better experience - we can soon get our ratings back!

The moral of this story; if you have niggles with your website, get a professional in sooner rather than later, the extra expense is worth it in the long run.

# **CHASE Consulting Ltd**

CHASE Consulting Ltd has developed an in-house built site inspection tool which we use to carry out inspections on construction sites and office buildings on behalf of our clients. Over many years, we have seen the arduous and time-consuming process for producing reports. Wordy documents or formula erratic spreadsheets are a thing of the past as modern digital technology can provide us with a more efficient solution.



So recently we teamed up with Double Brace, a digital innovation studio based in Somerset. They supported us in developing and transforming this element of our work by



In developing our new platform, we can tailor each inspection form to the type of work being undertaken and topics covered such as fire hazards, work at height, housekeeping or documentation. With a flexible scoring system in place, we can provide instant feedback on health and safety performance. Comments can be added using "speech to text" function and the inspector can also take pictures of works and upload to the inspection form.

Having it web-based, enables our experienced consultants to access the tool remotely and use their smart phone device or tablets to undertake an inspection and submit a detailed report, often before leaving site.

It has enabled us to provide a more efficient and value for money service whilst meeting the site monitoring and reporting process needs of the client.





# Cognique

Cognique has been building bespoke websites for businesses throughout Somerset (and beyond) for nearly 20 years. We've built websites for fellow Chamber members James Tobias, Hippychick, Lendology, M-CNC Engineering and even Somerset Chamber of Commerce themselves.

From consultation to launch, the websites we develop for our clients meet each business's unique criteria. Our websites are user friendly, easy to navigate, and effortlessly integrate vital third party software that helps automate internal business processes. Somerset Skills & Learning, Hippychick and Somerset Chamber of Commerce all benefit from websites integrated with course, product, and data management systems – saving staff valuable time and improving business efficiency.

All our bespoke websites are built in-house, and we manage every stage of the process ourselves. This means we're on hand throughout the planning, design, and development to address any queries our clients may have.

At Cognique, we know the secret to creating a successful

website that meets any business's objectives is to put the user first – and improve their online journey by creating a seamless, enjoyable, memorable user experience.

COGNIQUE

It's been a busy and exciting year for Cognique, and we're looking forward to 2023 (and our 20th anniversary!).

Pictured are website specialists, Cognique's Technical Director, Jim Patten (left) and Creative Director, Dave Rice.





# COGNIQUE

"Cognique have been a pleasure to work with and we are delighted with the new website it already looks like the value of the individual orders are higher."

**Julia Minchin**, Managing Director, Hippychick



# **Digital Somerset**

Designed to bring together like-minded and digitally-inspired individuals, we at Digital Somerset CIC, endeavour to put Somerset on the map for digital industries across the South West. We are striving for our wonderful and diverse county to be well known as a location for digital and tech innovation, knowledge and also for job opportunities and career progression. Our goal is to create and sustain a culture which celebrates and encourages change and development.

With our bi-monthly events, we work hard to forge long-lasting relationships across Somerset, as well as get conversations flowing between the private, public and education sectors about all things digital. Our events are not just driven by us alone, but by an ever-growing network of passionate local business people.

All of our events are unique and discuss different aspects of the digital world, but at their core they are designed to upskill, inform and inspire professionals of all types across Somerset.



COMP SSVIDEO

After the great success of our last two events, we are excited to share our brilliant programme of events and workshops for the year 2023. Please check our website for upcoming events.

Our next event 'Digital Pub Quiz' will be taking place on January 24 where Stephens Scown solicitors will bring you their fun and informative Stephens Scown IP pub quiz. The quiz will test your knowledge on the key intellectual property (IP) rights for digital businesses and entrepreneurs. And yes, there will be prizes and pizza!

For events and sign-up to our digitally curious newsletter: www.digitalsomerset

# **Compass Video**

Last year, at Google's I/O annual developer conference, the company introduced a new Al milestone called Multitask Unified Model, or MUM. This technology can simultaneously understand information across a wide range of formats, including text, images and videos, and draw insights and connections between topics, concepts and ideas. Why should you care about this?

Soon, Google says it will leverage MUM's capabilities



to upgrade Google Lens with the ability to add text to visual searches in order to allow users to ask questions about what they see. Google Lens is the company's image recognition

technology which lets you use the phone's camera to perform a variety of tasks, like real-time translation, identifying plants and animals, copying and pasting from photos and much more.

So how could such a feature work for you? You could use the image of your friend's conservatory and ask 'who could design and build this for me locally?'. Text and image search could direct Google to find relevant queries in a way that may have been more difficult to do if you had only used text input alone. Another example, you could point your phone at a video camera and ask, 'who uses cameras like this locally'. It might just point you to my Google Business Profile image.

So what are we saying? You need quality video and images for your business. Without them you will miss Google matching your images and videos to search queries like this and miss potential customers. Contact us to discuss your next project.





▲ From left, Stuart Elford CEO of Devon and Plymouth Chamber, Michael Cahill of event sponsor Albert Goodman, Somerset Chamber CEO Emma Rawlings and Harry Dawson from Salcombe Distilling Company.



Michael Cahill, of Albert Goodman and Emma Warren, of Elite Staffing Solutions.



Belinda Newton and Elizabeth Clark, of HR Dept.



Andrew Martin (left), of AM Consulting and George Goodchild, of Nexus Open Systems Ltd.



Tony Pizii, of Key Person Insurance Hub and Carola Becker, of Devon and Plymouth Chamber of Commerce's Board of Directors.

Construction
Connections at
the Holiday Inn,
Bridgwater





Attendees at the event, which included informal networking, a buffet lunch and a speech from the main sponsor.



Somerset Chamber of Commerce Project Manager and Hinkley Supply Chain Lead, Scott Jenkins (left) and Andy Dingwall, of sponsor Finger on the Pulse.

Construction
Connections at the ibis Bridgwater





Sponsor and guest speakers from National Highways, Karen Duffet (left) and Steffan Jones (second from right), with Sam Landrigan of Galliford Try and Somerset Chamber Membership Manager Jenn Chidley-Sanders.



From left, Peter Foale and Joshua Foale, of SPF Associates Limited and Luca Wrona, of MW Smart Homes Limited.



Attendees enjoyed some informal networking before hearing an update from sponsor National Highways.



# Business leaders' dinner at The Castle at Taunton





Paul Lowndes, of This Is Gravity Ltd, Helen Lacey of HRGO Recruitment Limited (centre) and Julie Grant, of Blueloop Ltd.



