

## On trend

Overview of the retail sector

## On the money

Pros and cons of going cashless

## On track

Charting investment in the North-east



# Money, money...



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#### Cover image

Economy and Growth

November's theme  
SME's

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OCTOBER 2019

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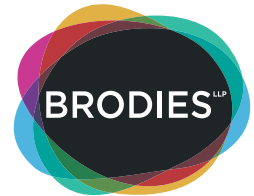
As well as helping our member businesses to be better through a range of activities, the Chamber is committed to investing a significant amount of energy in moving forward the economic growth agenda and lobbying for change on key issues to create the conditions for success. Our regional renaissance.

Without the support of our Premier Partners, we would not be able to undertake much of the good work that we do. Their engagement is hugely valued and appreciated.

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# Changing it up

**WE CONTINUE to operate in an era of almost unprecedented uncertainty, which is undoubtedly having a negative impact on the growth of our economy. I could write for pages on this topic alone but as my editor reminds me often, I only have 'up to 500 words' each month to capture my thoughts...**

Suffice to say two things: Firstly, the Chamber, on behalf of its members, continues to work hard to ensure the voice of business is heard in Government while continuing to offer existing and new services to support trade, whatever the future world looks like. More of this in the international update on p41.

Secondly, instead of being too heavily distracted by geo-political events, we must continue to focus on what we can control.

Our regional economic strategy (RES) was published in 2015 to provide a 20-year plan for the economic development of the North-east, with an updated action plan published in 2018 to take account of progress in the last three years.

And that progress has been good. GVA and annual workplace earnings are rising again and employment rates in the region recovering. The city region deal and sector diversification strategies are delivering strongly. Issue 4 of our Investment Tracker publishes this month highlighting the billions being invested in the region, with this year and next seeing some of the most significant developments in the history of our area coming to life.

Confidence is *absolutely* returning but we cannot allow this more positive outlook to be a trigger for complacency-creep. The job is not done, it's only just begun. To maintain the momentum, our planning processes need to be much more fleet of foot and aligned with economic development priorities. We need to be known as a place that is welcoming for investors, open-minded and easy to do business with. If we are not, they will simply take their cash elsewhere.

The RES group meets regularly to ensure the plan remains relevant and flexible enough to leverage and position the

region's strengths to reflect a fast-moving world of economic, political, social and technological change. So what are some of the other key challenges?

- Attracting and retaining the best people to counter recent trend of net outward migration from region and ensuring our current and future workforce has the motivation, opportunity and skills to enable our businesses to build competitive advantage and productivity.
- Part of our holistic regional response to the challenge of climate change will certainly be delivered through Vision 2035, the OGTC Net Zero Solution Centre and utilising our world class supply chain to develop new energy technologies but has to be widened out to encompass all of our other sectors too.
- Taking bold and innovative measures around the high costs of doing business here could create a point of difference that would ensure companies actively choose to commit themselves to this region.

Much of this will be discussed at the State of Cities Conference on November 5 when the independent economic policy panel will present on how the city economy is performing while highlighting potential growth opportunities in the years ahead.

Right now we are living up to the tag of being a city region with energy, not just an energy city. We all have a role to play in keeping this going. Bringing the term inclusive growth to life by collectively promoting the North-east, creating opportunities, jobs and wealth for all our communities.



**Russell Borthwick**  
chief executive





The winning team

## Brodies wins Legal Advisor of the Year

BRODIES LLP, Scotland's largest law firm, has been named Legal Advisor of the Year at this year's Scottish Business Insider Deals and Dealmakers Awards.

The awards celebrate excellence among those who are at the forefront of Scotland's deals transactions.

Highlights for Brodies over the past 12 months include advising Episerver in its \$1.16bn sale to global PE firm Insight Venture Partners; developing a ground-breaking contractual structure for Premier Oil in relation to the North Sea's Tolmount field; and advising Orbital Marine Power (Orkney) plc on its offer of green finance bonds to the public via ethical investment platform, Abundance investments, raising £7m – the platform's largest to date.

The judges praised Brodies for its 'impressive range of deals that were complex and innovative' and described the firm as 'gold standard'. They also singled out the Premier Oil deal for setting 'a world precedent doing regulatory work that had never been done before'.

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## New agreement forged with Guyana

ABERDEEN & Grampian Chamber of Commerce has entered into a joint initiative with Georgetown Chamber of Commerce and Industry that seeks to strengthen strategic links and forge new trade connections between the two regions.

Guyana has one of the world's fastest growing oil and gas industries after significant oil reserves were found off the country's coast in 2015. It is now looking at recoverable oil reserves of six billion barrels and that number is expected to rise to in excess of 15 billion barrels as discoveries continue to be made.

Nicholas Deygoo-Boyer, president of GCCI, and Russell Borthwick, chief executive of AGCC, last month signed a two-year memorandum of understanding that sets out how the organisation will share information, promote trade opportunities, facilitate networking and further the potential for joint ventures between businesses in the two energy city regions.

The agreement includes supportive activities created through direct contact between the Chambers as well as others involving the British Chambers of Commerce, Scottish Chambers of Commerce, the Department for International Trade, Scottish Development International and other similar bodies.



The opening event

## Ribbon cut at Aberdeen Hilton

ABERDEEN City Council co-leader Douglas Lumsden joined the team at the brand new Hilton Aberdeen TECA to officially mark the hotel's opening on September 13.

More than 40 guests joined the ribbon-cutting celebrations at the stunning new hotel, which adjoins the multi-million pound P&J Live at The Event Complex Aberdeen.

Mark Leyland, general manager of Hilton Aberdeen TECA, said: "Hilton Aberdeen TECA has got off to a flying start, welcoming thousands of guests for Offshore Europe just days after opening its doors – so it's great to take some time to officially mark the occasion and cut the ribbon on the property.

