



Torfaen Business Voice

Llais Busnes Torfaen



<http://bit.ly/twitter-TorfaenBiz>



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# MARCH 2021



**Next Virtual Meetings:  
25th March & 29th April at 4.30pm**

As a business it is hard to be aware of what support, funding and regulations are in place, subscribe for free to view a short bulletin all in one place, and to receive regular, up to date Torfaen Economy & Enterprise information bulletins right to your email address.

[www.southwalesbusiness.co.uk](http://www.southwalesbusiness.co.uk)

**KEEP IN  
TOUCH!**

# Notes from our Chairman

Despite the present difficulties we're all having to endure I'm pleased to see that our club has now passed the 100 mark of business members. Our Microsoft Teams meetings have been well attended and until we can meet again (as the song goes) we'll continue with this every month to give everyone a chance to speak to one another and promote their businesses.

For our next meeting on the 25th March 2021, we will be using break out rooms in Teams so that we can split into smaller groups for 3 rounds of facilitated networking. This

should give the chance for less mikes on mute and more conversation. Thanks to Jo and Rhiannon for organising this.

Hopefully at some stage we meet again but until then we will continue to try to make sure that our meetings can be as sociable and helpful to members as they can be. You'll see in the newsletter that various members have written articles about their experiences and expertise. If anyone wants to contribute to the next one please let us know.



**Ashley Harkus**  
Chairman,  
Torfaen  
Business  
Voice

## Become a Member

<http://bit.ly/TBV-membership-form>



### Torfaen Business Voice Llais Busnes Torfaen



**There is still a chance to benefit free of charge from our business club meetings on line until April 2021. This is a real opportunity for businesses who are looking for a new marketing channel, business support and to speak to people facing similar challenges.**

Our on line meetings give you a chance to get to know local business owners, discuss any information or support you need and see if any of them have the answers or have found new opportunities. You are also able to tell the group about your business and what you are looking for. If you would like to come on board for free please complete the link below and we will contact you shortly. This is a unique business opportunity not to be missed, take a look at who is already a member of Torfaen Business Voice. <http://bit.ly/Members-profiles>



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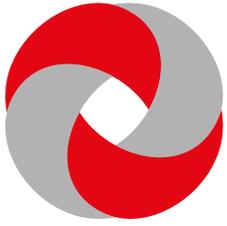
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Economy & Enterprise  
Torfaen ~ inspiring business innovation

Economi a Mentergarwch  
Torfaen ~ hybu arloesi mewn busnes

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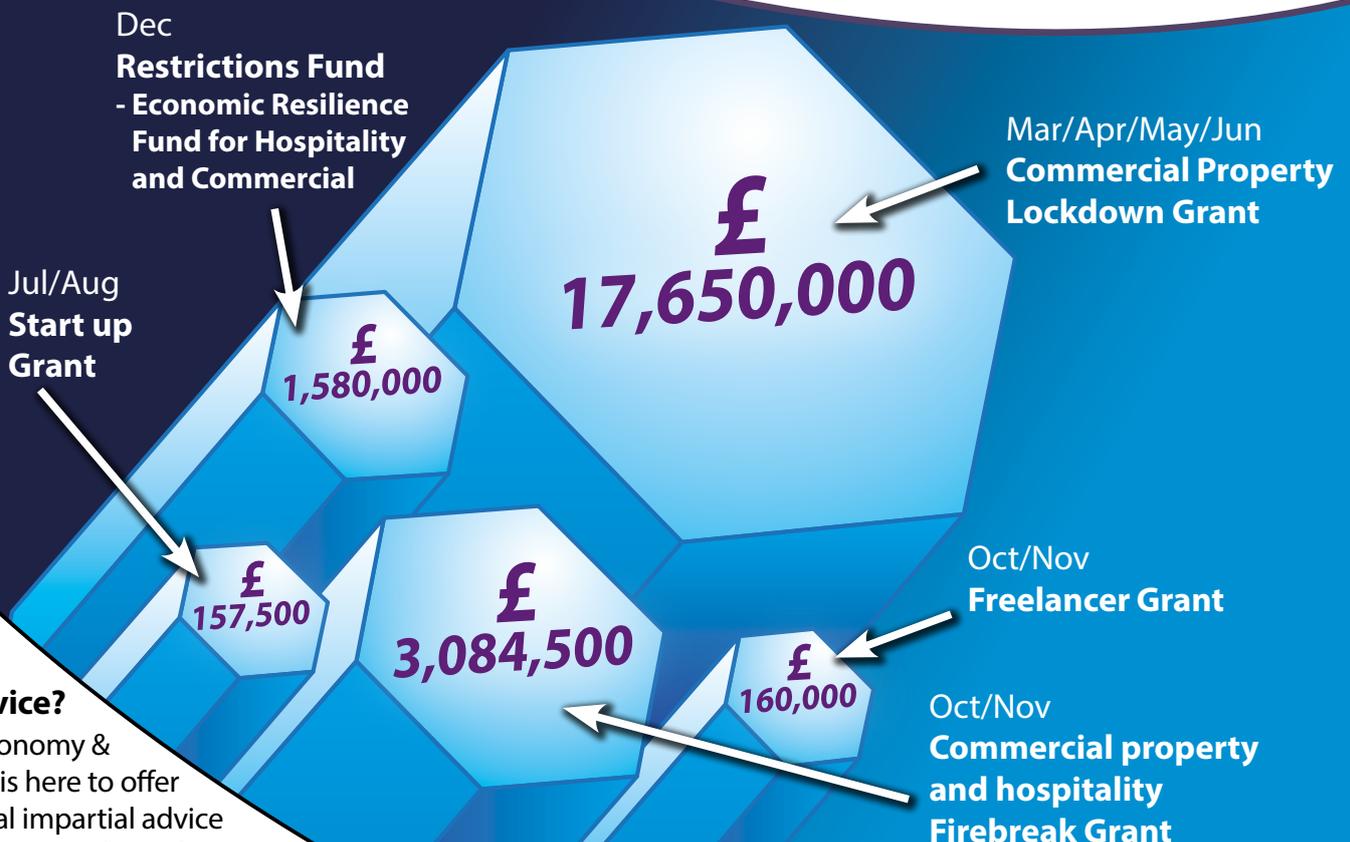
MORE THAN  
**£22m**