▲ Shevaun Haviland (right), Director General of the British Chambers of Commerce and Emma Rawlings, CEO of Somerset Chamber with Matthew Hartigan (left) and Alan Clarke and of event sponsor Higos Insurance Ltd.



Andy Berry (left), of Bridgwater and Taunton College and Jon Beake, of Wessex Reserve Forces and Cadets Association.



Graeme Crosbie, of Level Up (South West) Ltd and Chair of Somerset Chamber Board of Directors and Becky Bevins, of Numatic International Ltd.



From left - Simon Jones, of Leonardo Helicopters, Shevaun Haviland, Director General of the British Chambers of Commerce, Lord Mark Price, of WorkL and Emma Rawlings, CEO of Somerset Chamber of Commerce.



Guests enjoyed a three course dinner at the event.



Ian Douglas (left), of Morris Lubricants and Paul Davies, of Strode College.

# Somerset Chamber well placed to support businesses in challenging times



Members of Somerset Chamber Board of Directors, from left, Evelyn Adfield, Jerome Timbrell, Michael Cahill, Somerset Chamber Chief Executive Emma Rawlings, Board Chair Graeme Crosbie, Lizzie Ginbey and Lucy Kitchener. Not able to attend were Emma Warren, Matt Ruddle and Dave Crew.

Somerset businesses have to be more robust than ever as they face political turmoil, rocketing inflation, skills and labour shortages and rising energy and raw material costs.

Somerset Chamber is well placed to provide the vital link between local and national Government, supporting infrastructure projects such as Hinkley Point C, the skills and training agenda and lobbying for inward investment to boost the local economy.

After several years of recovery work, the Chamber was now in its own place of financial stability and was looking forward to investing in the growth and development of its team to provide even more help and support for members.

Those were the key messages at the Chamber's AGM, which was held at Somerset County Cricket Club last month.

Emma Rawlings, the Chamber's Chief Executive, outlined the Chamber's key priorities for the coming year, as well as reporting on the previous 12 months of activity.

She said the Chamber would be focusing on "wider Somerset", holding more events in areas such as Minehead and Frome, while ensuring members received absolute value for money for their membership.

She outlined the Chamber's upcoming involvement in the Government's Local Skills Development Plans, which will put business at the heart of the future skills agenda to ensure young people have the qualifications needed by firms.

She also spoke of the Chamber's work with Hinkley Point C, leading the Hinkley Supply Chain in partnership with EDF.



▲ Somerset Chamber Chief Executive Emma Rawlings.



From left, Ben Lee of PKF Francis Clark, Chamber Director Evelyn Adfield and Darren Mobley of Poolbridge Accountancy Ltd.



Somerset Chamber Board Directors Leona McDonald (centre) and Lucy Kitchener talk to member Simon Barber of FiloFile - Document Management.

Outgoing Board Finance Director Nick Farrant outlines the finances for the past 12 months.



Lucy Hawkins of Bridgwater & Taunton College.



Graeme Crosbie, Chair of the Chamber's Board of Directors, said the supply chain team had been instrumental in helping to secure the £4.1 billion of contracts already spent with companies in the South West.

"Somerset Chamber of Commerce really is the voice of business. It is the portal to make sure Somerset businesses have their fair share of what is available and have access to every opportunity that arises; the Chamber is here to make access to all these things easier for Somerset businesses," Graeme said.

He also thanked his fellow board members for their support over the past year and paid tribute to outgoing Finance Director Nick Farrant who stepped down at the AGM after six years in post.

"I would like to thank Nick for his influence and input on strategies and decisions and for his support – it's been a fair old stint!" Graeme said as he presented Nick with a farewell gift.

Michael Cahill, a Partner at Albert Goodman, was elected as Nick's replacement, while Lucy Kitchener, of charity We Hear You, was also elected as a new board member.

Existing members Emma Warren, Lizzie Ginbey, Evelyn Adfield and Jerome Timbrell were re-elected to the board.

Ten year membership certificates were also presented to 14 members - Avalon Telecom & Technologies, FiloFile - Document Management, Cosmic, JRP Accountancy, costgard ltd, Poolbridge Accountancy Ltd, Dome Marketing Ltd, Rebecca Bevins HR Consultancy Ltd, Electro South West Ltd, SJM Training Consultants Ltd, Fairhurst LLP, South West Galvanizers, Falcon Vehicle Solutions and Wasteology Limited.

A bouquet of flowers was also presented to the Chamber's Senior Events and Marketing Officer, Sallie Barnes, who left on maternity leave - everyone at the Chamber wishes her well!



■ Ten-year membership certificate recipients, from left, Simon Barber of FiloFile - Document Management, Caroline Mobley of Poolbridge Accountancy Ltd, Somerset Chamber Chief Executive Emma Rawlings, Kirsty and Nathan Mode of Dome Marketing, Sally Williams of SJM Training Consultants Ltd and Maria O'Sullivan of costgard ltd.



# Hinkley Point C smashes apprenticeship target ahead of schedule

Hinkley Point C has hit its goal of training 1,000 apprentices during the power station's construction phase. The target was set during the planning stage of the project, as part of its commitment to maximising opportunities for local people.

The apprenticeship programme's success is due to the extensive outreach work being done with local schools and colleges. Partnerships have also been set up with training providers, such as Bridgwater & Taunton College, creating a pipeline from the classroom to employment.

The apprenticeship programme is making a real difference across Somerset, with two thirds of all apprentices living within the local area.

Apprenticeships will continue to be available on the project as construction develops. Due to



the number of skills needed to build the power station, there is a course for everyone, from welding, nuclear engineering, to HR and catering. Opportunities are available, regardless of previous experience, background, or age – the youngest apprentice is 18, and the oldest is in their 50s!

Hinkley Point C has also invested £8 million into three "Centres of Excellence" in Somerset.



specialising in welding, mechanics, and electrics - meaning apprentices have access to worldclass training equipment.

Nigel Cann, Delivery Director at Hinkley Point C, who started his career as an apprentice, said: "It's fantastic that we've hit this milestone just six years into construction. I'm proud our project has played such an important role in helping to kickstart so many exciting careers."

Andy Berry, Principal and CEO of Bridgwater and Taunton College said: "We are absolutely delighted to have supported Hinkley Point C in training its apprentices, and this is a huge milestone. Reaching this point ahead of schedule is even more of an achievement, and we look forward to the next stages of the project's development to meet the requirements of training the workforce at HPC."

# HPC Community Fund gives outdoor spaces a new lease of life

Neglected outdoor spaces and gardens in the Bridgwater area are being given a fresh lease of life thanks to new social enterprise Social Circles CIC, with the help of a grant for just over £4,000 from the Hinkley Point C (HPC) Community Fund, managed by Somerset Community Foundation (SCF).

