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April/May 2024

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Business Connect delves a little deeper...

Cyber Security: Review of the Cyber Resilience Centre for the North West

Also features on cyber protection from Nybble IT, Seriu, plus a 10 part guide.

Interview: Shaun Hinds

Manchester Central Chief Executive talks about his move to Newbury Racecourse.

#SBS: Small Business Sunday

Theo Paphitis writes about 'Creativity' in his regular column.

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contents

4 : NEWS

From across the UK and beyond.

7 : PROPERTY & CONSTRUCTION

News from across the sector.

8 : EXPORTING

Lone Star Exporting
Analysis by **Tony Goodman MBE**.

10 : INTERVIEW

Shaun Hinds moves CE roles from **Manchester Central** to **Newbury Racecourse**.

12 : #SBS EVENT

Review of the recent **#SBS Small Business Sunday** event in Birmingham.

14 : EDI

Exploring **Equality, Diversity and Inclusion** with **Pinnacle Consultancy Services**.

15 : SMALL BUSINESS NEWS

Regular column from 'Godfather of Small Businesses' **Theo Paphitis** on Creativity.

16 : CYBER SECURITY

Feature on the **Cyber Resilience Centre** for the **North West**.

18 : CYBER SECURITY

Hospitality and Education **Cyber Security** with **Nybble IT**.

20 : CYBER SECURITY

Feature on **Serion**.

21 : GMCC

The Greater Manchester Chamber of Commerce.

22 : NETWORKING

Feature on **The Business Network Manchester**.

23 : FINANCE

Review of the **Spring Budget** with **Leavitt Walmsley Associates**.

24 : AI NEWS

Leveraging AI for competitive advantage with **The Automation Agency**.

25 : DIGITAL MARKETING

Navigating the Meta Madness with **Lightbulb Media**.

26 : OUT & ABOUT

Networking across the region and beyond.

28 : WELLBEING

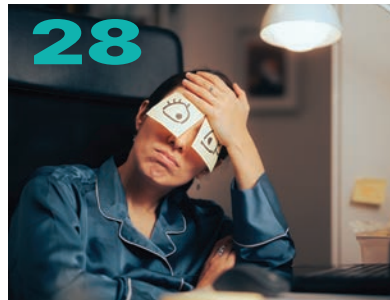
Information overload investigated by **Susan Leigh** from **Lifestyle Therapy**.

29 : PLACES TO MEET

List of venues supporting business requirements.

30 : DIARY DATES

List of business networking events.



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editorial

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welcome

to the latest edition of **Business Connect Magazine** and join a fantastic forum for connecting businesses across all sectors and regions.

Business Connect Magazine is a dynamic independent business to business bi-monthly magazine that is crammed full of business news, articles, interviews and regular columnists.

The magazine connects businesses across the UK and beyond, both in print and online, and is completely free.

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news

Cyber attacks spark tough response from MPs



Tory MPs are pushing for a tougher response to China following confirmation from security services that hackers backed by Beijing conducted a cyber-attack on the UK's elections watchdog, carrying out surveillance on UK politicians.

The Chinese ambassador is to be called upon to account for his nation's alleged actions, which include accessing the personal information of approximately 40 million voters, as held by the Electoral Commission.

The National Cyber Security Centre, a branch of GCHQ, discovered that four UK parliament members, known for their criticism of Beijing, were the focus of a distinct cyber-attack.

The UK has now imposed sanctions on two individuals and a front

company connected to the cyber-espionage group APT31, which has ties to the Chinese Ministry of State Security.

Oliver Dowden, the Deputy Prime Minister, informed MPs that despite Beijing's efforts to interfere with UK democracy and politics, they were unsuccessful, stating that the government had strengthened its cyber defences following the attacks. He commented: *"We will not hesitate to take swift and robust actions wherever the Chinese government threatens the United Kingdom's interests. The UK judges that these actions demonstrate a clear and persistent pattern of behaviour that signals hostile intent from China."*

Andy Ward, VP International for Absolute Software, commented: *"As the UK faces an increase in cyber threats, we must aim to boost cybersecurity through threat protection, attack deterrence, and defence preparation, ensuring clear visibility and effective network control. Addressing cybersecurity challenges requires a resilient framework to enhance network oversight and establish a strong defensive posture."*

Lords debate the Leasehold and Freehold Reform Bill

Members of the House of Lords have discussed the key purpose of the Leasehold and Freehold Reform Bill. During the second reading, members discussed the main topics in the bill and drew attention to specific areas of concern where they think amendments (changes) will be needed.

The Leasehold and Freehold Reform Bill aims to improve homeownership for leaseholders by 'empowering' them and 'improving their consumer rights'. It is the second part of the government's legislative package to deliver on its commitments on leasehold reform.

UK and US announce partnership on science of AI safety

The UK and US have signed a Memorandum of Understanding (MOU) which will see them work together to develop tests for the most advanced artificial intelligence (AI) models, following through on commitments made at the AI Safety Summit last November. Signed by Technology Secretary Michelle Donelan and US Commerce Secretary Gina Raimondo, the partnership will see both countries working to align their scientific approaches and working closely to accelerate and rapidly iterate robust suites of evaluations for AI models, systems, and agents.

The UK and US AI Safety Institutes have laid out plans to build a common approach to AI safety testing and to share their capabilities to ensure these risks can be tackled effectively. They intend to perform at least one joint testing exercise on a publicly accessible model. They also intend to tap into a collective pool of expertise by exploring personnel exchanges between the Institutes.

The partnership will take effect immediately and is intended to allow both organisations to work seamlessly with one another. AI continues to develop rapidly, and both governments recognise the need to act now to ensure a shared approach to AI safety which can keep pace with the technology's emerging risks.

Calls to Cyber and Fraud Centre cybercrime helpline more than double in a year

The Cyber and Fraud Centre Incident Response Helpline have seen calls to their helpline more than double in the last year. The helpline is a collaboration between leading Scottish cybersecurity organisation the Cyber and Fraud Centre – Scotland, Police Scotland and the Scottish Government, with technical and legal incident response support from various Scottish companies, providing expert advice to help affected organisations mitigate the effects of a cyberattack.

The figures also highlight a rise in ransomware attacks, with Black Basta, Lockbit and Akira amongst the most common ransomware programmes being reported to the helpline.

Cyber enabled fraud is also on the

rise, with the collaborative Fraud Triage Hub having worked on a total of £26 million in fraudulently obtained money over the past year, of which £16.2 million was ultimately stopped or returned.

The Fraud Triage Hub was trialled by Cyber and Fraud Centre – Scotland alongside partners including Police Scotland, the City of London Police and banks such as Barclays, Natwest and Lloyds.

Established with the aim of sharing intelligence, disrupting criminal gang activity, delivering support to victims and recovering stolen funds, the Hub has worked on 153 cases of cyber-enabled fraud over the past year.

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Committee urges Government to hold aviation industry accountable for emissions reductions



The Environmental Audit Committee has urged the Government to hold the aviation industry accountable for its proposed emissions reductions, as it publishes the Government's response to its report on net zero aviation.

The Government's plans for delivering net zero aviation are set out in the Jet Zero Strategy, published in 2022. In this plan, the Government expects technological measures, like increasing fuel efficiency and the adoption of sustainable aviation fuels,

to reduce emissions significantly each year.

To maintain this ambition, in its report the Committee called on the Government rigorously to monitor the industry's progress, and to reassess its approach if system efficiencies alone fail to meet the 2050 net zero trajectory. Committee members called for the first review of the Jet Zero Strategy to be brought forward from 2027 to 2025 to determine whether the sector remains on track.

In response, the Government confirms that its model assumes that fuel efficiencies will improve by 2% each year, in line with evidence from the aviation sector. But it says it will keep these assumptions under review and consider whether further action is needed in future to meet net zero targets.

Cheshire Business Exhibitions announce partnership with Business Connect Magazine

Cheshire Business Exhibitions have announced a partnership with Business Connect Magazine for their 4 Exhibitions taking place throughout Cheshire in 2024.

Events will take place in Chester, Alderley Edge, Crewe and Warrington.

Leon Broster, Director of CBE said "It is great to have partnered up with one of the leading business magazines in the UK. We are excited to see what the coming year will bring and hope to extend this relationship well into the future!"

Cheshire Business Exhibitions put on trade shows across the region throughout the year, attracting businesses of all shapes, sizes and sectors, providing platforms to grow their brands and generate new, long lasting business relationships.

Dates for the diary:

- Chester Town Hall – 17th April
- Alderley Edge – 6th June
- Crewe – 10th September
- Warrington – 4th December

Visit cheshirebusinessexpos.co.uk or call **01270 919500** for further information.

Leon Broster,
Director,
Cheshire
Business
Exhibitions



HMRC helpline changes halted



HMRC Chief Executive Jim Harra said: "Making best use of online services allows HMRC to help more taxpayers and get the most out of every pound of taxpayers' money by boosting productivity."

"Our helpline and webchat advisers will always be there for those taxpayers who need support because they are vulnerable, digitally excluded or have complex affairs."