## COVID FINANCIAL SUPPORT REACHES BUSINESSES IN TORFAEN

We know that being a business owner at these unprecedented times has been a challenge for everyone regardless of sector.

Torfaen Council has worked tirelessly to ensure that grants are awarded as quickly as possible. We have supported approximately **1,300** local businesses with over **£22 million** given out to date.

Here is a summary  
of where the money  
has been awarded:



### Need more advice?

Torfaen Economy & Enterprise is here to offer confidential impartial advice about all aspects of your business. We are here as a sounding board.  
E-mail: info@southwalesbusiness.co.uk  
or phone: 01633 647800.

# Look after your mental health

In 2009 I went through a dark, miserable journey of burnout that ended a thirty-year senior corporate career. I never thought it would be me sitting in the doctor's surgery being diagnosed with clinical depression and severe anxiety; I walked out of the surgery that sunny spring day feeling a failure, that I had let every down and that the only hope I had was no hope!



Since 2010 I have built and grown my business at times through the scrambles in my head that would give rise to sleeplessness nights and tired days. When my book 'Made it Thru the Rain' was published in 2012 little did I know the impact it would have for others, the reason being this:

When I went through my burnout journey in 2009, when I tumbled into the darkness of anxiety, when I wore the mask of being ok I didn't realise I wasn't the only one on

that journey. I actually thought if others felt like me then surely I would notice it, however this isn't the case for when there is no light you cannot see therefore you feel alone, bewildered and scared.

The last year has been so hard for so many, I, myself have gone through bouts of anxiety however today they don't last long as I have tools in place to conquer them. Today I want you to know that you too have these tools within you, mindfulness, self-care, quiet time, hobbies, communication with others, reaching out, knowing you are not alone will all help you to conquer these feelings too.

From reading my book and hearing story here are two of my audience have sent me:

*'Omg listening to your podcast so many of your challenges resonate with me. So inspiring to know that we can escape the corporate shackles'*

*'I wanted to tell you that I read your eBook too and it hit me to my core. I feel that if I had read that 18 months ago, I think I would have reached out to you and been far more resilient than I was. I wish I'd met you years ago and perhaps I wouldn't have nearly fallen off the face of the planet and lost 2 years of my life. The benefit of you sharing these types of experiences is life changing - really it is and it would have been for me'*

So remember however you are feeling today – I can guarantee you are not alone.

<http://bit.ly/AwakenCoachingSite>



# People to be asked to shape future of Welsh workplace

The coronavirus pandemic has had an impact on us all – for some of us our working lives have changed as we work at home. For some home working has been a positive experience. Providing greater flexibility in their working lives and removing the daily commute.

We are exploring options to enable people to work in their local area. This is a physical space, shared with many companies (which we call a hub.) If you like the idea of local working, tell us. Your contributions will help inform plans for future developments.

Find out more here:

<http://bit.ly/have-your-say-today>



Llywodraeth Cymru  
Welsh Government



# Adapting our services in the face of the pandemic

Fast forward ten months from the first lockdown and at Bron Afon virtually no part of our business or service delivery remains untouched. Here are some changes we have made that could be applied across different sectors and businesses.