Social Circles was awarded an HPC Community Fund grant from the Small Grants Programme in August 2022 to support older communities, those who are vulnerable, and people with disabilities to tidy and maintain their gardens.

Val Bishop, Programmes Director at Somerset Community Foundation, said: "We received this application for funding to the HPC



Community Fund to replace the tired old power tools that Social Circles had been using for their earlier pilot project. Thanks to the grant they've been able to buy new commercial grade gardening tools to help with garden clearances."

Andrew Cockcroft, Senior
Community Relations Manager,
Hinkley Point C said: "This project
demonstrates the diverse nature
of our community fund and its
ability to support vulnerable people
no matter their age or personal
circumstance. It is fantastic to see
this project operating alongside
the other grants awarded since the
summer – all of them offering new
opportunities for lasting benefit."

Somerset Community Foundation has awarded grants worth over £35,000 from the HPC Community Fund Small Grants Programme to groups since July of this year.

The small grants fund awards grants of up to £5,000 - or up to £10,000 over three years - for charities,





voluntary groups and social enterprises that normally operate on less than £100,000 per year. The Open Grants Programme is for larger applications, typically over £10,000. Visit www.hpcfunds.co.uk for more details.

The HPC Community Fund is part of a wider £20 million commitment of funding, provided by EDF through Section 106 agreements, for communities that are affected by the development of the new nuclear power station, to promote their social, economic and environmental wellbeing and enhance their quality of life. Hundreds of projects have benefitted, and in total almost £13.3 million in grants have been awarded to date.

**Tuesday** 

Sponsored by

**FEB** 

# **UPCOMING EVENTS**

# Breakfast with Somerset County Council

Join us to find out more about the council's plans for 2023 – just as the county and district authorities prepare to merge into a single council. Speakers include Paul Hickson,

Strategic Commissioning Manager – Economy and Planning and Cllr David Woan, Associate Lead Member for Economic Development and Inward Investment. A full English breakfast and networking is included.

Time: 8am - 10am at Taunton Rugby Football Club

Cost: £19.50 plus VAT

# Business critical forum - finance

We invite you to join us for our business critical forum on finance - an informal discussion to support businesses facing the challenges posed by the current financial crisis and an opportunity to find out how to tackle the rising cost of doing business with help from a panel of experts from the finance sector.

**Fime:** 9.30am - 11am at Monks Yard, Ilminster

Cost: £5.75 plus VAT

# Let's network over breakfast

Tuesday

31 JAN

Our let's network events are a great way to get out and meet new people - while enjoying a delicious, cooked breakfast! A designated 'table head' will ask everyone to introduce themselves, giving guests the opportunity to hear from others, learn about their businesses, highlight their own companies and organisations and make meaningful connections.

**Time:** 8am - 10am

at Haynes International Motor Museum

Cost: £19.75 plus VAT

\*Prices are plus VAT unless otherwise stated

Please note due to high demand, some of these events may be fully booked by the time of printing.

Tuesday

10 JAN

Sponsored by



**Thursday** 

In association with

ALBERT AG GOODMAN

Begbies Traynor

S JAN

# Good female health in the workplace - understanding the benefits

This event will help business owners support female members of staff by providing a wider understanding of the benefits of good female health in the workplace. It will enable them to create a safe space for their

employees to be able to talk about any health concerns that they may be experiencing as well as actively promoting female health at work.

**Time:** 9am - 10.30am at Equity House, Taunton

Cost: No charge

(grant funded by Somerset County Council)

# Construction Connections

Thursday

FEB

Our Construction Connections
events are a great way to make new contacts who
specifically work in the construction and associated
industries. The event offers informal networking over
a buffet lunch and refreshments. Attendance is strictly
limited to those who work in the construction and
associated industries.

**Time:** 12 noon - 2pm at the ibis Bridgwater

Cost: £17.95 plus VAT

# Let's network over lunch

Tuesday

21 FEB

Join us for a two-course lunch and the opportunity to stay in touch with existing connections and to forge new ones! Guests will be able to enjoy some informal networking over a welcome drink before being seated and given the chance to introduce themselves and their business to other attendees at the table.

**Time:** 12.30pm - 2.30pm

at Yeovil Town Football Club

Cost: £27.95 plus VAT

Please note that all non-members are entitled to attend a maximum of two Chamber events. Should you wish to attend further events, you will be required to become a Somerset Chamber member.



# **SECTOR FOCUS**



# **Health and Safety**

#### **Aardvark**

Recent figures showed that the average UK employee is losing 38 productive days a year due to poor health and wellbeing in the workplace. At Aardvark we are helping to get those days back by helping you keep your employees happy and healthy.

Aardvark is run by former GP with eighteen years' experience Dr Catherine Lewis, with the aim of helping as many companies care for their employees as possible across the South West.

Offering services such as health surveillance, which allows you to regularly monitor your employees working in an environment which could adversely affect their health, and our health and wellbeing initiative to provide employees with advice, professional guidance and support with their mental health.

Our team works with you to manage your employees' health and wellbeing, from before they start working for you until the day they leave, providing both them and you with peace of

mind that their health is being looked after.

We have a fleet of mobile medical centres, fully equipped with everything needed to monitor an individual's health, meaning you don't have to send them out for the day to medical centres which are already fully booked – we come to you and take the stress away.

**AARDVARK** 

Your employees are your biggest asset, and by helping to keep them healthy and happy you can take your business from strength to strength.

If you would like to discuss your requirements, please call us on 01278 228988 or email us at admin@aardvark.health.



Some of the best lecturers in the field will be leading a series of CITB courses at our GTE Training Academy, near Bristol, this winter.

The Site Safety Plus (SSP) courses are designed to give everyone, from operatives to senior managers, the skills they need to progress through the industry, operating within best practice and with maximum safety.

With training available in the classroom, through remoteonline classes, or provided at your own premises, it's never been easier to up-skill your workforce and ensure they are the very best they can be.

Many construction companies can find themselves falling foul of the law when an unannounced visit from a health





and safety executive uncovers inadequate health and safety provision on site, but there is no excuse for that in this day and age. The necessary training is readily available to make sure any workforce, no matter how big or small, across the country, can keep up-to-date on site safety.

GTE Training Academy's courses range from health and safety awareness (HSA), an ideal foundation for those requiring an industry site card, to site supervision and site management safety training schemes, with five year renewable certificates.

Of course, all employers, no matter what business they run, are responsible for ensuring employees receive immediate attention if they are taken ill or injured at work. GTE also runs comprehensive first aid courses for all industries, providing a three year recognised qualification.