"The team is exceptionally proud to bring Aberdeen's only Hilton Hotels and Resorts property to the city in such a fantastic location, right at the heart of the thriving Event Complex Aberdeen and side-by-side with P&J Live. Our first guests have given us fantastic feedback, so we cannot wait to welcome those set to stay with us in future."

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## Neptune bidding round success

NEPTUNE Energy and its partners, Eni (Op) and Pertamina, have been awarded the West Ganai production sharing contract (PSC) by Indonesia's Ministry of Energy and Mineral Resources.

The block, offered in the second conventional oil and gas bidding round 2019, covers an area of 1,129km<sup>2</sup> and is located in the prolific Kutei basin, offshore East Kalimantan and adjacent to Jangkrik and Jangkrik NE fields. The block includes the Maha discovery which has in-place gas resources in excess of 600 Bscf.



The First Minister attended the launch

## Major funding boost for Peterhead Community Campus

THE new Peterhead Community Campus has been selected as one of the first projects set to benefit from a nationwide £1bn investment programme.

£71m has already been earmarked in Aberdeenshire Council's capital plan for the project and this will see a welcome boost from the Scottish Government which is set to contribute funding of between £220m and £275m to replace 26 schools across Scotland. A further phase of investment is to be announced within 12 months.

Tackling the climate emergency is central to Scotland's new Learning Estates Strategy, with lessons learned from previous education infrastructure projects informing future construction to create low carbon digitally enabled schools and campuses.

First Minister Nicola Sturgeon, Education Secretary John Swinney and COSLA spokesperson for resources councillor Gail Macgregor launched the strategy alongside colleagues from Aberdeenshire Council at Peterhead Academy.

## Wood TAQA extension

WOOD has been awarded a contract extension for engineering, construction and maintenance services on TAQA's North Sea assets.

The 18-month extension builds on a previous agreement covering the Cormorant Alpha, Eider, Tern, North Cormorant and subsequently Harding offshore assets and Wood will continue to support these installations.

The work will be delivered by Wood's Aberdeen-based operations and engineering teams, with construction and maintenance operatives working offshore.

## Diversification strategy bears fruit for Appetite

AN AWARD-WINNING technology consultancy's strategy to diversify into new regions and markets has resulted in energy sector contracts worth an initial five-figure sum.

Appetite for Business has been awarded its first public sector deal by the Oil and Gas Authority (OGA) since achieving G-Cloud 11 framework for cloud computing services.

The Aberdeen-based business will provide the industry regulator with Microsoft SharePoint consultancy, development, data migration, end user adoption and support to help the organisation transition to Office 365. The project will allow for greater collaboration and communication between departments, better data management and improved governance.

The company has also secured work with a leading oil and gas equipment manufacturer in Houston, Texas for the transition to Office 365; providing training and development services, including automation of processes to help streamline the business and increase efficiencies.



The Stewart Milne team

## Stewart Milne Group cements its support

STEWART Milne Group has recruited a further 12 new apprentices to meet demand across its developments in Scotland.

The independent home builder and timber systems manufacturer now boasts 44 apprentices across the business at various stages in their career, reinforcing their commitment to apprenticeships as a way of attracting young people into the sector and offering them the opportunity to build attractive careers in construction.

The new apprentices, who will work in a variety of trades such as joinery, bricklaying, plumbing and painting, will undergo a four-year programme to gain the skills and experience needed to develop an exciting career in a sector which continues to face skills shortages.

As a result of this looming skills gap, construction apprenticeships are some of the most popular and competitive and the modern apprenticeships at Stewart Milne Group offer individuals a chance to join an award-winning team, with scope to build a long-lasting career.

## Aberdeen Lord Provost is new president

THE Lord Provost of Aberdeen Barney Crockett has been officially appointed president of the World Energy Cities Partnership.

Mayors and senior officials from 13 of the world's leading energy cities were in Aberdeen for the four-day World Energy Cities Partnership (WECP) conference and AGM at the start of September.

Established in 1995, the WECP connects 20 of the world's leading energy capitals and aims to strengthen social and economic development by promoting collaboration and partnerships in energy-related activities, with a particular focus on sustainability, education and innovation. The member cities are uniquely positioned to address the issue of a sustainable, long-term energy future for all.

Mr Crockett said: "Renewable energy is no longer seen as an alternative or future energy, it has become a mainstream energy source and this topic was a focal point throughout the AGM and conference. The world is changing, Aberdeen is transforming, and the presidency of the WECP gives us the opportunity to further enhance the city's reputation as a global energy hub and world class business location while attracting further investment."

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## Scottish SME's fail to take fraud security measures

MORE than half of Scottish SMEs believe that fraud attacks are becoming more frequent, with nearly three quarters also claiming fraud is becoming more sophisticated, new HSBC UK research reveals.

A study of 2,000 British businesses found that 57% of Scottish companies believed fraud attacks were increasing in regularity, with 74% believing them to be growing in sophistication.

Despite this, only 24% of Scottish companies believed fraud is an issue specifically for their business and over a third (35%) have failed to put any fraud prevention measures in place.

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## Wings business takes off around the globe

WINGS Travel Management, specialists in handling the complex travel and logistical needs of companies operating in the energy sector, is on track to experience 40% energy sector growth of up to \$100m, having already won more than \$50m in new business around the globe over the last six months.

The travel management company has seen positive growth in Scotland, winning new Aberdeen-based clients with a total annual business travel spend in the region of £500,000. This includes Subsea Engineering & Technical Services, Ocean Solutions and PTC. Oil and gas business is also on the up for Wings' operation at Stavanger in Norway. New business gained over the last six months totals some NOK 2M.



Alba's Sigrid Ruz, Ian McDonald of MHA Henderson Loggie and Gavin Sim, Alba

## Alba Gaskets completes successful MBO

OIL and gas integrity specialist Alba Gaskets has successfully completed a management buy-out (MBO) for an undisclosed sum, with the help of the corporate finance team at MHA Henderson Loggie.