"However the pace of this change needs to match the public appetite for managing their tax affairs online."

"We've listened to the feedback and we're halting the helpline changes as we recognise more needs to be done to ensure all taxpayers' needs are met, whilst also encouraging them to transition to online services."

The changes to the Self Assessment, VAT and PAYE helplines announced by HMRC will all be halted while HMRC engages with stakeholders.

This means the phone lines will remain open between April and September.

HMRC will continue encouraging customers to self-serve where possible and access the information they need more quickly and easily by going online or to the HMRC app, which is available 24/7.

HMRC have confirmed a U-turn to proposed changes to its helpline services which would see them closed between April and September.

The original plan was to direct enquiries to online self-service options during the half year that tax enquiries to HMRC were quieter.

However, widespread condemnation from professionals in the tax and accountancy sector, plus business organisations and also MPs, resulted in the announcement of withdrawal of phone support being reversed just a day after the original statement from HMRC.

Responding to the feedback HMRC will now engage further with its stakeholders about how to ensure all taxpayers' needs – including small businesses – are met as more people gradually engage with online self-service in the longer term.

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news



Business Connect Magazine are once again partnering with DTX and UCX on their 2 day Northern event at Manchester Central.

Master of mind-control Derren Brown; Paralympian Baroness Tanni Grey-Thompson; ex-NCSC & GCHQ chief Ciaran Martin; and the UK's first ever Code100 competition are just some of the highlights at this year's event.

The North's biggest enterprise IT and technology event will open its doors on 22-23 May 2024, for what is set to be one of the most exciting technology exhibitions of the year.

As the founding event of Manchester Tech Week, DTX will be co-located

alongside Unified Communications EXPO (UCX) - the leading show for digital workplace tooling and customer contact strategy, plus Code100, - Europe's ultimate coding competition which is hosting its first ever UK event in Manchester.

DTX + UCX will also headline brands in the UK, including Booking.com, Lloyds, ASOS, JD Sports, Bupa Dental, NatWest and Porsche Motorsports.

These forward-thinking organisations will take centre stage at the event, offering insights into how they plan to leverage technology to drive the future digital agenda forward.

Visit dtxevents.io

New flex working law comes into effect supporting hybrid working

The Employment Relations (Flexible Working) Act 2023 has become law meaning staff can request flexible working from day 1 on the job.

The new law sits in line with how the workforce feels, as a new study reveals that 4 in 10 Brits wouldn't even apply for a job role if the description didn't explicitly state that it was flexible.

Numbers revealed that IT, finance, and sales are the sectors with the most flexible job opportunities. The study also compared work-from-home (WFH) salaries across UK counties, with Hampshire County taking the lead.

Almost every third job in IT is remote, making the sector a leader when it comes to flexible working, a new study by electronic retailer Currys reveals.

Since the end of the pandemic there has been a shift in mentality for many desk workers in the UK, with nearly half of them (49%) stating their desire for a flexible role has increased. A staggering 43% of Brits said they

would NOT apply for an advertised job if the description didn't explicitly state that it was flexible.

This workforce shift to flex work has now been incorporated by law. Every employee can now ask for a flex working arrangement since day 1 (not 26 continuous weeks) and employees can make two flexible working requests every 12 months (it was previously one). The changes will probably affect employers that don't offer flex work.

To see which industries already offer most flex jobs, Electronic retailer Currys analysed 762 remote job listings. The analysis revealed that the highest percentage of remote roles were in the IT industry (29%), followed by financial services (21%) and then sales (16%).

Remote jobs in IT also offered the highest average salary for their work-from-home positions, with £60,148 being the average salary for a remote role in this industry.

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property & construction



Hat Works museum gets a new £300,000 refurbishment

Stockport's famous Hat Works Museum has unveiled its new look following a £300,000 refurbishment scheme.

MC Construction was the principal contractor for the project at the award-winning museum, which is owned and operated by Stockport Council.

The museum is housed in the Grade II listed building Wellington Mill, which was built as a cotton spinning mill in the early 1830s and became a hat works in the 1890s. The chimney is the same height as 14 buses.

The refurbishment by Salford-based MC Construction involved a revamp of the exhibition floor and improvements to the entrance, reception and café

areas, as well as a new fire detection system throughout the museum.

The exhibition floor, housing the Gallery of Hats, has been given a new layout to improve the flow for visitors by removing stud partition walls. It now features new displays, activity stations and graphic art showcasing hundreds of images of objects in the museum's collection.

New spaces have been created, including a collections room, activity room, storage and meeting facilities. The scheme also involved new décor and mechanical and electrical works, including new LED lighting which reduces energy consumption and improves brightness without damaging the exhibits.

ONS data shows Construction is fastest contracting sector in UK

In light of fairly mixed results, the latest data from the Office of National Statistics has revealed Construction is the fastest contracting sector currently in the UK.

Construction output is estimated to have decreased 0.9% in the three months to January 2024; this came solely from a decrease in new work (4.5% fall), as repair and maintenance increased by 4.0%.

The decrease over the three months came from infrastructure new work and private housing new work, which fell 9.3% and 5.2%, respectively; with the main positive contributions coming from non-housing repair and maintenance, and private housing repair and maintenance, which increased 3.2% and 3.3%, respectively.

Monthly construction output is estimated to have increased 1.1% in

volume terms in January 2024; this follows three consecutive monthly falls, with the monthly value in levels terms at £15,422 million in January 2024.

The increase in monthly output came from increases in both new work (1.1%) and repair and maintenance (1.2%).

Michael Wynne, director of the sustainable housebuilder Q New Homes, commented: "Demand for residential construction projects remains fragile, and levels of work continue to slide - even if the rate of decline is easing.

"While the falling cost of mortgages since the start of 2024 has encouraged many would-be buyers who sat out 2023 to restart their search for a new home, this has yet to feed through to the construction front line."

Government flip-flopping sees landlords push back on net zero

Over a third of landlords will push back ESG goals due to government flip-flopping to meet low-carbon emission targets, according to RSM UK's Real Estate 360 survey. Research commissioned by consulting firm RSM UK shows that 35% of businesses will roll back action to meet ESG goals due to last year's government announcements to delay deadlines for several low-carbon targets.

In addition, nearly one quarter of UK landlords (24%) think that the real estate sector is currently not making quick enough progress to reduce its carbon footprint in line with the government's target net zero emissions deadline. Additionally, half (50%) of landlords think that the sector is making little or no progress in effectively developing and implementing environmental, social and governance (ESG) policies, down from 55% the previous year.

The majority (82%) agree that real estate businesses need to have strong environmental credentials or plans

in place in order to access financing from lenders, yet more than a third of landlords (35%) see access to funding as the second highest barrier to investment.

Landlords perceived the biggest barrier to de-carbonising the real estate sector to be lack of cost-effective tech solutions (35%), lack of landlord willpower to invest in environmental solutions (34%), and the impact of the energy crisis (28%).

Peter Graham, partner and head of real estate and construction at RSM in the North West, said: "The government's flip-flopping of its net zero targets is problematic for the real estate sector in the North West, and it is no surprise to see landlords pushing back ESG plans against the revised targets. Last year, our survey highlighted that the North West was expected to attract the most commercial property investment outside of London over the next five years, so taking the foot off the gas now will slowdown progress and create an even bigger barrier to finance in the future if ESG credentials slip.

Dates for your 2024 Diary



GREATER MANCHESTER BUSINESS FAIR

Thurs 4th July, 10.30am - 3pm
Salford Community Stadium, M30 7EY
manchesterbizfair.co.uk



WIRRAL & CHESTER BUSINESS FAIR

Thurs 26th September, 10.30am - 3pm
New Brighton Floral Pavilion, CH45 2JS
wirralbizfair.co.uk

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exporting



Lone Star exporting shines brightly for the UK

Greg Abbott visited London in March to sign an agreement with the British government.

The significance of this event seems to have passed most people by. I would go so far as to say most people don't even realise that it happened or even know who Greg Abbott is.

The reason for his visit was the culmination of a policy instigated when Liz Truss was Secretary of State for International Trade, and led to Penny Mordaunt travelling the USA as Minister for Trade Development.

That work has continued and there are now over 20 individual

agreements with US States.

Negotiations for a free trade agreement with the USA stalled under President Biden, and when it was clear that no progress would be made, the policy of reaching agreements with individual states was established.

This agreement with Texas is the latest, and its significance to both parties can be seen in Greg Abbott's visit to London for the signing.

He is governor of the ninth biggest economy in the world ahead of Russia, Italy, Canada, South Korea and Australia.

Texas is by far the largest exporter

State in the USA with more exports than California and New York combined, and with a population of only 30 million it has a very high GDP per capita.

Whilst this is a memorandum of understanding, and not a full trade agreement, the scale of the deal is akin to recent trade deals with Japan or South Korea and the opportunities that it presents are enormous.

It is well known that Texas has a huge oil industry but it's also a major agricultural state and is significant in aeronautics, defence and computer technology.