Places on our courses can be booked via www.gteta.com



CHASE Consulting

# CHASE Consulting Ltd

At CHASE Consulting Ltd we value people, both our team and those we work with. Formed in 2014, our philosophy continues to be about providing manageable health and safety solutions. We are proud of the ongoing relationships we have with clients, making health and safety a priority whilst in proportion to the cost, time and operational needs of their business.

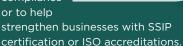
We work in collaboration with clients, architects, consultancies, contractors and a host of organisations to provide tailored services. SMEs and large corporate organisations alike, we share a focus on providing workable solutions that add value rather than outdated boxticking exercises.

Our qualified and professional consultants operate across a range of industries with the Construction industry being our main area of expertise. We provide principal designer and CDM Adviser services in relation to construction projects and the Construction (Design and Management) Regulations 2015.

We can act as a company's 'Competent Person' to provide the necessary organisational health



and safety support, either with general compliance or to help



CHASE Consulting Ltd mainly operate across the South West and South Wales but with our flexible working culture we are able to support clients further afield. Our consultants bring a fresh-faced approach to health and safety to find practical solutions with a diverse range of skills, knowledge and experience. Most importantly, it's a team who are client-focused and share core personal values.

Contact us now at info@chaseconsultingItd.co.uk or 01823 475 375 for a free initial consultation.



Established in Somerset in 2005, JaLee First Aid Training Ltd is approved to deliver first aid training to the highest level available (RQF/FAIB).

If it's about first aid, we do it! Including all the popular workplace courses that are recognised by the HSE and the Ofsted paediatric qualifications. JaLee has 'up to the minute' choices available to the employer, including blended learning – reducing time spent in the classroom!

Our bespoke courses are extremely useful for specific working environments such as manual handling, people



handling, defibrillator, medical conditions, chemicals, sports, auto injector and many more.

We feel honoured to have built a huge customer base over the

years which includes some of the largest companies in the South West, several schools and colleges, county councils, MoD and individuals that just want to learn basic life-preserving skills.

Our trainers are qualified and experienced professionals and our training style is relaxed, flexible, inclusive and fun! We have a large team which means that, for in-house courses, we can accommodate the customer's choice of dates and times – this can save precious time and money.

We can deliver in-house courses at any suitable location plus offer a range of open, scheduled courses across Somerset.

We are privately owned and proud of our independence! It motivates us to care about every single thing that happens within our business and inspires us to constantly improve our service.

Don't forget, Somerset Chamber members are very welcome to a 10% discount!

Contact us on 03303 230240, email info@jaleefirstaid.co.uk. Website: www.jaleefirstaid.co.uk



# C2 Safety

Each year poor health and safety in the workplace costs businesses millions of working days due to illness and injuries, not to mention billions of pounds in costs.

At C2 Safety, our goal is to be "The helpful safety company", providing businesses of all shapes and sizes with a tailored solution for their health and safety needs. We know that no two businesses are the same, so we work with our clients to create the right solution without tying you down with long term contracts – our work speaks for itself.

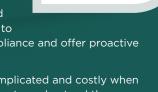
We provide clients with everything from full health and safety audits to risk and fire assessments, through to creating your own health and safety policies, making sure you have the right cover for your business and your workforce.

Each client is provided with their own, dedicated, NEBOSH qualified advisor, who will work with you to understand your business and your health and safety needs, enabling them to

ensure your continuing compliance and offer proactive and pragmatic advice.

Health and safety can be complicated and costly when not done right, so we help you to understand the regulations and help you implement them within your business. Although we cannot take away the legal duties placed upon you, we can help with the multitude of tasks that get forgotten about and shoved to the bottom of your overflowing in tray!

If you would like to discuss your requirements, please give call us on 0800 080 33 44 or email us at info@c2safety.co.uk.



The Helpful Safety Company

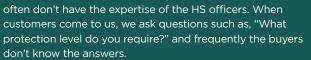
# **Rapid Fire Supplies Ltd**

Each year poor health and safety in the workplace costs. We have been in the health and safety business here at Rapid Fire Supplies for two and a half years now. We started selling health and safety products during the pandemic quite by chance and have watched our business steadily grow.

Being the leading UK body in the safety industry, it was important for us to be to be a member of the BSiF. We have now completed mandatory training and have our products tested on an annual basis. This has helped make us a trusted supplier of health and safety products, with ranges to protect our customers from head to toe.



Something we've noticed over the past two and a half years is that often health and safety officers within a business appoint buyers or the accounts team to source required products. However, they



With our expertise and understanding of the products we can talk the customer through the differences between attenuation and protection ratings for ear defenders, hard hats, gloves and clothing for fire, cut, electric and static protection, to filter protection for masks. We even have a knowledge centre on our website (https://rapidfiresupplies.co.uk/pages/knowledge-centre-the-one-stop-safety-shop).

We've worked to develop our business into a one stop safety shop, delivering peace of mind to our customers with everything from our product range, to our BSiF accreditation and a regularly updated knowledge centre.

Up next in the February/March edition of Somerset Voice:

Sector focus - environmental - business which help others go green

Feature - health and wellbeing



# **NEW MEMBERS**

#### **Artius Property Protection Ltd**

Property services

Artius Fire Protection Ltd is based in Surrey with regional offices in Somerset and Essex. We are an independent business offering service driven solutions to its customers' fire needs. Using the best available technology, our design, installation and customer support is industry leading.

Keenan Seenan, 01934 811264 keenan.seenan@artiusfp.co.uk www.artiusfp.co.uk

#### **Bridgwater & Taunton College Trust**

Schools and colleges

We are a charitable school's trust working in collaboration as one entity to improve and maintain high educational standards within and beyond our own schools. Our core purpose is to ensure that Every Child Achieves.

Clare Lewis, 01278 727358 enquiries@btc-trust.org bridgwatercollegetrust.org.uk

#### **Cullen & McLean Sourcing Ltd**

Recruitment

With a database of over 2,000 professionals based all over the world, our main service is the supply of hydrographic surveyors, geophysicists, data processors and associated technical experts to maintain equipment and acquire data on client vessels for new and existing wind farm projects.

Mike McLean, 01823 476977 mike.mclean@cmsourcing.co.uk www.cmsourcing.global

#### L & F Training Ltd

Skills and training

L&F Training is a local training provider, a member of the Register of Apprenticeship Training Providers. We specialise in delivering quality apprenticeship and commercial training, including bespoke learning programmes for schools who have students in need of alternative learning provisions.