The main thrust of our business, and our largest source of income, is letting homes across Torfaen. To allow us to continue to do this safely we have adopted a digital document signing system - DocuSign - which enables customers to sign tenancy agreements, direct debit mandates, and other paperwork without the need for pen and paper. This has been a relatively low cost addition to our business and has proven to be a very efficient and effective tool!

Interactions with our customers that would previously have taken place by way of face to face meeting - such as the provision of support and tenancy management visits - have moved to digital means. Our customer base doesn't typically have access to services such as Teams or Zoom, so we have been using applications they are familiar and comfortable with such as WhatsApp and Facebook. This has prompted better and more constructive engagement with our customers.

These were changes and ideas that we were talking about prior to Covid, but as is so often the case there were other priorities and barriers to implementing them. The old saying is that necessity is the mother of invention. Whether that's entirely true remains to be seen, but it's definitely shortened our adoption lead-in time!



# Managing Utility Costs during lockdown

The immediate priority for many businesses should be to ensure they do not incur unnecessary costs during the lockdown period. Below is a common-sense list of tips to follow to help.

1. If you have closed down premises, have you properly mothballed them? For instance, have you ensured heating and lighting controls have been adjusted to reduce the residual use of energy whilst the premise is vacated, has equipment been switched off properly and not just on standby? This could be processing equipment but for many this will include appliances such as monitors, servers, photocopiers, printers etc.

2. Are you taking meter readings? Without meter readings, suppliers will assume that consumption has remained the same and will estimate accordingly. To avoid over-charging, you must ensure you are providing regular meter readings\*

3. Are you struggling to pay? All suppliers are sensitive to the challenges that customer will have. However, their approach to this varies enormously, with some suppliers willing to go further than others to help customers meet their obligations. Very few are offering payment holidays and are preferring to direct businesses to the variety of financial help packages that are coming in to play. However, some are being more creative than others. The important thing to do is to ensure that you are having a dialogue with the appropriate teams

4. Water – the water industry has taken the unique step to waive all charges for premises that are closed. In most cases you will be required to complete a site closure form. One supplier has chosen to automatically apply site closure to all sites they deem to have closed under the governments mandated list of sectors that should do so.

Auditel are on standby to help customers with all these actions. [chris.baker@auditel.co.uk](mailto:chris.baker@auditel.co.uk)



# Love Jewellery - A dream brought to life

With over 18 years' experience between them in the jewellery industry, this new venture seemed like the most natural next step for life-long best friends Liz Daly-Bexon and Rhian Sage-Patil. Together they share an astounding passion for jewellery and a superb wealth of knowledge gained from their travels.

Liz and Rhian met on the island of St Maarten in the Caribbean both chasing their own dreams of living on a tropical island and working in the jewellery industry.

Rhian is from Cwmbran and Liz is from The Midlands. In the years they were in St Maarten they had a special bond and although they went their separate ways they stayed in touch and both ended up working in Alaska together and in The Bahamas. With both of them now settled in the UK they decided to start a business together and Love Jewellery was born.

Love Jewellery's vision is for every woman to own at least one beautiful piece of jewellery. They hand select every piece and ensure that they are up to their exacting high standards. Predominantly Sterling Silver – Love Jewellery pride themselves on providing jewellery is very affordable.

They have faced a few challenges last year, not least of all being unable to meet each other to discuss their plans and being unable to attend any exhibitions!

There is always a positive though as both Liz and Rhian gained customers local to themselves which they could hand deliver their items to and secure repeat sales.

Facebook - <http://bit.ly/love-jewellery>  
Instagram - <http://bit.ly/love-jewellery-shop>  
Email - [lovejewelleryshop@gmail.com](mailto:lovejewelleryshop@gmail.com)



# Write your book

The pandemic has drastically changed how we do business, but one thing hasn't changed: a need for communication. In fact, communication is even more important right now with social distancing and isolation. How do we communicate?

With our words.

While many businesses have been struggling, others have been thriving, such as publishing. More and more, people are turning to books to get through these tough times. Bloomsbury reported a whopping 60% in sale from February to August in 2020.



As a business owner, you are perfectly positioned to take advantage of this trend. You have expertise, a proven master of your trade. So, why not write a book about it? Being an author gives you instant status. You must be an authority in your field – you wrote the book on it!

How many times have you given someone your business card and just know they're going to lose it? Or sent them a copy of your brochure only to have it gather dust unread at the back of a drawer?

Send someone your book. Not only are you giving them valuable information, you're positioning yourself as someone genuinely willing to help. Someone who genuinely cares. Someone who knows their stuff. What's more, if you sell your book, people are paying you to market yourself to them! When was anyone happy to pay for your brochure?