The Aberdeen-headquartered company, which manufactures gaskets for the oil and gas industry, made the announcement during a visit to its Altness premises by Minister for Trade, Investment and Innovation, Ivan McKee MSP.

Mr McKee toured Alba Gaskets' manufacturing facility and also met with key members of the company's management team.

Mr Sim said: "With the new structure in place, we look forward to building upon the excellent relationships we have with our existing client base, developing products to meet their specific challenges, while also bringing new products to the market through our in-house manufacturing capability."

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## Converged invests £100,000 in cyber security

SCOTTISH IT company Converged Communication Solutions, which has offices in Aberdeen and Inverness, has invested around £100,000 to expand and enhance its cyber security service.

It follows revelations from police records in North-east Scotland that companies in the region were scammed out of more than £1m in the 19 months to June 2019. This includes nearly £800,000 through business e-mail intercept fraud.

As a result of the investment Converged has become a certification body for the UK government-backed Cyber Essentials Plus standard and has bolstered its dedicated cyber security team with two new appointments. Both moves are in response to growing demand from clients seeking to safeguard their IT and telephony systems from malicious cyber attacks.





# Talking shop

**HARDLY a day goes by without some mention in the news about the decline of the high street or firms going into administration but Aberdeen's two biggest shopping centres are very aware of the need to adapt to keep up with the ever-changing demands of the public.**

Craig Stevenson, manager of the Bon Accord Centre, believes that retail will undergo significant change in the years ahead. "Retail is undergoing as big a change as many of us will have seen in our lifetime," he said. "Certainly it is the biggest transformation since the late 1960s and 1970s with the growth of major supermarkets. In a decade or so the number of shops in the high street fell from around 600,000 to 300,000 and it has been suggested that these numbers could drop to 210,000 in the next 10 years. While some may see that as the demise of the high street, I would passionately disagree. There are many opportunities that this will present – but only if we appreciate the scale of this change and work together to shape our city centre.

"Many have blamed this change in

retail on online shopping but the statistics don't back that up. Five years ago, online shopping accounted for around 19% of all retail sales and in the next five years it is expected to grow to 21 or 22%.

"Instead the main reason is around how people spend their money. This has moved very quickly from principally physical goods to a wider mix and proportionally more money on experiences. This may be cinema, meals out, holidays, among many others. There will always be a need for physical stores but the number of these stores will reduce and retailers and restaurants will seek out the best location for their business. In practice this will mean city centres 'shrinking' and becoming concentrated in the key locations.

"We have already seen a significant difference in the last five years or so – the growth in the number of restaurants and cafes. There is also likely to be a need to bring more practical services into shopping centres and the high street, such as doctors' and dentists' surgeries.

"There will be those who wish for the

'good old days' of the high street. The reality is very different – for a city centre to thrive it must be driven by what customers want. It is clear that customers have many different needs and wishes and this now extends to more than just shopping. Bon Accord has recognised that customers are looking for different reasons than to 'just shop' and have seen successes with experiential led initiatives such as indoor beach, giant slide and Santa's grotto, as well as events such as Big Bounce @ Bon Accord.

"We need to be flexible and fluid in reacting to changing customer needs to make sure that we provide the best offer we can for the customers. How we shape our city is the challenge and I believe the answers are already there in the City Centre Masterplan. However, what is critical is timing. While several key projects have been delivered, many are still in the programme. We need to start to act now before it is too late to make a difference.

"The key project for the city centre is, not surprisingly, Union Street and the need to make this more pedestrian friendly. This project needs to be



brought forward quickly and we need to see this delivered in the next 24 months, rather than 24 years.

“This will act as the catalyst for change throughout the city centre. It will provide a safe, pleasant environment for visitors and residents alike. Footfall and dwell time will increase and with that brings increased sales and consequently a thriving city centre.

“Organisations such as Aberdeen & Grampian Chamber of Commerce and Aberdeen Inspired, working alongside the city council, have a key role to play in transforming the city centre. It is essential that we work together to create a city centre we can be proud of.”

As well as enjoying in-store success in flagship shopping centres, retailers also see a significant impact for their business through online growth which is often as much as 30%, according to the Ryan Manson, general manager of Union Square.

“There is a lot of talk about the ever-changing impact of online retail over the last number of years but stores remain of central importance to the

retailer for the customer experience and brand awareness. Customers have the opportunity to get close to brands and because of the experience and loyalty they build up, retailers within our portfolio find that they see an increase in web traffic after opening, that growth can be as much as 90%.

“Across the UK our portfolio has seen the increasing importance of food and beverage to customers who come to destinations like Union Square for much more than just shopping. At a time of much talk about the changes in retail we look back on our half-year with just one vacancy in the shopping centre. That’s because we continue to attract great retailers. We have even had some Scottish firsts despite, from a logistics point of view, it is quite understandable for businesses to want to do the central belt first.

“In 2018 we obtained planning in principle for a £200m extension and that was a major statement of confidence in Aberdeen as a long-term retail destination.

“Aberdeen’s catchment area is quite unique because if we were in the Midlands and you drove half an hour

in any direction you would be close to another shopping centre or large retail park. Aberdeen city is the dominant draw in our catchment area which is why it is very easy for us to work closely with other stakeholders in the city.

“We have a lot to be proud of here and Aberdeen will continue to do more to support this. We are a good regional retail destination and I don’t think we should lose sight of that. One phrase I often use is ‘retailers don’t owe Aberdeen anything’. They are going to base themselves in destinations where they are going to do well and here in Union Square, we are continually investing in customer experiences.

“Retailers are going to base themselves in locations where they are going to perform and at Union Square we are constantly striving to deliver an excellent destination which people and brands ultimately want to come to.”

Away from the large centres, diversifying both commercially and geographically has helped Jonathan Hunter’s Holburn HiFi to survive a significant challenge for the business caused by the oil and gas downturn.



Holburn HiFi was established in 1973 focussing mainly on domestic audio and Jonathan took it over in 1999. The building was then extended to double its footprint and the firm diversified into commercial audio visual and the early days of what is now smart homes or home automation.