Fran Deeley, 01278 550261 info@landftraining.com www.landftraining.com

#### Load 'O' Waffle Ltd

Food and drink

We make delicious homemade waffles from local fresh ingredients. Our waffle batter is always gluten-free, we use buttermilk to achieve the fluffiest waffle. Whether you want sweet, savoury or a bespoke waffle canapé service, we can help. We have over 25 years catering experience.

Samantha Nicol, 07565 697143 info@loadowaffle.co.uk www.loadowaffle.co.uk

#### **Setsuko Beauty Clinic**

Health and wellbeing

Hi, my name is Setsuko, the owner of Setsuko Beauty Clinic in North Petherton. We specialise in laser hair removal as well as HIFU and RF microneedling for non-surgical facelifts and wrinkle/scar reduction, using clinically proven cutting-edge technologies.

Setsuko Takeuchi, 07763 853635 info@setsukobeauty.com setsukobeauty.com

#### **Stone King**

Law

As a Bath-based national law firm we have built a name for excellence with both our private and commercial clients, whilst our strategic focus has made us national leaders in the charity, faith and education sectors.

Katherine Neylan, 01225 337599 kathleenmurray@stoneking.co.uk www.stoneking.co.uk

#### The Visa Office Ltd

Law

Working with fledgling companies and SMEs we have established long-standing relationships with business owners, human resource staff and managers developing alternative immigration strategies throughout the changing economic landscape and with proven success.

Louisa Kennedy, 02078 368505 contact@visa-office.com visa-office.com

#### **Tutor Doctor Somerset**

Skills and training

Tutor Doctor provides 1:1 personalised tutoring, in-home or on-line, covering all subjects, levels and ages. We have been around for 20 years and have a presence in 16 countries. However, we are very much a local company with top quality tutors offering a white glove service.

David Brassington, 07825 198673 dbrassington@tutordoctor.co.uk www.tutordoctor.co.uk/taunton-frome-yeovil-north/

#### Westcotts

Accountancy

We're Westcotts. We have hundreds of experienced and talented team members, operating across the South West, with a wide range of specialisms. We're always on hand to give clear, calm and expert advice.

Sheldon Cole, 01934 620428 weston@westcotts.uk westcotts.uk

#### Trio of wins for Dorset and Somerset Air Ambulance at national awards

The team at Dorset and Somerset Air Ambulance was recognised nationally at this year's Air Ambulance Awards of Excellence, coming out winners in two categories and highly commended in one. Organised by Air Ambulances UK and sponsored by Airbus, these annual awards celebrate and recognise the specialist life-saving skills and commitments of those within the air ambulance community.

Dr lan Mew, who has worked with the service for nine years, was awarded Doctor of the Year. He is a talented intensive care and anaesthesia consultant and was recognised for going above and beyond for patients and their families in all his professional domains. Dr Mew was instrumental in transforming the care that is provided to patients across the South West and contributed to the development of injury prevention campaigns locally, regionally and on a national scale.

Wayne Busby has been the charity's aircraft maintenance engineer for the past eight years. His total dedication to the maintenance of the aircraft often sees him work unsociable and extended hours. His exceptional contribution has enabled Dorset and Somerset Air Ambulance to maintain a high level of service availability across the region,



Dr lan Mew



Wayne Busby



Pete Appleby

enabling many more life-saving missions to be achieved. These qualities were recognised by the independent judging panel when he was awarded Operations Support Staff of the Year.

Pete Appleby was highly commended within the Critical Care Practitioner of the Year category for taking on a multitude of projects over the past year, alongside his expected responsibilities as a specialist practitioner in critical care. He has devoted significant time (often on a voluntary basis) to enhancing operations, while acting as Deputy Air Operations Officer, a supportive, unpaid role, which significantly assists the smooth running of the service.

Charles Hackett, Chief Executive Officer of Dorset and Somerset Air Ambulance, added: "Wayne, Ian and Pete are great, each bringing wonderful skills and a huge personal commitment to our mission here at Dorset and Somerset Air Ambulance. Their achievements are nothing short of what they deserve. We, and everyone living in Dorset and Somerset are very lucky to have them."

More information about Dorset and Somerset Air Ambulance, can be found by visiting: www.dsairambulance.org.uk.

# Independent accountancy firm A C Mole celebrates milestone 120 years anniversary

A C Mole is celebrating its 120th anniversary this October - by giving back 120 things!

Staff are going to celebrate in style over the next 12 months with an array of activities that will include planting 120 shrubs and trees in the local area, spending 120 minutes litter picking across the South West, walking (and possibly running!) 120 miles for charity and other '120' events. The team aims to complete at least one '120' activity a month.





Albert Charles Mole established what is now A C Mole in 1902 and, today, the company continues to provide a reliable, professional and comprehensive service to a broad range of clients, from sole traders and not-for-profit organisations to £500m turnover corporate groups.

The team will be sharing their celebratory journey throughout the year. Supporters can keep up to date with their '120 events' progress through the website https://acmole.co.uk/about/120years or the company's other social media platforms.



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### **C&D** South West training the next generation of drivers

With the increased reliance on online shopping and the change in consumer purchasing habits in recent times, the logistics industry has seen double-digit growth but it is no secret that the reliance on the transport sector has led to a shortage of drivers qualified to ship goods both in the UK and abroad

Recognising the importance of having qualified drivers ready and available to enter the industry and in an attempt to combat driver shortages, C&D South West created its Driver Academy back in 2016.

The brainchild of the Hammond family, owners and operators of the C&D business, the academy provides an opportunity for those who have the ambition to enter their industry to undertake driver training in all types of vehicles, from small vans to Class 1 Heavy Goods Vehicles.

In recent years, the academy has seen multiple drivers obtain licences and Luke is the latest successful academy apprentice to pass their Class 2 HGV goods licence and is now poised to take control of a C&D South West vehicle.

Luke Parsons started with C&D South West in June 2022 as part of the Driver Academy Scheme. After driving a 3.5 tonne van and learning the ropes these past few months, Luke successfully passed his Class 2 HGV test in October this year.

His progression means the C&D Driver Academy is now open to applications again, from anyone who expresses a keen interest in the transport and logistics industry. The minimum requirements are a clean driving licence to drive a car, along with passes in maths and English at GCSE level.

Applicants should be at least 25 years old, however inquiries from younger students will be considered and those who haven't quite met the required GCSE grades may complete functional skills training whilst attending the training courses.

Lorna Hammond, C&D's Managing Director, said: "We're delighted that Luke has successfully passed his test and that he's completed his time at the academy. It's a testament to his hard work and determination and the team is looking forward to finally seeing him on the road in his own vehicle.



"Now that Luke has passed we will be opening up another place on the Academy. We're inviting applications from interested drivers who have the ambition to join the C&D team.