Kemi Badenoch, Secretary of State for Business and Trade said "This

MoU is designed to make it cheaper and easier for the UK and Texan businesses to thrive in each other's markets. It will strengthen trade ties and help us work together on shared expertise like life sciences and professional business services."

Greg Abbott's visit is not surprising when you consider that the UK is the leading foreign direct investor in Texan projects and Texas is No.1 amongst the US States for exports to the UK.

UK trade with Texas totalled \$18.2 billion and is expected to rise further after this deal.

But perhaps the most significant feature of this deal is that Texas is only one of 50 states in the USA.



The scale of the US economy is phenomenal. With 25% of global GDP, it is larger than Japan, Germany, India, UK, France, Russia, Canada, Italy and Brazil combined. Few countries have a higher GDP per capita.

Why is this so important?

The USA is already the UK's largest trade partner for goods and services accounting for circa £200bn a year, nearly double the exports to the 2nd placed country, Germany.

Let me remind you that this is achieved without a much-vaunted Free Trade Agreement.

When you hear the phrase in political circles "Special Relationship" it is clear that is multi-faceted.

It is evident that the USA is a land of opportunity for UK exporters.

So, what do you need to know?

Well for a start, whilst the languages are very similar, they are not identical and you need to be open to the differences, but it is easy enough to get by.

The USA is not a homogeneous market, you need to understand the opportunities that exist for your speciality and learn how that market works.

Business etiquette is not always the same; as a generality, business meetings are far more direct than in the UK.

The USA still uses Imperial

measurements and not metric; this is essential to ensure that you are talking at the same scale!

It is obvious but still worth saying that the USA is a huge country and for a small business that can be daunting.

Just remember that the giant country is made up of communities, towns and cities, just like in the UK and anywhere else.

You don't have to go nationwide to succeed.

Finally, when you are planning your American campaign, don't forget Canada, another land of real and substantial opportunity!



Tony Goodman MBE

is a successful exporter and has been doing so through a variety of different businesses.

He is currently Marketing Advisor at Forest and Co who specialise in offering guidance on branding, exporting and sales:

www.forestandco.com

Useful links: [gov.uk/business-and-industry/exporting](https://www.gov.uk/business-and-industry/exporting)
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interview

Shaun Hinds – Making a tho from an **iconic** eve

Business Connect first interviewed Shaun Hinds as Chief Executive of Manchester Central almost 5 years ago.

Shaun had taken over the position two years previously in a challenging move immediately following the Manchester Arena bombing.

Literally jumping in at the deep end, the role entailed guiding the iconic Manchester events venue through the turbulence in the entertainment and conference sector following the terrible events at the Arena.

Our interview took place at the end of 2019, just before Covid made an appearance, and in something never even remotely anticipated, the venue was to become one of the UK's Nightingale Hospitals too.

As well as the venue itself, Shaun's remit also covers other event spaces in the same portfolio – including the Concorde Conference and Exhibition Centre at Manchester Airport and the Civic Buildings forming the Town Hall and Central Library complex in Manchester City Centre.

Now Shaun is soon to relinquish his position at Manchester Central taking over Julian Thick's role as Chief Executive of Newbury Racecourse, in a move he will complete this summer.

We've not done an exit interview before, but Shaun shares some fascinating insights on his time at Manchester Central plus his aspirations for the role at Newbury:

Shaun – please take us back to when you took the reins as Chief Executive of Manchester Central in 2017?

"I joined Manchester Central just two weeks after the Arena attack. It was obviously a turbulent time, encouraging whole new conversations around security and risk.

"One of my first jobs was to undertake a comprehensive review of security, driving new investment in terms of manpower, intellect, money and resources into safety, and categorise it as one of our main operational functions.

"In the past we had always been a secure venue, but the issues surrounding security were always in the background. After the events in 2017, venues needed to rethink our security protocols and implement significant changes to how event security is managed, and it's been an evolution ever since.

"We are continually changing how we deal with security concerns, and even today striving to improve safety in and around the venue."

What motivated you to leave Manchester Central and take on a new role at Newbury?

"It was an interesting process.

The job I've got here at Manchester Central is an incredible position.

"I have the most amazing team, and to do it in a city like Manchester that has such a great history and heritage is such a privilege. The city is absolutely looking forward rather than back, and I was very happy to be part of that.

"However, your career and your life is made up of a series of chapters and stories, and I felt there was a little nag (no pun intended!) which told me it was time to try something different.

"I was born and raised in Newmarket. Like everyone else there I grew up around horses, and racing, and the industry. Growing up I was surrounded by the racing calendar, the races themselves, the owners, the trainers, the horses. The local papers were full of those stories – the industry was the talk of the town. We were immersed in the culture, and it's always been in the background for me.

"I was approached by representatives from Newbury, not Newmarket, talking about an opportunity to become Chief Executive of the Racecourse. I know the industry having grown up around it, and in many ways the role of the racecourse has some similarities with Manchester Central.

"The Racecourse is such an important part of the local community and economy down in Berkshire, it's a heritage facility and has a racing mandate going back over two hundred years. The current site was established in 1905, with the first races in Newbury going back a further hundred years to 1805.

"I got the opportunity to learn about the facility, the racing agenda, I got to meet the board, the owners, the shareholders, and started to think about the potential.

"In some ways it's not simply racing, it's an estate. My view here at Manchester Central was never

simply about events but maximising the facility as a whole, and the opportunity down at Newbury is to do exactly that.

"I have a world class racing calendar as a foundation on which to build that potential too. So, putting all those things together made it an opportunity that I couldn't say no to."

What was your proudest moment at Manchester Central?

"There have been so many remarkable things happening over the 7 years for various reasons.

"The obvious one was going into and out of the pandemic which presented us with some interesting challenges.

"I was incredibly proud that we were able to play our part by becoming a Nightingale Hospital, also that we were the most utilised of all of the temporary hospitals.

"I was also proud that we were able to keep many of our team in place despite an outlook that suggested we didn't actually know when or if the events industry was to return.

"At one point we were seriously considering different uses for the facility, from warehousing, to filming, to being a distribution hub – nothing was off the table.

"I think one of the proudest achievements was how we came out of the pandemic, how we rebuilt our team and rebuilt the business.

"We actually ran one of the first events that was allowed to take place, in partnership with the International Festival, and that was under tier 3 restrictions too.

"That started a period of recovery that took a good 2 years, but the way the business and the team responded made us incredibly proud.

"We're now in a position where the business is stronger than ever. The team is more capable than ever, the venue is in great shape, Manchester is in great shape, so I think to have gone through that trauma, that uncertainty, and to come out the other side not just to get



roughbred move nts venue

re-established but to be able to thrive, which is where we are now, is brilliant.”

What advice would you give your successor?

“I’d say think about where you are. In possibly the best city in the UK, if not in Europe.

“There is such a buzz, such a vibe and energy around the city. It’s a city where you can achieve anything. So, to be in a leadership position, in a high profile business like Manchester Central, in a city like Manchester, my advice would be to step back once and awhile, take it all in and simply enjoy it.

“I said before it’s a privilege and responsibility, but the reward and satisfaction is incredible.”

What have you learnt in your role as Chief Executive of Manchester Central?

“I think what has happened in the last two or three years is that the nature of work has changed.

“Expectations of employees has changed. Expectations and demands of customers – both business customers and direct consumers – has changed.

“People are more demanding, people are less tolerant, people have higher expectations, people want more value for money. So the playbook you once had – this is how we run our business, this is how we treat our customers – has changed.

“You have to be really tuned in to what is happening around you, but you have to be resolute in the things that are really important and really matter.

“So you need to be accepting, accommodating, receptive, and able to adapt to that environment, but at the same time making sure it doesn’t drive you.

“Making sure the tail doesn’t wag the dog.

“Your responsibility as leader is to adapt to the environment around you, and then translate your vision in a way that communicates that vision within the

prevailing sentiment around you. It’s more than just words, it’s more than just a statement, more so now than ever, you need to tune in to that external environment impacting your business.”

What will you miss the most from Manchester Central?

“I will of course mention the amazing team here, but there are several projects currently underway. One in particular is our new bar, restaurant and social space.

“Unfortunately, I will be gone when it opens in June, but it will be a fantastic addition to Manchester Central, and I know it will be an amazing success.

“There are a lot of aspects of Manchester Central that quietly progress under the surface.

“Normal business activity that reminds you why we are here. It isn’t all about the bells, and the frills, and the whistles. There is a big machine that sits under Manchester Central that drives the local economy, equating to £150million worth of economic value that this business generates.

“For every £1 generated within the venue, there’s arguably £6 generated externally. For every job that we create directly there’s 20 additional jobs created in our supply chain.

“Our relationship with the local economy is so important, and the responsibility for that is something I’m going to miss, however, it’s something that I’m absolutely going to enjoy bringing to my new role at Newbury.”



Shaun Hinds, Chief Executive, Manchester Central, soon to be Chief Executive, Newbury Racecourse

#SBSEvent2024

#SBS Small

The annual #SBSEvent2024 took place at the end of February where 1,200 Small Business Sunday winners came together for a day full of inspiration, learning and motivation.