In 2002 it took over the assets of Glasgow Audio which subsequently won a UK Retailer of the Year Award and five years ago moved into larger premises. It also bought the hifi and audio-visual cables business which its buying group previously owned and now operates from a factory in Kilmarnock and distributes to 40 countries. Two years ago it opened a Bang and Olufsen store adjacent to existing Aberdeen premises.

"It has been very tough," said Jonathan. "But being not just Aberdeen-based and having more strings to the bow than just retail has been essential for the health of the business. One of the things which kept us going when commercial audio-visual in board rooms and meeting rooms dried up was churches. In several places surrounding Aberdeen two or three churches were amalgamating into one church building



**"Local people do find it easier to buy online and there's no reason not to support a local business if we are competitive in price and that is absolutely critical."**

**Jonathan Hunter**, managing director, Holburn Hifi

and investing in an improvement in the audio-visual offering in the single building. It was helpful to have that business when the corporate stuff was deadly quiet.

"Competition on the retail side from the internet is very challenging particularly in our industry but we are just about to go live with a new transactional website, a shop window. Local people do find it easier to buy online and there's no reason not to support a local business if we are competitive in price and that is absolutely critical.

"The other diversification we are making this year is to get into television through joining a buying group which allows us to compete with the big boys and offer a five-year warranty and matched online pricing but the local service, installation and backup people wouldn't get from the big boys so think that's quite a compelling offering and we are already seeing that its bringing more footfall.

"It would be helpful if we could receive support from the likes of Scottish Enterprise for training because home automation, for example, requires a different skill set to retailing but because we are seen as a retailer, it is not available.

"It costs a considerable amount of money if we want to put staff on additional training because it is normally in the south of England and it is simply not sustainable to spend £500 every time we send someone on a course."

# CSR - how are you doing?

By Lorraine Grant, *director, the Barn*



**COINED in the 1950's, the phrase 'corporate social responsibility' or CSR, has become a key component of business development in today's globally connected community.**

Not only does a clear CSR programme send positive signals of care and responsibility for social and environmental wellbeing to employees, thus improving employee satisfaction and retention, it also makes good business sense through its ability to position CSR engaged companies as being founded on people-first principles, ethical values and social accountability.

No wonder then that major global corporations across all sectors such as Google, Novo-Nordisk and Lego place CSR at the heart of their brand identity.

CSR is a way to manage the connections between your business and the local community to the benefit of both parties, as well as the planet. The International Organisation for Standardisation (ISO) provides standard guidance on how to develop CSR programmes, via ISO 26000 Social Responsibility, but how then can you put the global CSR theory into local practice here in the North-east?

One proven and successful option is to develop CSR relationships with third sector organisations whose activities and values align with those of your company. As a registered Scottish charity, the Barn arts centre in Banchory has built a strong reputation for creative programmes that support the wellbeing and development of our communities, environmental sustainability across our venue, gardens and arts and ecology projects; and 25 years experience of working with community-based volunteers.

Volunteers are vital to our success in delivering a diverse arts programme and maintaining our buildings and green spaces. Working with volunteer teams and skills provided by local companies can also provide an additional, significant strand of CSR value, beyond financial support. This element of CSR activities also means that companies of any scale can get involved through their local workforce.

To help regional businesses navigate local opportunities for CSR and for us to generate further private-sector partnerships, we have recently launched the Barn Business Club, a scheme which offers a unique opportunity for regional companies to support our leading multi-arts venue, fulfil their CSR commitments as well as gaining employee benefits in return.

The benefits of CSR support to the Barn include:

- Forging long-term working partnerships with regional businesses
- Increased volunteers
- Increased regional/national profile
- Increased funding

For many businesses one of the main challenges in the CSR journey will be to find the right charity partner that will support your objectives and work with you successfully over the longer term for mutual benefit. The critical factor is to choose a charity that aligns with your organisation in terms of shared values, ethics and organisational objectives, and the third sector is home to many such organisations. When you find that connection, the benefits to your business, the charity, the local community and the environment will truly unlock.



# Money for nothing

**NEARLY half of SME decision makers in the UK and Ireland believe that in little more than four years society will be virtually cashless, according to recent research.**

A survey by Close Brothers Business Barometer revealed 47% think that by 2024 we will live in a cashless or virtually cashless society, 36% believe the split between cash and card will remain the same and only 17% think the use of cash will increase.

What impact will that have and how will it affect businesses and individuals? We can look to Sweden for some indication as the first country in Europe to introduce banknotes 362 years ago will, in 2023, become the world's first cashless economy.

Already almost all purchases in Sweden are paid electronically by debit/credit card using chip and using contactless technology or the mobile application Swish which was specially designed to help Swedes embrace a cashless life. It was created after the six largest banks got together to build an instantaneous mobile payment platform to make electronic payments easier.

Business consultant Bob Keiller, former chairman of Scottish Enterprise and former chief executive of the Wood Group, is an advocate of the cashless society having realised that, when travelling, he seldom bothered to obtain local, currency in advance.

“On most trips I probably won't use cash at all and if I need cash, I will go to a local ATM whether in Norway, France or Australia and obtain local currency from a hole in the wall. It is getting easier and easier to avoid having to carry cash with the benefits and, I suppose some of the downsides, that brings,” he said.

“Convenience stores have become more convenient than ever because you can walk in, go up to the check-out machine which scans your watch for payment, and walk out again and it's mind blowing when you think about it.

“In the middle ages, people in rural communities would trade their produce and goods for money. Everyone in a community knew where people got their money and anyone with too much to spend would immediately raise suspicion and be held accountable. Money was, in effect, traceable.

“As society has grown in complexity that traceability has been lost which opens up all sorts of new business opportunities such as fraud, robbery, illegal trading, tax evasion, and extortion. But electronic money is, in effect, traceable. If we suspect someone has money in their bank account from ill-gotten gains, we can check how it got there.”