"Places are provided free of charge, meaning that even those who don't have the initial funds to undertake driver training can benefit. Some of our Academy students have obtained their licence within as little as three to six months although most are based around a 12 – 18 months apprenticeship."

For more information regarding the driver academy or further information regarding this email please contact recruitment@cdsw.co.uk or call 01460 64701.

### **Porter Dodson opens Exeter office**

UK Top 200 law firm, Porter Dodson, based across Somerset, Devon and Dorset, has opened its newest office in Southernhay, Exeter.

Since its inception in 1997 following the merger of two regional firms, Porter Dodson has seen continued growth both geographically and in its service offering, as well as the recruitment of experienced and expert advisors along the way.

This latest move into Exeter is expected to further build on the growth of the firm's corporate and

commercial offering, as well as supporting its expansion of Private Client services and nurturing its pool of talent.

David Culshaw, Partner and office lead in Exeter, said: "The move into Exeter is really exciting for Porter Dodson and is a logical step due to our current geography and our existing relationships with a number of Devon and Exeter based clients and professionals. As well as expanding our footprint this move will make life more convenient for our existing clients and contacts."



Porter Dodson offers expert legal advice on a range private, commercial and specialist matters. The firm employs around 200 staff across its eight offices, serving clients in all areas of the South West and beyond. Find out more about the firm by visiting their website:

www.porterdodson.co.uk



#### Law firm achieves accreditation to the International Child Abduction panel

lan Walker Family Law and Mediation Solicitors has been accepted onto The International Child Abduction and Contact Unit (ICACU) panel. They are one of only 43 legal firms in the Country now able to deal with cases where a child is taken abroad without a parent's permission.

The ICACU panel carries out the day-to-day duties of the Central Authority of England and Wales for the operation of the 1980 Hague Child Abduction Convention.

The 1980 Hague Child Abduction Convention is an international, multilateral treaty, which seeks to protect children from the harmful effects of cross-border abduction by providing a procedure enabling countries to work together to ensure that an abducted child must, with few exceptions, be returned to their home country.

ICACU has a list of suitably accredited solicitors and Ian Walker Family Law



and Mediation Solicitors are now one of a handful of firms based in the Southwest that are registered to deal with the quite often complex cases.

Lucy Roberts, one of the firms' private law children solicitors, has expertise in International Child Abduction working with the International Child Abduction



and Contact Unit (ICACU). Lucy joined lan Walker Family Law and Mediation Solicitors in June this year and has practiced exclusively in family law matters since qualifying in 2012.

Lucy has joined the firm at an exciting time as they have taken on many new recruits this year and now have over 20 specialist family law solicitors and legal executives advising and assisting their clients with all areas of family law including divorce and separation, finance, pre-nuptial agreements, mediation and child arrangements.

The firm's areas of expertise now cover divorce and finance, Tolata, private law children, domestic abuse, international child abduction, care proceedings, grandparents' rights, mediation, collaborative law, and arbitration.

# Cornish Mutual expands service provision to support farming members

Farming insurance specialist Cornish Mutual is extending its range of services to better support farmers in an increasingly challenging climate.

"Farmers are going through a period of extraordinary challenge with the removal of farming subsidies and changes to environmental schemes alongside pressures of climate change and high input prices," said Managing Director Peter Beaumont.

"While the classic insurance response would be to diversify into other sectors we are doing the opposite and instead are increasing our commitment to the farming community."

Results from a recent risk survey carried out by Cornish Mutual highlighted many farmers are deeply concerned about upcoming changes and unsure where to turn for information and advice. Expanding its services beyond insurance products to help farmers manage risk would therefore assist businesses to build profitability and resilience, increase natural resources and protect people, he explained.

Partnerships with technology companies would enable Cornish Mutual to give members access to cutting edge products. An early example is a collaboration with Quanturi to provide members with the HAYTECH probe which can reduce the incidence of haybarn fires and protect hay quality.

Advice provision will also play an important part. The organisation's new health and safety guide offers free advice



and a template for farmers and farm managers to create risk management policies for their businesses. Those needing more in-depth advice and support can access paid-for services which include farm visits and provision of policies to cover all aspects of health and safety including risk management and record-keeping.

"We want to make things better, not just send out cheques when something goes wrong," said Peter. "This wider set of services will help our members manage risk and find a way forward through the industry challenges."

To find out more visit Cornish Mutual's website www.cornishmutual.co.uk





# SWIG Finance supporting South West SMEs with RLS backing

SWIG Finance has been accredited by the British Business Bank to lend under the new iteration of the Recovery Loan Scheme (RLS).

Following accreditation, SWIG Finance is now accepting and processing applications for loans of up £250K for SMEs based in the South West.

The new iteration of the Recovery Loan Scheme (RLS) launched in August 2022.

The Scheme has been designed to support access to finance for UK small businesses as they look to invest and grow.

Full details of the eligibility criteria and scheme features can also be accessed on SWIG Finance's website. New and existing customers can also apply via SWIG Finance's dedicated webpage.

Anyone who would like an informal chat about funding can get in touch by emailing info@swigfinance.co.uk or telephoning 01872 227 930.

# **Top-tier rankings for Stone King**

Independent legal guide Chambers has again awarded Stone King top-tier law firm status.

The firm's charity, education and crime teams are also once again awarded the highest Band 1 ranking.

They are joined by the family and mediation team which has achieved a top band ranking for the first time for their expertise and sensitivity in supporting families through divorce, separation and related family matters. In addition, 20 individual Stone King lawyers have been recognised for their excellence.

Chambers ranks law firms and individual lawyers across six bands, with Band 1 as the highest, and says that 'being ranked in any band is a significant achievement'. The qualities on which rankings are assessed annually include technical legal ability, professional conduct, client service, commercial astuteness, diligence and commitment.

Other practice areas securing a coveted Chambers ranking include corporate and commercial, further education, transport and real estate.

"It is a great achievement that Stone King has once again been independently ranked as a top-tier law



firm," said Managing Partner, Steven Greenwood, "Chambers rankings 'are the definitive mark of excellence across the legal industry' and demonstrate that our firm continues to be recognised as one of the best across our five sectors of business and social enterprise, charity, education, private client and faith.

"I am also delighted to see so many of our lawyers ranked because this really represents the hard work all our people do for our clients."

Many lawyers across the firm's five offices in Bath, Birmingham, Bristol, Cambridge, Leeds and London were been recognised for their excellent work.