The day started with networking, refreshments, breakout presentations and speed advice sessions.

Everyone took to their seats when Theo Paphitis Retail Group CEO Kypros Kyprianou walked on stage, welcoming the winners as well as sponsors and organisers.

Kypros then introduced Theo to the stage. Theo said: "I'm delighted you've all joined me here today, with many of you travelling from all corners of the UK and beyond, to

be here for the 11th #SBS Event - our biggest one yet!

"It's so inspiring to see how much the network has grown over the years from being a kitchen counter idea I had in 2010 to one of the UK's leading small business networks -and that success is solely down to the fantastic businesses in the network that makes it what it is.

"2023 was full of twists and turns, and I think many of you here today would agree with me in saying that 2023 was a year we all needed a lie down from. So, treat today as an opportunity to network with your fellow small businesses talk to our small business-centric partners and be inspired - you've earned it.

"Today you'll get to learn and be inspired by fellow #SBS winner, Susan Bonnar, on how she turned her idea into a £1m+turnover business.





Supporter of
#SBS
Small Business Sunday

Business Sunday arrives in Birmingham

"You'll also hear from a panel of entrepreneurs who've achieved their milestones in a session chaired by NatWest's Debbie Lewis. If that wasn't enough, our new Headline Partner Google will be delivering you an exclusive hot off-the-press session on how you can incorporate AI into your business.

"We also have none other than the fantastic Stacey Solomon as this year's Fireside Chat guest. Not only will I be talking to Stacey about all things small business, personal brands, social media, work-life balance and everything in between, but I'll also be sharing some of my business insights with you all.

"Don't be afraid to stick that hand up to ask a question!

"Finally, I'd like to take this opportunity to give a big thank you to the fantastic #SBS partners that bring this event to life - Google, NatWest, Ryman, Robert Dyas, Sum Up, Spring Fair, iLaw, UK Export Academy, DHL Express, HP and FreeAgent - as without them, today wouldn't be possible!

"Take as much away from today as you can, and remember, have fun because today is all about you!"

Next to address the audience were Google, who brought proceedings bang

up to date with a review on how to incorporate AI into business.

They were followed by #SBS winner and founder of The British Craft House Susan Bonnar delivering an inspirational talk on her business journey. Following Susan was a panel debate chaired by NatWest's Debbie Lewis.

Lunch and further networking followed, Theo then took to the stage to resume the afternoon's itinerary, where he spoke about the #SBS Invest opportunity announced at last year's event.

The final event was a 'fireside chat' with TV Icon, author, entrepreneur and Small Business Investor Stacey Solomon.

Theo interviewed Stacey in what was regarded as being a hugely personable and motivational chat about investing in small businesses, building personal brands, social media and juggling the work-life balance as a Mum of 5.

The event finished with more networking, photos for new #SBS winners with Theo, and a strong feeling of positive accomplishment and renewed vigour for the 1,200 winners attending the event.

#SBS Small Business Sunday

UK-based small businesses can be in with a chance of gaining access to this exclusive event every year by entering #SBS Small Business Sunday every Sunday between 5.00pm – 7.30pm on Twitter or Instagram by tweeting/posting @theopaphitis using the hashtag #SBS or commenting under his #SBS is open Instagram post and using the hashtag #SBS.

Theo Paphitis retweets/reposts 6 small businesses a week to the growing network, now with over 4,000 #SBS winners in the network.



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EDI



transforming workplace culture for success

Our workplaces are becoming increasingly diverse, and businesses must incorporate diversity into their daily operations.

EDI, short for Equality, Diversity, and Inclusion, is the principle that an organisation needs to take specific time and care when interacting with its diverse employees.

EDI is heavily influenced and guided by anti-discrimination laws, mostly the Equality Act (2010), which outlines who is legally protected from discrimination and the forms of discrimination considered.

What is EDI?

Equality, Diversity, and Inclusion (EDI) are foundational principles aimed at ensuring fairness, respect, and opportunity for all individuals regardless of their background, characteristics, or beliefs.

In the UK, EDI has emerged as a crucial framework for addressing systemic inequalities and fostering a more inclusive society. Equality refers to fair treatment and equal opportunities for all.

Diversity acknowledges the differences among people. Inclusion involves creating environments where everyone feels valued and empowered to contribute without fear of judgment or discrimination.

Do we still need EDI?

While progress has been made in advancing EDI principles, challenges persist, highlighting the ongoing need for concerted efforts.

Discrimination based on race, gender, sexuality, disability, and other factors still permeates various aspects of society. Additionally, unconscious biases and systemic barriers continue to hinder the full realisation of EDI goals.

Therefore, EDI remains essential in combating discrimination, promoting social cohesion, and unlocking the full potential of diverse talent.

How does EDI help businesses?

Embracing EDI isn't just a moral imperative; it's also a strategic advantage for businesses.

Research consistently demonstrates that diverse and inclusive workplaces are more innovative, productive, and resilient. By fostering an environment where diverse perspectives are valued, businesses can enhance creativity, problem-solving, and decision-making.

Moreover, inclusive workplaces tend to attract and retain top talent, leading to improved employee satisfaction and reduced turnover rates.

Ultimately, prioritising EDI can drive business success and competitiveness in a rapidly evolving global landscape.

What does successful EDI look like?

Successful EDI is characterised by tangible outcomes that reflect genuine commitment and progress towards equality, diversity, and inclusion.

It encompasses various dimensions, including:

Representation: A diverse workforce at all levels, including leadership positions, reflecting the broader community.

Equal Opportunities: Fair recruitment, promotion, and development practices that eliminate bias and ensure everyone has an equal chance to succeed.

Inclusive Culture: An environment where all individuals feel respected, valued, and empowered to contribute their unique perspectives.

Policies and Procedures: Robust policies and procedures are in place to prevent discrimination, harassment, and bias, with mechanisms for reporting and addressing concerns.

Community Engagement:

Active engagement with diverse communities, stakeholders, and partners to understand their needs and perspectives.

What can Pinnacle do to support your EDI journey?

Pinnacle is well-placed to support businesses of all sizes on their EDI journeys.

We do this through a number of services that fit individual contexts and needs. We deliver in-depth training that focuses on a number of topics.

This can be general EDI training, running through the broader picture of workplace inclusion, or educational sessions about specific protected characteristics.

Our training is delivered online or in person and is highly bespoke, tailored to specific concerns, interests, or industry insights for each session and client.

We also understand that many organisations either don't know where to begin with EDI or where to go next with EDI. This is why we offer detailed EDI audits that examine the integration of EDI within a business.

Upon completion of an audit, we deliver a detailed report of our findings with realistic recommendations on how to make your organisation more inclusive.

We can work with organisations to implement meaningful and holistic changes that will generate a more inclusive environment for all of their teams.

Staff networks and awareness events are essential tools to keep a dialogue about inclusivity alive in a business;

Pinnacle is positioned to help develop staff networks or organise inclusion events.

We use our knowledge of social justice conversations to steer businesses in the right direction when publicly discussing their EDI measures.

We see this as vital for businesses who seek to attract new talent,

particularly young talent as research shows that diversity is increasingly a deciding factor in how Gen Z employees decide where they want to work.

In conclusion, prioritising EDI isn't just a moral imperative; it's also a strategic imperative for businesses committed to fostering inclusive workplaces and driving sustainable success.

By embracing EDI principles and partnering with organisations like Pinnacle, we can collectively build a fairer and more prosperous future for all.



Adam Saraswati Rawlings

Head of EDI and
Consultant Bid Writer,
Pinnacle Consultancy Services

Contact Adam to find out how your business can embrace EDI principles:

0330 010 3436 adam@pinnacleconsult.co.uk

pinnacleconsult.co.uk/equality-diversity-inclusion/

small business news

Creativity: The Fuel Powering UK PLC

by Theo Paphitis

Something that continues to surprise me today is the number of people I come across who don't back themselves enough, and this is especially true when it comes to the subject of creativity.

Let me burst your bubble - there's no one-size-fits-all when it comes to creativity, and many people don't realise that they themselves are in fact creative, in their own unique way.

If you approach the process of creativity piece by piece, idea by idea, you will suddenly find yourself with heaps more creative juice and opportunities right in front of you!

'Being creative' is a term that is regularly thrown about and all

too often prompts Marmite-like responses, with many instinctively declaring themselves as being uncreative, usually out of lack of confidence in this area; the end result sadly being that they refuse to engage in what they perceive as 'out of their comfort zone'.

Describing someone as being creative is something that is all too often confused with the ability to come up with completely unique and revolutionary ideas that haven't been dreamt up before.

Now, I don't think anyone has had a completely unique idea in a very, very long time.

I've certainly never had an original idea in my life, and I think I'm in

a position where I can say I've enjoyed some success in my journey so far.

What I have done though, is spotted other people's ideas, had a play about with them and sometimes realised that I could implement them better - creativity can often be about spotting an opportunity and having the nous to build upon it.