He suggested that if it was made cheaper to use electronic money and more expensive to use cash by charging a premium for the inconvenience of handling, storing and banking cash, the use of cash would diminish further. Eventually, it would become unnecessary and could be made obsolete.

“If every transaction was traceable, if we could follow the path of every coin at all times, it would have some unintended side effects. There would be no fraud at cash machines because there would be no ATMs; there would be fewer robberies because cash is what robbers want and they either steal it directly or steal goods to sell for cash; there would be less trade in stolen goods; there would be no black market or cash-in-hand transactions and no avoidance of transaction or sales taxes; no one could shirk their tax responsibilities and all their income and expenditure would be visible.”



**Robbie Moulton**, *director*, FreshMex

He said that while this might be a nightmare for the dishonest there could be huge benefits for the rest of us.

“Governments would have billions of extra tax dollars, so they could, in theory, invest in key projects and reduce tax rates for the honest taxpayers. Of course, this would only work if everyone had access to online transactions. The person begging on the street corner might need to accept contactless donations, or perhaps the money recovered from the black market and tax evasion would mean no one need be homeless. There would be huge technical challenges and lots of concerns on privacy, but it is worth a thought.”

Robbie Moulton, director of award winning fast casual eatery FreshMex, said he believes being cashless would cause no problems for his business as a significant percentage is already cashless. No cash crossed the counter, for example, from those who ordered a FreshMex Burrito via Deliveroo last year making it officially ‘Scotland’s Most Popular Restaurant Dish’ against competition from 1,100 other restaurants and 28th in UK from 14,000 restaurant sites.

“That’s all done on their website

or through the Deliveroo app, with payment received direct from Deliveroo,” said Robbie. “It is quite a substantial part of our business in Aberdeen and has been operating from our kitchen residency at the Adams sports bar on Holburn Street since 2016.

“In our Schoolhill Burrito Bar, which has just reopened following a fire earlier this year, we use a Swedish contactless payment system called iZettle which is

““

**“In our Schoolhill Burrito Bar, which has just reopened following a fire earlier this year, we use a Swedish contactless payment system called iZettle which is very quick and easy. It takes American Express to Visa Debit and everything in between.”**

**Robbie Moulton**, *director*, FreshMex

very quick and easy. It takes American Express to Visa Debit and everything in between, with around 70% of our customers choosing to pay by card.

“I think I would look forward to a cashless society because the majority of our business is already cashless and in-house it would remove the potential danger to staff of robberies.

“I was in Stockholm earlier this year where most supermarkets wouldn’t take cash at all and it was no problem. Personally, I rarely use cash and probably the only time is when a taxi driver, for some reason, doesn’t accept cards.”

According to Jennifer Mitchell, director of external relations at VSA, the UK’s largest city social care charity, going cashless would impact both the organisation and its clients. However, VSA, which celebrates its 150th anniversary next year, is already moving to address potential problems.

“There will be a proportion of society who will be impacted by going cashless,” she said. “Those who are homeless or are of no fixed abode will find it really difficult to get bank accounts and I understand that’s the main social group in Sweden which have had an issue in terms of going



**Jennifer Mitchell**, director of external relations, VSA

cashless. At the other end of the scale it is likely to have a significant impact on the older generation where the challenge is providing them with the necessary skill set."

Jennifer, who spent more than a decade working in financial services, believes it is unlikely the UK will be cashless by 2024 given how far the country is behind Sweden in that journey. She also highlighted concerns over the ability to provide the necessary infrastructure in such a short time given how dangerous a position it would be to be totally reliant on technology which should never go down.

"Going cashless also raises major questions about privacy because you would be fully tracked - so who stores all that information and who has access to it? These are questions which need to be looked at and answered," she said.

"From the charity perspective we naturally rely on donations to enable us deliver the work we do. We already see at charity events and collections that not a lot of people carry cash which is why we have invested in contactless collection points which allow you to tap to donate or use



**"Going cashless also raises major questions about privacy because you would be fully tracked - so who stores all that information and who has access to it? These are questions which need to be looked at and answered."**

**Jennifer Mitchell**, director of external relations, VSA

Apple Pay. These are to fit into spaces on specially designed collection buckets into which cash can also be donated.

"We have been carrying machines to events to process payments for almost two years now but this is new technology and we have worked hard with the Bank of Scotland on this specifically designed piece of kit which is only on trial. We are one of the first 100 customers to use it.

"We are fully set up to take digital donations across a multitude of platforms but I think going cashless would have an impact because demographically most of our donations come from people aged 55+ and by investing in some of the newer methods of technology we are hoping to attract a younger demographic to support VSA and the services we deliver.

"If the number of people using cash declines the cost of infrastructure for the bank delivering that significantly increases. The cost has to be passed on so how does that impact on vulnerable groups of people in society who can't afford those charges but would still like to have cash?"

"If the UK does go cashless we would look to reach out and collaborate with the likes of social care providers in Sweden to see how it has impacted vulnerable people and what are the key learns so can bring them and share that knowledge here in Aberdeen. For the last 150 years we have evolved our services to meet the local need in the community and that's no different from 1870 or it will be in another 150 years' time."

# Should we go cashless?



"I don't normally carry cash because I don't see the point with card readers everywhere. I use different cards for car and house bills and personal items so I can monitor spending. If we are travelling we put money on a pre-paid card and load it up and only once have I had a problem but it proved very economical to be cashless.

"Two years ago I was in Central Station with my wife to catch a train to upstate New York after our wedding and the card wasn't accepted. We had no cash with us but thankfully a very generous man behind us was listening in on our conversation and paid for our train tickets."

**Neil Ruddiforth**, *owner/designer*, Rocket Five Design



"Hospitality faces a multitude of cost pressure and finds opportunity in any potential advancement that can ease this burden. Going cashless has the potential to be the next chance to make such a saving.