# Klöckner & Co launches Nexigen sustainable solutions brand

Klöckner & Co group has launched the new Nexigen brand, bringing together the entire portfolio of sustainable products and services. Under the Nexigen brand, the company and its worldwide subsidiaries will be able to provide transparent, carbon reduced solutions in the three categories of materials, processing and logistics.

Nexigen offers, among other things, a categorisation for transparent carbon emissions and can assist customers with the reliable procurement of CO2-reduced steel and metal products, providing full transparency about their carbon footprint from raw material to production. Combined with a comprehensive range of logistics and circularity solutions and sustainability advisory services, Klöckner will

continue to support its customers in building sustainable supply chains.

Nexigen categories range from START (with a physical footprint from 1,750 to 1,400 kg  $\mathrm{CO}_2$  per metric ton) to PRIME (400 to 0 kg  $\mathrm{CO}_2$  per metric ton). "Balanced Steel" is a separate category for "re-balanced" green steel. This means that for different steel categories originating from the same production facility, manufacturers may use a calculated "re-balanced" carbon footprint resulting from the overall volume of emissions generated in the entire facility.

Peter Whiting, CEO of Klöckner Metals UK, said: "As pioneers of a sustainable steel industry we have taken an important step forward with introduction of Nexigen® and placed



# kloeckner metals

sustainability at the core of Klöckner & Co's growth strategy. We have always emphasised our commitment to sustainable practices and are excited that we will be able to support our partners and customers in their green transformation and making their progress in sustainability visible."

### **Taunton Brewhouse appoints new Executive Director**

Taunton Brewhouse has announced that Vickie Hobbs has been appointed as Executive Director at the theatre and community venue.

Vickie is combining her lifelong passion for theatre with her extensive experience working in the arts, charity, and business development sectors to lead the Brewhouse team. As

well as a period as Head of Finance at Taunton Brewhouse, Vickie's career has so far included roles with Taunton Association for the Homeless and Somerset Art Works.

Vickie's experience in working with businesses and charities to maximise their potential and achieve their goals will be invaluable to the venue as it continues to attract world class talent and run a variety of opportunities for the local community to get creative. As well as managing the team, Vickie will also lead on development and sponsorship at the Brewhouse, a registered charity.

Vickie said: "I'm absolutely delighted to have been appointed as Executive Director at Taunton Brewhouse. There are a lot of exciting plans for the future and we have a great team who work hard to deliver a leading theatre for our local community.

"With the festive period approaching, we're looking forward to welcoming families to the Brewhouse for The Little Prince and are already making plans for next year and beyond."



Based on the much-loved story by Antoine de Saint-Exupéry, The Little Prince is a magical new musical for the whole family and features a heartwarming story, spectacular circus performance and original music.

Taunton Brewhouse has a varied live programme, ranging from celebrity comedians

to critically acclaimed drama. The theatre's LEARN programme offers people of all ages opportunities to get involved in the arts through regular classes for young people and adults plus a series of special one-off workshops.

Val Hammond, Chair of Trustees at Taunton Theatre Association, added: "I am delighted that Vickie Hobbs has become our Executive Director. Vickie is a rare individual who combines sound financial understanding with a deep and practical love of the arts. I much look forward to working with her in taking Taunton Brewhouse forward."

Also newly appointed to the team is Tom Elliott, who joins as Marketing Manager. Tom will be using his experience working in arts marketing and his specialisms in theatre and digital to help the venue reach as many people in the local community as possible.

More information about Taunton Brewhouse and tickets for The Little Prince are available by visiting tauntonbrewhouse.co.uk.

# New chair of Bristol Airport's consultative committee appointed

Bristol Airport's Airport Consultative Committee (ACC) is an independent committee representing stakeholders' interests and involves being a constructive and critical friend to Bristol Airport.

Following an extensive search and selection process by an interview panel, David Hall has been appointed Chair of the Airport Consultative Committee.

The ACC is an independent forum enabling communities in the vicinity of the Airport, local authorities, local business representatives and other interested parties to exchange information and ideas. It is independently chaired and membership compromises stakeholders from local communities, business groups and airport users. Bristol Airport's CEO and members of the senior management team also attend the meeting.

The ACC provides an opportunity for interested parties to better understand the Airport operations and a forum

for the concerns of interested parties to be raised and considered by the Airport, with a genuine desire on all sides to resolve any issues that may emerge.

Mr Hall has served as a Somerset County Councillor for over 13 years - 12 years as Cabinet Member for Economic Development, Community Infrastructure and Planning and six years as Deputy Leader. In addition to working as a Sedgemoor District Councillor for four years, he was also a member of the Joint Authorities Local Government Implementation Board. A board member of the Heart of the Southwest Local Enterprise Partnership and Chair of the Somerset Rivers Authority.

Mr Hall said: "I am delighted to be appointed Chair of Bristol Airport's ACC and to be working with such a diverse and constructive Committee. The airport is an important part of our economy and our community in the South West region.

"It is, therefore, essential that all





stakeholders are kept well informed and able to contribute and engage. I look forward to working with all parties in the future."

# Chancellor downplays tax rises in Autumn Statement, but freezes on allowances will hit taxpayers

South West-based accountancy firm Milsted Langdon has said the decision to freeze and reduce personal tax reliefs, thresholds and allowances in the Autumn Statement will have a significant impact on many taxpayers.

Faced with the challenge of inflation, rising energy costs and higher interest rates, as well as an economy weakened in recent months by world events and the actions of his predecessor, the Chancellor outlined his "plan for stability".

Having reviewed the Government's new fiscal policies, Milsted Langdon said that while it had the potential to steady national finances, it would come at a cost.

The Chancellor was keen to point out that his latest measures avoided increases to tax rates, but the reality of his speech means that tax bills for many business owners and workers will increase over the next few years.

A big element of this increase was his decision to extend the freeze on personal allowances, such as the nilrate band for Inheritance Tax and the personal allowance for Income Tax, until 2028.

Alongside the freeze to allowances, the Chancellor also announced reductions to thresholds and exemptions for Dividend Tax and Capital Gains Tax in the next two tax years, and a cut to the Additional Rate Income Tax threshold from £150,000 to £125,140 in April 2023.

When it came to the finances of businesses, Milsted Langdon said that the £13.6 billion of support to help with the transition to a new business rates system over the next five years was welcomed and would help those hit hardest in recent years, including bars, restaurants and retailers on the High Street.

However, further changes to the SME R&D tax system would be less welcome, especially the reduction to the SME scheme additional tax deduction, which will fall from 130% to 86% for expenditure on or after April 1, 2023.

Rob Chedzoy, Tax Partner at Milsted Langdon, said: "The Government has been concerned about abuse in this tax system for some time, but it seems somewhat unfair to penalise those who have acted within the existing rules.