When it comes to getting the creative juices flowing, something that I find really helps me is taking inspiration from the world around me.

Whether it's overhearing someone's conversation on the street or it's spotting something on the news - I'll think 'I like the sound of that' and consider it more and more, until finally, I get to the point where I've tweaked and tweaked it so much that, hey presto, suddenly it's turned into something!

Now, I can hear you saying - 'but Theo, when do I reach the point where I need to validate an idea?'

That is good and is exactly how you should be thinking.

Whether it's designing a new product or it's something else - every idea is different.

The important thing is that you do your homework, and ask yourself the basic questions like who, what and why. Then, and only then,

are you ready to get your idea validated by other people.

But it's important that you don't just canvas your family and friends.

Authenticate your ideas with people who will be honest with you, not just those who will give you lip service.

Ultimately, everyone, and I mean everyone, can be creative.

Just like in football, people play in all sorts of leagues and at differing levels - but that's not to say that they're not still playing!

So whether you're an entrepreneur, a professional or someone in education - back yourself and don't listen to the naysayers who say that 'you're too this' or 'too that'.

Treat the world as your canvas and source of inspiration, because if you take your idea step by step, creativity is your oyster.



Theo Paphitis
Theo Paphitis
Retail Group

THEO PAPHITIS
#SBS SMALL BUSINESS SUNDAY

If you're a small business then check out Theo's free-to-enter #SBS Small Business Sunday competition which runs every Sunday between 5-7.30pm on X and Instagram - a free boost for small businesses with ambitions to grow and a chance to join one of the UK's small business communities. Further information is here: www.theopaphitissbs.com/about/



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Cyber Security



THE
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Ensure
your business is
fully protected
against
cyber attacks

The North West Cyber Resilience Centre (NWCRC) is a not-for-profit collaboration between policing, local authorities, the private sector, and academia to strengthen cyber resilience in the North West's business community.

Led by the North West Regional Organised Crime Unit and Manchester Digital, the centre's ambition is that every business within the region will have the skills and knowledge to protect themselves from online attacks and make the region one of the safest places to live, work and do business.

This is achieved by providing education, testing and training delivered by a team of trusted professionals, seconded police officers and talented cybersecurity students from North West universities.

Business Connect met with DI Dan Giannasi, head of Cyber and Innovation at the North West Cyber Resilience Centre (NWCRC), which was established in 2019 as the first regional cyber resilience centre featured as part of the Government's National Cyber Strategy 2022.

The NWCRC is a trusted, not-for-profit venture between North West Police forces and Manchester Digital.

Dan commented: "Cyber attacks on business are a severe concern for 2024, with a serious attack able to take down a small business.

"Last year's Cyber Security Breaches Survey found that a third of all businesses had reported a cyber breach, and almost 70% of large businesses.

"The same Government survey also found that the average cyber breach

can cost a small business around £1,100 and for larger businesses it was up to £5,000.

"However, a serious attack can take out a business completely, particularly if they are locked out of their IT systems and cannot serve their customers.

"On top of this, the recent growth of generative AI means that cyber attacks are likely to grow massively in terms of sophistication and frequency.

"A study by IBM found that 95% of cyber attacks were the result of human error, which is mainly due to people clicking on a phishing email or social media post.

"However, on a positive note, a study from Microsoft found that basic good cyber hygiene practices can prevent 99% of all cyber attacks.

"So it is incredibly important for businesses to ensure that all of their employees understand the risks posed by cyber hackers, and how to stay vigilant against attack."

Dan went on to explain the most common forms of cyber attacks are:

1. Phishing

Phishing attacks remain one of the most common cyber threats targeting businesses in the UK and can often be the start of a more serious attack.

According to the UK Cyber Security Breaches Survey 2023, 79% of businesses experienced phishing attacks in the past year alone, making it a significant concern for organisations of all sizes.

A phishing email or message is created to look like a trusted source and tricks the reader into clicking a link.



**NORTH WEST
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ected tacks

The link would then download some malware, which gave fraudsters a way into the business data or IT systems. AI will make it easier to produce more realistic and convincing emails increasing the risk of people falling victim.

2. Social media account compromise

Social media platforms have become integral to business marketing and communication strategies, but they also present cybersecurity risks.

One of the most reported attacks, hackers can take over social media accounts to spread fraudulent adverts, distribute phishing links, or tarnish the organisation's reputation by posting inappropriate content.

These attacks can have far-reaching consequences, including reputational damage and loss of customer trust, **but are particularly impactful on micro businesses who may operate entirely through social media platforms.**

3. Ransomware

Ransomware attacks are one of the biggest threats to organisations and have become increasingly sophisticated, especially in recent years.

A ransomware attack often gains access through known vulnerabilities in systems or phishing emails and involves malware that encrypts data, essentially holding it to ransom.

Criminals will then ask for a financial ransom to release the data or threaten to release the data onto the dark web. Even if the business decides to pay the ransom, there's no guarantee that their data or IT systems will be restored.

4. Data breaches

Data breaches can have serious consequences for businesses and other organisations including financial losses, regulatory penalties and reputational damage.

These breaches leak sensitive information, such as customer data, password or financial information, putting businesses at risk of legal and financial repercussions, as well as the potential loss of trust from customers.

5. Supply chain threats

Supply chain vulnerabilities are also a significant cyber risk for businesses, especially those storing important data.

Third-party suppliers and partners can act as potential entry points for

cyber attackers, compromising the security of the entire supply chain and causing significant disruption to many organisations.

Only one in 10 businesses say that they review the risks posed by their suppliers (Cyber Security Breaches Survey 2023).

An attack on a critical supplier or a third party losing your valuable data can be as damaging as an attack on your own organisation, so making sure you consider the risks others pose is key.

The key security information that businesses need to remember and put into regular practice are:

- Ensure that all software is kept up to date regularly.
- Use a password manager for shared passwords, and also educate employees to use safe and secure passwords.
- Organise cyber awareness training for all employees to reduce your risk of attack.

The NWCR has a number of regional fully-funded programmes available for small to medium businesses, which encompass training and resources to

help protect against cyber threats.

The programmes are funded by the regional police forces from proceeds of crime funding. Currently, there are places available for businesses in Merseyside, Cheshire and Lancashire counties, and the work is aimed at small to medium sized businesses (SMEs) right across the North West region, offering free or low cost training and support for increased cyber resilience.

The team is made up of trusted professionals, seconded police officers and innovative ethical hackers.

For more information on services and fully-funded membership offers: nwcr.co.uk



DI Dan Giannasi
Head of Cyber & Innovation
nwcr.co.uk

Cyber Security

Navigating cybersecurity challenges: a guide for the hospitality and higher education sectors

We live in a world where cybersecurity isn't just about technology – it's about protecting the trust of our guests and the privacy of our students.

For managers in the hospitality sector and senior leaders in education, recognising its importance isn't just crucial; it's vital for maintaining the integrity of their establishments.

This article aims to simplify cybersecurity, offering practical insights tailored to the specific needs of those in hospitality and education.

Why Cyber Security matters

Cyber threats are everywhere.

Last year alone, 60% of hotels experienced a data breach, according to a report by the Ponemon Institute. And if that wasn't enough, over half the schools in the USA faced cyber incidents, as reported by the CISA.

These stats are not just numbers; they're wake up calls. They show us that Cyber security is not just a technology issue – it's a crucial part of running a successful hotel or educational institution.

Types of threats we face

1. Phishing scams

Phishing scams are like digital traps set by cybercriminals, aiming to deceive unsuspecting individuals

into revealing sensitive information. For hotels, these scams may target **guest databases**, posing a significant risk to guest privacy. Similarly, higher educational establishments may fall for a phishing attempt that targets **faculty or student information**.

2. Ransomware attacks:

Ransomware attacks involve malicious software that encrypts data, effectively holding it hostage until a ransom is paid. For hotels, an attack like this could **block reservation systems**, leading to disrupted operations and compromised guest experiences. In the education sector, such attacks could involve ransomware on student databases, **jeopardising the integrity of student records**.

Tips and Strategies to Enhance Online Safety:

1. Use anti-virus and anti-malware

As long as you are connected to the web, it's impossible to have complete and total protection from malware. However, you can significantly reduce your vulnerability by ensuring you have **anti-virus** and **anti-malware** software installed on your computer.

2. Keep software up to date

Software companies typically provide updates for three reasons: to add new features, fix known bugs and

upgrade security. **Always update** to the latest version of your software to protect yourself from new or existing security vulnerabilities.

3. Enable 2-factor authentication

Many platforms now allow you to enable 2-factor authentication to keep your accounts secure. It's another layer of protection that helps verify that it's you who is accessing your account and not someone unauthorised. **Enable this security feature whenever you can**, especially if you use Microsoft 365.

4. Avoid opening suspicious emails

If an email looks suspicious, **don't open it** as it might be a phishing scam. Someone might be impersonating another individual or company to gain access to your information. Sometimes the emails may also include attachments or links that can infect your devices.