"The hotel side of our business has operated this way for a while now and we have encountered very few problems in doing so but the bar is a different animal. Card sales were once 10% of all bar income but has now risen to 60-70% in the space of five years so cashless operating could be here sooner than we think."

**Stuart McPhee**, *director*, Siberia Bar and Hotel



"I am already almost cashless and carry very little money. If I go to the supermarket I pay contactless, if I go to the chemist I pay contactless and if I am parking there is an app for that. Probably the only time I pay cash when a handyman does work. In our furniture store virtually all the transactions are credit or debit card and probably about 70% of those in the restaurant are the same.

"Having less cash is safer and the bank charges to count the cash regularly go up. Just like internet banking going cashless probably appeals more to young people but it gradually filters through to everyone."

**John Maitland**, *managing director*, Maitland's Furniture and Homestore



"I am probably about 90% cashless and I think it is a good idea but there are a number of hurdles we would have to get over to make it successful. It is a fairly major change for us as a culture and society and we would need to work out where all the potential pitfalls are. What about the old lady who has just got over not having to go to the post office for her pension?"

"There are also many people who like to deal in cash because taking it out of their pocket gives them a better way to manage their budget. It would have to be managed in a thoughtful way or you risk cutting off a section of society who might be at greatest risk from moving that way."

**Mark Allen**, *director*, Allen Plus Consulting





## P&J Live to host BBC Sports Personality of the Year 2019

ABERDEEN is set to host BBC Sports Personality of the Year 2019, the biggest awards night in the sporting calendar, on December 15 live on BBC One from the brand-new events venue and arena, P&J Live.

This is the first time Aberdeen will host the event. Presenters Gary Lineker, Clare Balding and Gabby Logan will take to the stage to celebrate a huge year of sport in front of an audience of 10,000 with millions more watching live on BBC One.

Director of BBC Sport Barbara Slater said: "It's been an extraordinary year of sport so far with many incredible moments and surely more to come. I have no doubt Aberdeen will be an excellent host city to help us celebrate them."

Louise Stewart, head of entertainment at P&J Live, added: "This is a gamechanger for the venue and the city. We are ecstatic to be working with the BBC sports team and the wider Aberdeen stakeholder group on this flagship event. Hosting an event such as this was absolutely at the forefront of the city's vision when planning this transformational project."

## Office letting on the rise

LATEST research by global real estate consultancy CBRE shows there was a significant improvement in office take-up in Aberdeen in the second quarter of 2019, with a rise to 106,579sq ft from 36,898sq ft in Q1

There were a total of 19 transactions, bringing the total take-up for H1 2019 to 143,477sq ft – 20% short of the 179,421sq ft transacted for the same period in 2018.

The average letting size was 5,609sq ft with the largest letting being Citibase taking 17,159sq ft at H1, Hill of Rubislaw, showing further growth in the serviced office sector.

Surveyor Amy Tyler said: "The Q2 figures are encouraging and a clear sign of stronger market sentiment which we expect to continue improving. Despite a slow start in Q1, there are several deals in the pipeline and we anticipate a strong H2 performance."



Professor Paul Hagan and Raul Martinez

## RGU signs Mexican MoU

ROBERT Gordon University (RGU) has signed a Memorandum of Understanding (MoU) with the Mexican National Association of Technological Universities (ANUT), strengthening the university's ties in Mexico.

ANUT is the member organisation for the 122 technological universities, supporting 250,000 students in Mexico. These universities were designed and developed to bring higher technical education to regions of the country and segments of the population that otherwise would have not had access to university education.

The MoU captures RGU and ANUT's intention to work in areas of mutual interest such as training, consultancy, capacity building and research.

President of ANUT, Raul Martinez, and Rector Bibian Rodriguez from the Technological University of San Juan del Río, were joined by RGU's Professor Paul Hagan, deputy principal and vice principal for research; and Donella Beaton, director for economic and business development, for the signing.

## Mattioli Woods continues to grow

WEALTH management business Mattioli Woods plc has announced further growth for the year ended May 31 as it continues to drive down client costs and focuses on sustainability.

Chief executive officer Ian Mattioli said he was pleased with the results and that its integrated model was focused on creating a resilient business with its clients at the absolute core: "We continue to streamline our business, drive increased efficiency and reinforce our purpose to grow and preserve our clients' assets, while giving them control and understanding of their overall financial position," he said.

"Uncertainty around Brexit will continue to impact investor and consumer sentiment in the short-term, but we are confident that our focus on addressing the changing needs of our clients will position us well to deliver future growth."

**Kevin Mackenzie**, financial planner,  
Acumen Financial Planning



# Financial planning as a career

By Kevin Mackenzie, financial planner,  
Acumen Financial Planning

**AT THIS time of year, many students across the UK are starting their first term at college or university or considering the options of employment or apprenticeships. With a huge percentage of your life spent at work, how do you find a career that you really enjoy, is interesting and stimulating?**

It is fair to say that financial planning as a career path has slipped under the radar somewhat. Compared to say the law, or accountancy which have existed for centuries, financial planning is a relatively new profession. Yet it can be as demanding and rewarding, if not more so, than many other more established paths.

Financial planning is a multi-faceted discipline and gaining relevant technical knowledge on matters such as tax, investments, pensions, trust planning, inheritance planning and many other areas is essential in order simply to be competent. Yet at its heart financial planning is all about dealing with people and, as the name suggests, planning.

From my own experience, I fell into a career in financial planning at age 18, completely by accident. After college, I had a decision to make – continue

with further education or seek full time employment. The idea of starting a career and earn a full-time wage appealed to me. This turned out to be one of the best career decisions I have ever made. One of the real benefits of a career in financial planning is the ability to work, learn and study all at the same time.

The pinnacles of the financial planning profession are that of a chartered and/or certified financial planner through the professional bodies of The Chartered Insurance Institute (CII) or The Chartered Institute of Securities

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**“A career in financial planning is not just about exams. A great place to start is in a client support or an administration role, where organisation, software, letter writing and attention to detail skills are essential.”**

and Investment (CISI). In both cases, the roads to attaining these levels are long, and involve studying and passing many professional exams, as well as gaining much relevant workplace experience. The sky is the limit for bright, ambitious people.