If you'd like to get started on your book, email me at [info@neptunesdaughter.co.uk](mailto:info@neptunesdaughter.co.uk) and let's make 2021 the year you became a published author.

<http://bit.ly/neptunesdaughter-co-uk>  
<http://bit.ly/NeptunesDaughterFacebookPage>





## Torfaen Firms take advantage of Productivity Enhancement programme to future proof their manufacturing businesses

The Welsh Government Productivity Enhancement Programme was launched in Torfaen at the end of last year, after wide spread success in other areas.

A wide variety of Torfaen based manufacturing businesses attended this successful virtual event hosted by Welsh Government and Torfaen Economy & Enterprise to find out how this programme of support, including funding for capital expenditure in new technologies could take their business to the next level.

The programme aims to increase efficiency, develop new products and explore new markets within the business. Every participant in the scheme will be assigned a Welsh Government Relationship Manager and Innovation Specialist to help review productivity enhancement and support them through the business friendly application process.

Expert manufacturing advice is provided through a funded productivity consultancy that has helped SME businesses with advice surrounding factory layout, automation and digital, technical manufacturing challenges and quality marking requirements.

Chris Gulliford, Operations Director at Camtronics Vale said: ***“We would like to thank our consultant for the professionalism shown during his visit to evaluate our project. He provided invaluable technical advice and suggested several ways to improve quality,***

***through put, and efficiency, not only on the focused project, but in other areas of the business. The support received will not only assist us now but will also help achieve our future strategic goals.”***

Advanced Furniture operations director Geraint Griffiths said: ***“Advanced Furniture will be able to quickly and efficiently bring new products to the market place through a new computer aided design and manufacturing package.”***

Nick Ball, operations director with Express Contract Drying, said: ***“This grant supports our plan to adopt technology specifically designed to better manage our business processes in an integrated and real-time manner, reducing duplicating in capturing and management of data leading to increase efficiency and traceability. This enterprise resource planning system is a key investment in our company’s operations, efficiency, intelligence, and productivity, which will strengthen our existing business and support further business expansion in coming years.”***

If you are a manufacturing business based in Torfaen who would like to explore this programme further please e-mail: [info@southwalesbusiness.co.uk](mailto:info@southwalesbusiness.co.uk)  
<http://bit.ly/SMART-Innovation>



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## University of South Wales, Partnership & Engagement Programme

The USW Partnership & Engagement Programme enables organisations to access expertise at the University of South Wales. The programme funds early-stage scoping, feasibility and diagnostic support under a number of themes including: Economic Growth & Prosperity; Enhancing Workforce Skills; Establish Industry-Academic Partnerships, and Civic Prosperity & Engagement.



The aim of this programme is to increase industry-academic collaboration and partnerships, whilst supporting the delivery of positive economic impacts for Wales. Our dedicated team of Engagement Managers support organisations to develop pathways for ongoing collaboration. This can include: developing industry-university partnerships; collaborative research opportunities; research or consultancy; design and delivery of CPD or training and, shared facilities and equipment.

### **Supporting a Post-COVID Recovery**

As part of the University's strategy to support businesses through the economic recovery period, businesses will not be required to provide 'match funding' during year one of this programme (Aug 20 - July 21).

To request an application form & guidance pack and to discuss a proposal for the Partnership and Engagement Programme contact the USW Exchange team now on [uswexchange@southwales.ac.uk](mailto:uswexchange@southwales.ac.uk) or by calling: 01443 482266

<http://bit.ly/Partnership-Engagement-Programme>

University of  
South Wales  
Prifysgol  
De Cymru

## Business Interruption Insurance

Some business insurance policies have something called, "Business Interruption Insurance" built into their policy. This is the section that should cover businesses if they are forced to close and their business has been "interrupted."

Business interruption insurance covers you for loss of income during periods when you cannot carry out business as usual due to an unexpected event. The cover aims to put your business back in the same trading position it was in before the event occurred. It all depends on the wording in your policy or the "small print."

Insurance companies however are declining numerous claims up and down the country and this has resulted in significant numbers of UK businesses having to temporarily close down, or drastically reduce their operations.



Many claims that should be paid out are in fact being declined. If you are one of these businesses then we can offer a free review of your policy documents and analyse the small print. If the solicitors feel that the case would be successful in court, they will take the case on for you on a Conditional Fee Agreement (CFA) otherwise known as a no win no fee basis. This means no upfront cost for you.

If you would like further information on Business Interruption Claims please feel free to call or email me: [neil.reynolds@reynolds-financial.co.uk](mailto:neil.reynolds@reynolds-financial.co.uk)