5. Check links before you click

Links can easily be disguised as something they're not, so it's best to **double-check** before you click on the link. On most browsers, you can see the target URL by hovering over the link. Do this to check links before you click on them.

Whilst there are procedures within your organisation that you can put in place to help reduce the threat of these attacks, they will remain a major threat to your organisation, as the technology available to cybercriminals continues to develop, meaning that the likeliness of your business being struck is increasing all the time.

understands the importance of ensuring their clients have the appropriate measurements in place. We stay up to date with all the latest cyber security technology to ensure our clients remain safe against the threat of an online attack.

To further your trust that you are in capable hands with Nybble, we have achieved accreditation in Cyber Essentials.

Cyber Essentials is a government-backed and industry-supported scheme that helps businesses protect themselves against the growing threat of cyber-attacks.

As part of our services, we offer a **FREE Cyber Security Review** of your company's current security infrastructure, enabling us to develop a comprehensive understanding of your situation to offer the most efficient, secure solutions at a price you can afford.

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Cyber Checklist...

...10 Top Tips to keep your network safe

1 **Prioritise Employee Cybersecurity Education**

Educate your employees on phishing scams, encourage them to create strong passwords and report suspicious system activity. The cost of this is low but the payoff can be enormous.

2 **Use an internet security suite**

Invest in a comprehensive internet security suite with antivirus, firewall tools and intrusion detection and prevention systems. Make sure you keep your software up to date.

3 **Prepare for Zero-Day attacks**

Protect your data from zero-day attacks with an antivirus solution that focuses on containment.

Do not rely on simple detection-oriented antivirus software.

4 **Stay updated with the latest fixes and patches**

Regular updates are vital to ensure your IT has all the latest fixes.

Outdated software can leave you vulnerable to a cyber attack.

5 **Back up your data**

Be sure to back up important data on a regular basis and store files correctly.

Data saved on a single computer is not secure.

6 **Reconsider connecting to a public WiFi**

Unprotected WiFi networks can leave you open to an attack.

The best way to protect yourself is to avoid connecting to any WiFi network you don't recognise.

7 **Use a secure web browser**

Hackers know all the ins and outs of the most popular web browsers, so use a secure browser to protect your information and keep cyber criminals at bay.

8 **Configure personal devices used for business**

It doesn't matter how secure your network is if employees use their own unsecured devices. Be sure to configure any personal device used for business to your network security standards.

9 **Establish access controls and protocols**

Create a specific user account for each employee, and be sure to grant access only to those that need it.

Make sure employee computers lock when left unattended.

10 **Make sure your system is currently malware-free**

Some malware can lurk undetected on your systems for months, causing harm and stealing data.

Make sure your systems are malware-free with a thorough system scan.

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Cyber Security

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Enhancing your digital security...

...with dark web monitoring

The internet is vast, with a hidden side called the dark web, where cybercriminals operate, trading stolen data and planning attacks.

For business leaders, monitoring this secretive world is crucial.

That's where Dark Web Monitoring steps in – it's like having a vigilant guard protecting your digital assets, alerting you to potential threats before they happen.

So, why is Dark Web Monitoring important?

Imagine receiving a warning if someone tries to sell your company's login details or sensitive information on the dark web.

It gives you the chance to prevent a breach before it occurs, saving you from headaches and financial losses.

Continuous surveillance through Dark Web Monitoring helps you better understand your cybersecurity.

It pinpoints where your defences may be weak, allowing you to strengthen them. In today's world, where cyber threats are everywhere, being prepared is

essential for safeguarding your business and its reputation.

But it's not just about preventing bad things – it's also about peace of mind.

With Dark Web Monitoring, you can relax knowing you're actively monitoring for threats – something every business leader values.

How does it work?

By searching the dark web for any mentions of your organisation, including leaked credentials or sensitive data, you can quickly intervene to prevent data breaches and financial fraud.

A Dark Web Report is a useful first step, showing if any of your personal credentials and passwords have been leaked onto the dark web.

Dark Web Monitoring sends real-time alerts highlighting potential vulnerabilities in your systems that cybercriminals may exploit, allowing you to bolster your defences.

A bit about Seriun...

As a leading Managed Security Service Provider (MSSP) in the North West, Seriun leads in cybersecurity innovation.

With numerous accreditations, including Crest and Cyber Scheme Team membership, Seriun is

well-equipped to deliver all your cybersecurity solutions, optimising your defences.

They are also one of the few official Cyber Essentials Plus certification bodies in the North West, guiding businesses through the certification process and awarding them with the highly sought after certifications.

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gmcc news



Greater Manchester Chamber of Commerce

Greater Manchester Chamber announce winner of **Building of the Year** award

The Christie Paterson Building was crowned Greater Manchester Building of the Year 2023 at the Greater Manchester Chamber's Property & Construction Awards at the Imperial War Museum North.

The aim of the prestigious award is to recognise a building's contribution to Greater Manchester in terms of construction and development.

Following a devastating fire which decimated the Christie Paterson cancer research facility in 2017, building work on the new Paterson Institute at Manchester's Christie Hospital has been completed and the facility has been officially handed over to the project stakeholders including the Christie Paterson NHS Trust, The University of Manchester and Cancer Research UK.

Together, a collaboration of architects, engineers and construction specialists have realised a fantastic, state of the art facility that will lead world-class transformational cancer research and bring together the largest concentration of scientists, doctors and nurses in Europe in that discipline.

Explaining why the Christie Paterson



Building won, Stewart Grant, Chair of the Chamber's Property & Construction Group, said: *"This is not a design competition. It is about giving an award to the building or development that the judges feel makes the most significant sustainable contribution to Greater Manchester either socially, culturally, economically, visually or environmentally."*

The other Greater Manchester buildings shortlisted for the award were: New Victoria, National Cycling Centre, Hello Future, Aviva Studios and Angel Square.

Diane Elebert-Morgan, Property & Construction Group Manager at Greater Manchester Chamber, said: *"Once again the judges had a difficult time selecting a winner from the great range of nominations we received. This is a truly worthy winner that not only deserves recognition for its architectural merits but for the major contribution that it will make to science both in the UK and beyond. Greater Manchester can be rightly proud to be the home of such a centre of excellence."*

The Property & Construction Awards also saw Amelia Twedde of Bruntwood SciTech named winner of The Steve Burne Apprentice of the Year. The award, which is named after a former Chamber Vice-President and Chairman of the Property & Construction Group, recognises outstanding construction



apprentices based in Greater Manchester. The other shortlisted apprentices were Ellie Noble and Sam Mannion.

The Awards, which were hosted by the BBC's Roger Johnson, were supported by the following sponsors:

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networking



What our **long-standing members** teach us about being **successful** at **business networking**



The Business Network was launched in the UK in 1993 – and we still have members participating today who joined in that year.

I have been looking at some of our long-standing members over the past few months to try and understand more clearly what they do to make The Business Network work for them.

It probably won't come as a surprise to learn that there are similarities in how they use our events and how they interact with fellow members and guests. Here are some of insights gained from my albeit unscientific research.

Attend regularly

Networking is an ongoing process, not an activity that you take part in occasionally. Attending regularly allows you to nurture your relationships over time.

Looking at the attendance record of some of our long-standing members, they are present at almost all of our monthly events. They clearly have our event dates in their diaries and set the time aside each month.

Consistency appears to be important in building a strong and reliable network.

Perfect your elevator pitch

Work on honing a brief and compelling summary of who you are, what you do, and the solutions and services you provide to others.

Listening to some of the presentations of our long-standing members it is clear that practice over

the years has made them comfortable with their introductions.

It was also interesting to see how stories were also included by many of them. Actual anecdotes explaining how they had helped a client tended to get nods of approval from around the table – and it was also interesting to see that some of these anecdotes were altered depending on the audience.

Be ready to help others

Always look for ways to offer help to others within your network. Again, it came as no surprise that our long-standing members were always happy to make relevant introductions for fellow members, as well as share knowledge and advice.

Establishing a reciprocal relationship is essential in successful networking.

Build genuine relationships

It was interesting listening to our long-standing members when having their pre-lunch conversations. Questions to fellow members and guests often extended to themes beyond professional topics, with family, hobbies and interests frequently being discussed.

Networking is not just about exchanging business cards; it is about showing a genuine interest in others and building authentic connections – so take time to understand people and find common ground.

Listen

Following on from the previous insight, our long-standing members demonstrated that it is not enough to simply ask questions of others, you

also need to actively listen and focus on what others are saying during conversations.

This not only shows respect but also provides you with valuable information about the interests and motivations of your networking contacts.

Follow Up

I will always remember one of our long-standing members Will Kintish saying that 'you must always follow up'.

On chatting to them it is apparent that our long-standing members always do this, either with a personalised email or telephone call.

Use this communication to simply express your appreciation for the conversation, remind them of your discussion, and where relevant, book further one-to-one meetings over coffee to help establish the relationship more fully.

The strength of a diverse network

This insight came not from the long-standing members directly, but from me appreciating that by having a broad range of business categories, with many different areas of expertise represented, a network then offers

many more unexpected opportunities and brings a fresh perspective.