A career in financial planning is not just about exams. A great place to start is in a client support or an administration role, where organisation, software, letter writing and attention to detail skills are essential. Some choose to progress towards a paraplanning role, a vital part of the financial planning process, this role is more technical, with a greater degree of report writing and numerical skills required and often involves more interaction with clients.

With over 20 years' experience I have been in a financial planner role for over 10 of those years. This role requires full responsibility for the financial advice given to clients with a high degree of technical knowledge, effective questioning, communication, listening and empathy skills. It is important that a financial planner can convey complex information in a straightforward manner.

Above all, the aim when a financial planner meets new clients initially should be the creation of their own



Acumen Financial Planning has won several national awards in recent years

financial plan, with measurable and meaningful objectives. Essentially this will provide a financial roadmap for the clients which will give them complete clarity on the path they are following. And once done, it is essential to revisit it each year because circumstances, legislation and a host of other things changes every year.

All roles within a financial planning firm will play an equally important role in the creation and monitoring of a client's financial plan, ensuring they remain on track to achieve their financial promise, as well as ongoing management of their invested funds.

Financial planning is a tremendously rewarding profession – essentially it is all about helping people. There is a long road of professional exams that involves gaining and retaining a lot of technical information, but at its heart it is a people business. For that reason, gaining trust, being personable, a great listener and being able to explain complex matters simply, in terms that anyone can completely understand are the greatest requirements.

The profession also offers a variation of opportunities from business support, management, business development and areas of specialism for those technically minded, such as



**“For me, the career satisfaction has come from building long standing relationships with people, both colleagues and clients. Positive relationships and trust take years to build. A career in financial planning offer a unique opportunity to forge strong relationships.”**

complex pension arrangements and trusts.

For me, the career satisfaction has come from building long standing relationships with people, both colleagues and clients. Positive relationships and trust take years to build. A career in financial planning offer a unique opportunity to forge strong relationships.

Looking back on the decision I made aged 18 - continue with

further education or seek full time employment, I certainly have no regrets.

Acumen Financial Planning was established in Aberdeen in 2002 and has grown to become one of the leading independent financial planning firms in the UK, winning several national awards in recent years. The firm now employs a team of 56 employees across its family of firms in Aberdeen, Edinburgh, Elgin and Glasgow.

More details about careers in financial planning can be found at [www.cisi.org/cisiweb2/get-into-finance/get-into-finance](http://www.cisi.org/cisiweb2/get-into-finance/get-into-finance) or [www.acumenfp.com](http://www.acumenfp.com)

# Delivering a sustainable future

By Professor Paul de Leeuw,  
*director of the Energy Transition Institute,  
Robert Gordon University*



**FOLLOWING the publication of the Committee on Climate Change (CCC) report in May 2019, the UK Parliament declared a 'climate change emergency'. Although there is no single definition of what a climate change emergency actually means, it has become a catalyst for demanding immediate action and policy changes across the country to mitigate the causes of climate change. Governments responded by declaring targets to deliver 'net zero' greenhouse gases by 2050 (2045 in Scotland).**

So how can the oil and gas sector react to this climate change emergency in a credible and impactful way? Unfortunately, there are no easy answers. Delivering the net zero target for the UK will inevitably mean a radical overhaul of the way we all live and work today, touching every part of society.

For the oil and gas industry to keep its 'social license to operate' and to have a sustainable future, it will need to be a major part of the solution. It will need to become a net zero greenhouse gas offshore basin in the UK and to be a

key contributor in ensuring the country meets its net zero targets. Even though the UK currently only represents c. 1% of global CO<sub>2</sub> emissions, around 1% of the world's oil and gas production and roughly 1% of the world's population, the UK and the UK's oil and gas industry can play a leading role in the response to the climate change emergency. The sector has the skills, assets and capabilities, along with a proven track-record of developing, implementing and managing large and complex projects, to be a critical part of the solution.

Combined with offshore electrification, carbon capture utilisation and storage and a leveraging of the potential benefits associated with hydrogen generation, the industry has a real opportunity of delivering a net zero basin by 2050 or earlier.

Although there are increasingly loud and influential voices arguing that the best way to deliver the 'net zero agenda' is by shutting down the oil and gas industry with immediate effect, we must demand a more informed debate. It is becoming increasingly clear that there is a shared destination among the UK and devolved governments, policy makers,

industry and many others in terms of delivering the net zero outcome. During Offshore Europe, OGUK launched Roadmap 2035. The roadmap sets out how the industry is and can contribute to the net zero agenda in the context of the requirement for energy security and energy sovereignty. Roadmap 2035 will provide a constructive framework to facilitate discussion and sharing of best practices to deliver this shared destination.

However, it will require the careful balancing of societal expectations with the UK's ability to adjust to the far-reaching changes required to meet the net zero targets. Societal acceptance of the rate of this change will be key to how fast the UK and the UK's energy sector will have to move to deliver on net zero.

## RelyOn Nutec goes digital with Cresent

THE RelyOn Nutec group has acquired Red Oak Ltd, trading as Cresent.

Cresent has served the oil and gas industry for more than 36 years with digital learning services, online health and safety training, control of work system and associated consulting services.

Harry van der Vossen, director of digital learning at RelyOn Nutec, said: "We are extremely pleased to bring in the very strong capabilities and decades of expertise in digital learning and control of work from Cresent into the RelyOn Nutec organisation. Being the largest global provider of safety training for the oil and gas, offshore, maritime and renewables industries, we believe that adding digital learning capabilities, course catalogue and a control of work system and services to the RelyOn Nutec group, will be hugely important."



Balmoral expands its services

## Balmoral's change of position gives significant savings

WITH a 40-year track record in the global energy industry Balmoral, is moving from being renowned solely as a product manufacturer to that of an end-to-end solutions provider.