### MILSTED LANGDON



"However, the real impact of this change may not be as great as feared due to the rise in Corporation Tax from April, which may mean that the amount of relief businesses receive won't change as significantly – especially for those paying the top 25 per cent rate of tax."

# **Energy Crisis - what's going on?**

All businesses have been concerned by the rise in prices in the energy market, writes Chris Barrett, of Auditel. Here is a summary of the key points:

- In two years, energy prices have more than quadrupled resulting in huge increases in energy prices for many customers
- The key driver for this has been the war in the Ukraine which led to spikes in early spring and then growing anxiety about gas shortages in August which could lead to blackouts
- The milder than expected weather has eased market concerns but any sustained cold weather could push prices back up
- In response to the crisis, the Government has launched the Energy Bill Relief Scheme. The scheme will give a discount on bills issued between October 22 and March 23. The size of the rebate will depend on when the customer signed their contract



Will there be blackouts and if so, how will they work?

It remains unlikely that there will be blackouts as initiatives to ramp up levels of storage levels are introduced, and if the UK can establish a long-term supply contract of LNG with the US.

Should they be required, they will be done on a three hour rolling postcode basis.

Areas will be selected based on a letter which should be printed on bills. Customers will be informed through a variety of media. The following email address will keep you updated. You can also call 08000 121 233 or you can text your postcode to 86633. https://www.gov.uk/government/publications/electricity-supply-emergency-code



# Bank of England outlines demand-led approach to unwind gilt purchases in a 'timely but orderly' way



# Bank of England outlines demand-led approach to unwind gilt purchases in a 'timely but orderly' way

In September and October the Bank of England, in line with its financial stability objective, conducted temporary and targeted purchases of index-linked and long-dated conventional UK Government bonds (gilts).

The objective of those purchases was to restore orderly market conditions following dysfunction in the UK gilt market, and in doing so reduce risks from contagion to credit conditions for UK households and businesses.

In total, the Bank's holdings of gilts purchased in these operations amount to £19.3bn, of which £12.1bn are long-dated conventional gilts and £7.2bn are index-linked gilts.

Consistent with the objectives of the purchases announced on September 28, the Bank is now setting out how it intends to unwind this portfolio in a way that is timely but orderly.

Unwind must be timely to ensure the Bank delivers on its commitment that the purchases would be temporary in nature. Based on ongoing market monitoring and intelligence, the Bank judges that it is appropriate to begin the unwind before the end of the year.

To deliver a timely exit, as Somerset Voice went to print, the Bank was intending to make gilts in the portfolio available to interested buyers from November 29.

At the same time, unwind must be done in a way that is orderly to ensure it does not trigger renewed dysfunction. With this in mind, the Bank's sales will commence not at a fixed pace but will be designed in a demand-led way that is responsive to prevailing market conditions.

Once the unwind process has begun the Bank will allow eligible counterparties to express interest in purchasing any of the index-linked and/or long-dated conventional gilts held in the portfolio via a form of reverse enquiry window.

Acceptance of any bids to buy gilts will be at the Bank's discretion, based on its assessment of the pattern of demand. As a general principle only bids that are deemed attractive relative to prevailing market levels will be accepted.

This means that there will be instances when the Bank could sell a larger volume of bonds if demand is particularly strong; but also times when the Bank will sell few or no bonds if there is insufficient demand. This demand-led approach is intended to allow us to meet demand where it exists while limiting the impact of sales on market conditions.



# **BANK OF ENGLAND**



# Two-day exercise tests the UK financial markets' resilience to major disruption

The Bank of England, in partnership with the financial sector, HM Treasury and the Financial Conduct Authority, undertook a two-day UK market wide simulation exercise, SIMEX 22, to test the UK financial sector's resilience to major operational disruption.

Building on the success of an exercise in 2018, SIMEX22 involved 50 regulated firms as well as the financial authorities. The aim was to help both the financial authorities and firms identify improvements to the collective response capabilities, improve resilience and to promote a stable financial system that the public could depend on.

Sam Woods, Deputy Governor of Prudential Regulation and CEO of the Prudential Regulation Authority, said: "It is important to prepare our response to any widespread incident. The financial authorities and industry working together to rehearse our response is a vital part of this."

David Postings, Chief Executive of UK Finance, added:

"A resilient financial services sector is crucial in a modern economy and a continual focus for the banking and finance industry. The sector-wide exercise this week will help ensure our collective response to any potential incident is robust, protecting the UK's financial system, institutions and customers."

The exercise was developed by the Cross Market Operational Resilience Group (CMORG), a joint initiative between the financial authorities, UK Finance and industry. CMORG will consider the findings and ensure that collective capabilities are developed to mitigate any risks that are identified.



#### Autumn Statement 2022

Announcements in the Chancellor's Autumn Statement which effect small businesses include:

#### Tax and allowances

- From April 2023, the dividend allowance will be reduced from £2,000 to £1,000, and to £500 from April 2024.
- From April 2023, the capital gains tax annual exempt amount will be reduced from £12,300 to £6,000 and to £3,000 from April 2024.
- The VAT registration threshold will remain at £85,000.
- From April 2023, the annual investment allowance will remain at £1 million.
- From April 2023, the threshold for the additional rate of income tax will fall from £150,000 to £125,140. Income tax. National Insurance contributions and inheritance tax will be fixed at the current thresholds until April 2028.

#### **Vehicles**

- From April 2025, vehicle excise duty on electric cars, vans and motorcycles will be introduced.
- Company car tax until April 2028 has been confirmed. Rates will continue to incentivise the take-up of electric vehicles.

#### **Employers**

- From April 1, 2023, the National Living Wage will increase by 9.7% to £10.42 an hour for those aged 23 and over.
- The Government will fix the level at which employers start paying Class 1 Secondary National Insurance contributions (the secondary threshold) at £9,100 from April 2023 until April 2028.

#### R&D

For expenditure on or after April 1, 2023, the research and development expenditure credit rate will increase from 13% to 20%. The small and medium-sized enterprises (SME) additional deduction will decrease from 130% to 86%, and the SME credit rate will decrease from 14.5% to 10%

#### Support for business rates revaluation in England

From April 1, 2023, business rates bills in England will be updated to reflect changes in property values. Upwards transitional relief will provide support to businesses by capping bill increases. For small businesses the 'upward cap' will be 5%. Businesses which lose their eligibility or see a reduction of small business rate relief or rural rate relief will see their bill increases capped at £600 per year. The business rates multipliers will also be frozen in 2023/24 at 49.9p and 51.2p.

Source: BAD News (Business Advisers News)





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