Owing to the long-standing nature of our groups in Manchester, London and Exeter, membership is varied and has probably contributed to the number of loyal members we have.

Effective business networking is a valuable tool in growing your business

Get it right and you can build relationships based on trust and mutual benefit.

So, I hope you find these insights useful in enhancing your networking skills and establishing that all-important network of valuable contact.

It will help you find new clients, open up collaborative opportunities, and keep you up to date with the latest business trends.



Helen Bennett
Owner
The Business Network

Find out more about joining the regular **BUSINESS NETWORK MANCHESTER** networking lunch events.

Contact Helen on:

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finance



Spring Budget **tax summary** for **businesses, individuals and property owners**



Chancellor Jeremy Hunt has presented this year's Budget in the House of Commons, marking the final scheduled Budget before the upcoming general election, expected later this year.

As the nation prepares for this pivotal political event alongside the ongoing economic recovery, the Spring Budget presents a crucial opportunity to set the fiscal direction for the future, reflecting the government's commitment to fostering economic growth, supporting businesses, and ensuring a fair and sustainable tax system for individuals. Here's our summary of the key tax points.

Summary for businesses (employers):

Full expensing for capital allowances: Capital allowances will be extended to leased assets, allowing businesses to fully expense these assets. This move aims to incentivise investment and boost business productivity.

VAT registration threshold increase: The VAT registration threshold will increase to £90,000 from £85,000.

The deregistration threshold has also increased to £88,000 (from £83,000). This adjustment aims to reduce the compliance burden on small businesses and provide them with more flexibility in managing their finances.

Reduction in national insurance contributions (NICs): In last year's Autumn Statement there was a reduction in employee's national insurance, dropping from 12% to 10%, effective as of 6 January 2024.

Building on this, the recent Spring

Budget introduced a further decrease of 2% lowering the rate to 8% starting from 6 April 2024.

For those considering staff bonuses in their March payroll, it might be worth exploring the option of deferring these payments to April. This strategic move allows employees to take advantage of the reduced national insurance rate, ultimately allowing them to retain more of their bonus.

It's important to note, however, that this reduction exclusively impacts the national insurance rate paid by employees. The employer's national insurance rate remains unaffected at 13.8% for wages exceeding £9,100 annually (£175 per week).

On a separate note, eligible employers can continue to claim the employment allowance in the fiscal year 2024/25, providing a reduction of up to £5,000 per year on their overall National Insurance liability.

Summary for individuals

Reduction in national insurance contributions (NICs) for the self-employed:

The Spring Budget has extended the national insurance cuts initially introduced in last year's Autumn Statement. Effective from 6 April 2024, the rate of class 4 national insurance, which is factored into your tax bill at year-end, has been further reduced from 9% to 6% for profits ranging between £12,570 and £50,270, while the rate for profits exceeding £50,270 will remain at 2%.

For instance, if your trade profits for the 2024/25 tax year amount to £50,000, this rate reduction could lead to a saving of £1,302 compared to the previous tax year. However, the impact of this saving won't be felt until you settle your 2024/25 self-assessment balancing payment by 31 January 2026.

Additionally, as previously announced in last year's Autumn Statement and reaffirmed in the Spring Budget, class 2 national insurance will effectively be abolished, resulting in a yearly saving of £179.40.

Increase in high-income child benefit charge threshold: The high-income Child Benefit charge threshold will increase to £60,000 from £50,000.

Furthermore, the High Income Child

Benefit Charge (HICBC) will now be calculated at a rate of 1% of the child benefit received for every £200 of income above the threshold. This represents a slower rate of clawback compared to the previous tax year of 2023/24, resulting in child benefit being fully clawed back only when income exceeds £80,000.

Additionally, Chancellor Jeremy Hunt announced intentions to alter the HICBC so that it is based on household income rather than individual income. This adjustment is anticipated to be implemented by April 2026.

Abolition of non-domiciled individuals regime:

The non-domiciled individuals' regime will be abolished and replaced with a simpler phased-in system for new arrivals for the first four years. Those who continue to reside in the UK beyond this period will be taxed on their worldwide income.

Summary for property owners and landlords:

Abolition of furnished holiday lettings tax regime:

The tax regime favourable to furnished holiday lettings is set to be abolished from 6 April 2025, meaning your profits from holiday lets will be subject to the same tax regulations as other rental properties, potentially resulting in an increased tax liability if your holiday let income remains the same. This change will likely impact businesses operating in the short-term rental sector.

If you decide to sell your holiday let after 6 April 2025, you won't benefit from Business Asset Disposal Relief, which offers a favourable 10% capital gains tax rate.

Measures will be implemented from 6 March 2024 (the day of the Budget announcement) to prevent tax planning strategies aimed at manipulating the sale date of a holiday let to appear before 6 April 2025.

Abolition of stamp duty relief for multiple dwellings:

Stamp duty relief for multiple dwellings will be abolished. This change may impact individuals involved in property transactions, particularly those purchasing multiple properties.

Reduction in capital gains tax (CGT) higher rate:

The Spring Budget introduced a couple of changes to capital gains tax (CGT) allowances and tax rates, which are particularly noteworthy for individuals who own residential property in addition to their primary residence.

Annual Exemption: The CGT annual exemption, representing the amount of capital gain that can be realised without incurring tax, is being reduced for the 2024/25 tax year to £3,000, down from the current £6,000. If you're contemplating the sale of any capital assets (and have the flexibility to do so before 6 April), it may be prudent to consider the timing.

Rates: The main CGT rates remain at 10% if your gains fall within your unused basic rate band or if you're disposing of a qualifying business eligible for Business Asset Disposal Relief. Starting from 6 April 2024, the CGT rate for residential property remains at 18% for gains within your unused basic rate band, but it will decrease to 24% (from the previous 28%) for gains exceeding an individual's basic rate tax band.

If you need bespoke advice as a result of the Chancellor's Spring Budget 2024, or have any other corporate or personal tax issues you would like to discuss, please contact a member of our team – we're here to help

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AI news

Leveraging AI for competitive Advantage in SMEs: A step-by-step guide

In today's rapidly evolving business landscape, small to medium-sized enterprises (SMEs) are facing unprecedented challenges and opportunities.

The advent of AI offers a powerful tool for these businesses to not only navigate these complexities but also to secure a competitive edge.

With 91.5% of leading businesses investing in AI on an ongoing basis and the AI market projected to reach \$1.81 trillion by 2030, the potential for SMEs to harness AI for growth and efficiency is significant.

This guide aims to demystify AI, demonstrating how SMEs can leverage this technology to streamline operations, enhance customer experience, and improve decision-making processes.

By embracing AI, SMEs can unlock new levels of efficiency, innovation, and growth, ensuring they remain competitive in a digitally driven market.

Step 1: Assess your needs and capabilities

Begin your AI journey by conducting a thorough assessment of your business's current operations and technological capabilities.

Identify processes that are time-consuming, prone to errors, or could significantly benefit from automation.

This might include customer service, inventory management, or data analysis. Also, evaluate your team's readiness and willingness to adopt new technologies.

Understanding both your operational needs and your technological infrastructure is critical to pinpointing

where AI can make the most impactful and feasible enhancements in your business.

Step 2: Define clear objectives

To effectively leverage AI, it's essential to set specific, measurable, achievable, relevant, and time-bound (SMART) goals.

Whether it's enhancing customer service response times, increasing sales through personalised recommendations, or reducing operational costs by automating routine tasks, clear objectives will guide your AI implementation strategy.

This focus ensures that efforts are aligned with business priorities and provides a benchmark for measuring success.

Step 3: Start small with quick wins

Initiate your AI implementation in areas promising the fastest return on investment (ROI) to quickly demonstrate value and build support among stakeholders.

Select projects that are manageable in scope and scale, such as automating repetitive administrative tasks or enhancing customer interaction through chatbots.

These quick wins not only serve to validate the effectiveness of AI solutions but also help in cultivating a culture of innovation and adaptability within your organisation, paving the way for more ambitious AI projects.

Step 4: Choose the right tools and partners

When selecting AI tools and partners, thorough research is key to finding solutions that align with your specific objectives and budget constraints.

Look for tools that offer scalability, user-friendliness, and integration capabilities with your existing systems.

It's also crucial to choose partners with a proven track record and robust support services to ensure a smooth implementation process.

Step 5: Develop skills and knowledge

Investing in your team's training is crucial for the effective management and leveraging of AI tools.

Tailored training programs can equip your employees with the necessary skills to operate AI technologies efficiently, fostering a culture of continuous learning and innovation within your organisation.

Step 6: Integrate AI into your operations

Gradually incorporating AI solutions into your business processes is key to ensuring a smooth transition with minimal disruption. Start with integrating AI in non-critical areas to allow your team to adapt and gain confidence, gradually expanding its use as familiarity and proficiency grow.

This approach ensures that AI becomes a seamless part of your operational workflow, enhancing productivity and efficiency.

Step 7: Monitor, measure, and iterate

Continuously track the performance of your AI implementations against the objectives you've set. Use data-driven insights to make informed adjustments, optimising the effectiveness of your AI solutions.

This iterative process ensures that your AI initiatives remain aligned with business goals and adapt to changing market conditions.

Conclusion

The adoption of AI offers transformative potential for SMEs, providing them with tools to enhance efficiency, innovation, and competitiveness.

With AI expected to contribute \$15.7 trillion to the global economy by 2030 and AI in customer service enabling companies to reduce costs by up to 30%, the strategic implementation of AI can unlock new opportunities for growth and keep SMEs ahead in the digital age.

Embracing these technologies is not just a pathway to optimization but a step towards shaping the future of your business in the evolving market landscape.



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Navigating the Meta Madness

Over the last 12 months alone, Meta (formerly Facebook) has become a whole different beast.

And yet, despite being a global business that prides itself on “connecting people”, it has failed to communicate a lot of these changes to its users.

This has led to tens of thousands of people being randomly locked out of their own accounts or banned from advertising for violating policies that it also chooses not to specify.

In this article, I’m going to guide you through exactly what you need to do to avoid this happening to you, and how you can potentially get off their naughty list if this has happened to you already:

Step 1

Set up Two Factor Authentication (2FA) for your Meta account.

This reduces the chance of anyone hacking into your account and doing anything dodgy, which could lead to you being permanently banned from the platform.

My recommendation is to download the Google Authenticator app, which will send you a 6 digit code for Meta each time you try to log in.

It might seem annoying, but it will save you massive headaches in the long run.

Step 2

Set up a Business Manager account by going to business.facebook.com.

This is the management hub that will own all of your assets.

Once this is created, head to your Business Settings where you’ll be able to create new, or “claim” existing Pages, Instagram Accounts, Ad Accounts, Domains and Pixels into here.

Step 3

This is an important one. In your Business Settings under People, you’ll be able to add another Admin here.

Make sure you do this. Having at least 2 admins is a safety net in case one of you does get hacked or banned, and means you won’t lose access to your Business assets. Please ensure any other admins also have 2FA set up too.

Step 4

Also in your Business Settings under Brand Safety, you’ll see Domains. Click Add and enter your website URL here.

It will provide you with a little snippet of code to add to your website or hosting. Send this to your web developer to implement if you are not comfortable doing this. Once this has been done, come back and click Verify.

If it’s been done correctly, it will say “Connected”.

If you need to contact the Meta team to raise an issue, you can do so at www.facebook.com/business-support-home/ where you’ll see a Contact Support button at the bottom of the page.

As many of you will likely already know, Meta’s live chat “support” is, at best, frustrating, and at worst, soul-crushingly incompetent.

But by setting these foundations in place to prove your identity and the ownership of your business, it gives you a much better chance of being able to get back into your accounts should anything bad happen.

As a final point, please make sure **YOU** create and own all of your assets.

I know it’s tempting to ask someone else to set these things up, but in doing so, you could be handing over digital ownership of all your pages, ad accounts and pixels to a third party.

Once you’ve done that, it’s very difficult to get them back, which means you’re going to spend

weeks, if not months, trying to track down ex-partners, ex-employees, or ex-agencies and asking them to relinquish control of your business.

In some cases, we’ve seen businesses fail to manage this, and after spending hundreds of thousands of pounds gathering data into a tracking pixel they don’t own, they’re forced to start again from square one.

So whilst this whole process might seem like a bit of a faff, taking 15-20mins to set it all up correctly is one of the single most important things you can do to protect your business, your data and your bottom line.



Lewis Kemp
CEO
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out & about...



Find out more contact **Helen Bennett** on **0161 823 1384 / 07854 891 767**
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BUSINESS CATALYST CLUB

Over 130 hardy business people braved the snow and enjoyed a fantastic day at the Leeds Business Catalyst Club Lunch.

In addition to great networking, good food, speakers and an investment pitch, the Lunch also featured the wonderful team from Bishop Young Academy who delivered an incredible presentation about the business they have founded and run through the Young Enterprise UK scheme.

Topping it all off the Charity Draw raised £675 and the draw winner Daneile Moore of AD:VENTURE nominated Young Enterprise UK as the recipient!

The next invitation-only Business Catalyst Club Lunches are in Manchester on 2 May and in Leeds on 23 May 2024.



Win and Simon Edmondson

For more information on the regular Leeds or Manchester events, or to arrange a guest invitation, please contact Graham Shiers at graham@BusinessCatalystClub.co.uk or visit BusinessCatalystClub.co.uk



Find out more contact **Simon Edmondson** on **07766 493428**, email: Simon.Edmondson@business-network.co.uk visit: business-network-south-manchester.co.uk

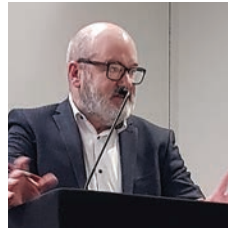


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wellbeing

How to **maintain** **mental** **health...**



...when there's
information
overload

How often do we find ourselves feeling overwhelmed?

In busy or stressful situations it can seem like there's continual noise, with something extra regularly being added to the list, each demanding urgent attention.

Upon further investigation, there are often things that can wait, be delegated or be broken down into smaller, more manageable chunks.

Some items may require input from a third party before they can progress.

Do what you can and pass them on, freeing yourself to either relax or move on to other matters for a while. Seeking assistance, advice or help online is frequently an automatic default, as there's a plethora of information available to access.

But wading through masses of data, some of it conflicting, some of it unverifiable, can add to the stress and pressure.

When researching various points online it can be almost impossible to confirm which responses are correct, viable or simply opinions and there may be many conflicting sources to choose from.

Selecting credible experts can take time but it's important to avoid 'rabbit holes', where you view every response or digression, so becoming submerged in information overload.

Plus, an influx of information can feel overwhelming and prompt a flurry of

urgent activity. But random activity and starting several things at once can result in confusion.

Much time can be wasted unless you make careful notes prior to moving on. Otherwise there's a danger of having several half-finished tasks and no clarity about where you're up to with any of them.

Limit the time you spend on the web, social media and news.

It can be tempting to frequently google what's happening, whether it's reviewing the latest updates, doing research or investigating various symptoms, but this can result in wasted hours scrolling through a miscellany of feeds, often revisiting old ground, so causing heightened levels of overload and anxiety.

Commit to two or three specific check-in times a day and notice how much your time management and mental health improves.

Walking away from your device is important. Have regular breaks throughout the day as well as 'no device' zones, like meal times or after 9 pm.

Charge your phone outside the bedroom, maybe on the landing, and get used to sleeping device free. Allow your mind and body to wind down and not always be running in hyper-vigilant mode.

Supporting good mental health includes having varied interests and taking breaks, whilst allowing time for

food, fun and good self-care.

Enjoying walks and time in nature, either alone or with others, is a good way to detach from the day's stresses, pressures and unwind.

Delegating and accepting offers of help are good decisions.

If no offers are forthcoming, ask and let others help. They may not do things in the same way as you, and that's fine, maybe even coming up with better ideas and suggestions which improve your situation and reduce your sense of overwhelm.

Equally remember, if you're quietly plodding along others may think that you're coping well or prefer to do things yourself. Also, don't forget that others may be experiencing information overload too.

Helpful friends and family may feel that by encouraging you to undertake certain tasks or do what you 'should' or 'ought' to be doing they're supporting your success.

Be gracious and appreciative of their input and advice, but then step back and reflect on how this affects your personal plan, your future goals and aspirations.

You're the one who has to live with the consequences of your decisions and whatever the personal cost may be.

Get over imposter syndrome. You may experience pressure to constantly prove yourself and demonstrate that you can do anything and everything asked of you.

So many information sources show people seamlessly moving from one task to the next, mastering technology and proving how competent and capable they are.

But these are often adverts and promos, designed to 'sell' a particular product, person or technique. They're rarely 'real' life.

In times of information overload it can be helpful to list and prioritise how busy you are, to identify what's incoming and what needs to be done.

A list can clear the mind of constant chatter, manage overload and allow more control. And it's satisfying to review it later and cross off items as they're done.

Learn to tune in to your personal warning signs of being mentally overloaded.

Perhaps your sleeping becomes disrupted or you lose your sense of humour, appetite or libido. Then you can intercept and remedy these before they become too serious.

When you get to know yourself better you can implement the most efficient ways to support your mental health and manage the dangers of information overload.



Susan Leigh MNCH (ACC)

South Manchester counsellor, hypnotherapist, relationship counsellor, writer and media contributor offers help with relationship issues, stress management, assertiveness and confidence. She works with individual clients, couples and provides corporate workshops and support.

She's author of 3 books, 'Dealing with Stress, Managing its Impact', '101 Days of Inspiration #tipoftheday' and 'Dealing with Death, Coping with the Pain', all on Amazon and with easy to read sections, tips and ideas to help you feel more positive about your life.

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richard@shoutnetwork.co.uk
01772 935930
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