Responding to client requests for in-depth technical advice at pre-FEED and FEED stages of projects, the company has been investing in and extending its range of services to include initial concept advice and development through to product design, tooling, manufacture, testing, delivery and after-sales support.

Jim Milne, chairman and managing director at Balmoral, said: "Without losing our focus on high quality design and manufacturing, supported by continuous investment in our 250,000sq ft custom-built facilities in Aberdeen, we have been evolving our client service offering by creating a full in-house controlled concept to delivery process. This includes the introduction of the Balmoral Discovery Unit which was created to provide laboratory, manufacturing and testing facilities to ensure that every raw material and product is fully validated to provide total surety in the field.

"We have always strived to deliver the very best products in the market and, now, we're taking that further by providing turnkey services which we believe are unrivalled in our part of the industry."



Tom Sime

## Exchange Communications moves historic faculty

LEADING cloud transformation specialist Exchange Communications has completed a major project to migrate Edinburgh-based Faculty of Advocates' networks to the cloud.

The firm delivered innovative cloud-based solution ACS Select across the independent law body's four city offices, in partnership with BT and Avaya.

The solution facilitates simple and secure migration, with the capacity for future growth and ongoing customisation by the historic professional body, which has played a central role in maintaining and developing Scots law as a distinctive legal system.

Tom Sime, chief executive officer at Exchange Communications, said: "Given the often-sensitive nature of its work, the Faculty required a bespoke cloud solution that offered enhanced security and a seamless switch-over process.

"ACS Select, which is hosted on the secure BT Wholesale network, was the perfect fit, not only offering a fortified single instance network that can grow and adapt with the Faculty, but the capability to draw real business insights to support resource planning, and with the added benefit of enabling secure remote working."

## Safety measures mark start of Union Terrace Gardens

CONTRACTORS have started work to transform Aberdeen's Union Terrace Gardens (UTG).

The £25.7m Aberdeen City Council project is being taken forward as part of the City Centre Masterplan and will greatly improve access, amenity and activity when completed in Summer 2021.

Key project elements include elevated walkways, new pavilions, event space, play facilities, and extensive planting to increase biodiversity within the Victorian park.



1495  
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ON-DEMAND  
LEARNING

## Our corner of the world has a story to tell...

**THE UNIVERSITY OF ABERDEEN'S vision and reach as an academic institution might be global, but we're equally committed to helping people take a new and positive look at our broad, modern and vibrant city and region – and we're certainly not alone.**

Showcasing the very best of North-East Scotland's culture and creativity is the local tourism industry. The commencement of a £350-million project to expand Aberdeen Harbour in particular continues to spur on the North East's rising popularity as a leisure destination. More than 3,000 cruise passengers landed in Aberdeen Harbour last year, representing a 61% increase on 2017. With the full expansion due to officially open in the summer of 2020, it's expected that local tourism numbers will continue to soar.

Anticipating the influx of tourists, the University of Aberdeen recently announced a partnership with the Scottish Tourist Guides Association

(STGA) to develop a new regional training course for developing tourist guides. The course, 'North-East Scotland: History, Landscape, Culture and Economy', allows students to work towards an STGA Green Badge qualification, enabling them to work as STGA-certified tour guides in the region. It's delivered entirely online via the University's virtual learning environment.

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**Cultural and creative academic pursuits can have meaningful and lasting impacts, locally and beyond.**

On-demand Learning reflects the University of Aberdeen's commitment to lifelong learning and creation of a

culture of inclusion and accessibility – principles laid out by Bishop Elphinstone when he founded the University in 1495. What's more, our longstanding academic offering in cultural and creative subject areas is testament to our belief that such academic pursuits can have meaningful and lasting social, cultural and economic impacts, locally and beyond.

So if you think there's an opportunity for you, your employees or your business to benefit from On-demand Learning from the Scottish University of the Year 2019, why not get in touch? As an institution we're already providing creative solutions and support for a range of local industries.

Let's make sure our city and region get even better and stronger. Let's tell our story like it's never been told before.

Visit:  
[on.abdn.ac.uk](http://on.abdn.ac.uk)



Kirk Anderson and Millar Kennedy

## Load Monitoring Specialists in the gold

LMS, specialists in load monitoring equipment, has been awarded the Small Company of the Year accolade at The Press and Journal's 2019 Gold Awards.

The category honours the best small company's commitment to people, culture, the North Sea and the Aberdeen community. LMS was presented with the prestigious industry award at the 5th annual ceremony held at the Chester Hotel in September.

The company has experienced growth of 180% and geographical diversification in recent years, expanding to operate over 40 countries worldwide.

Kirk Anderson, managing director said: "Winning this award is an incredible achievement for LMS and we are delighted that the judges recognised just how far we have come. We are now holding influence in wider global energy hotspots around the world and I would like to personally thank our team for their hard work and determination to deliver exceptional service, always providing a personal touch for the benefit of our customers."

## New Aberdeen mortuary

AN ABERDEEN funeral director has opened a new mortuary with improved facilities and state-of-the-art equipment. Mark Shaw Funeral Services bought a neighbouring property its funeral home in Kincorth and joined the buildings together.

Mr Shaw, who founded the business in 2004, said the new, purpose-built facility means it could offer a "better, calmer and more relaxed experience" for visiting families.

He said: "The significant investment in the new mortuary facility helps take the business to the next stage, helping us help those who need us the most. It is really important that we can offer families a place where they feel they can be at ease during such a difficult time, a place where they know their loved one is being cared for in the best conditions."

The company's original funeral home, in George Street, will now be used solely for family visits, rest room visits and funeral arranging.

## Writing competition to honour Nan Shepherd

A WRITING competition marking the life of one of Scotland's most celebrated writers of prose and poetry has been launched by the University of Aberdeen.

The Nan Shepherd Prize has been organised by the WORD Centre for Creative Writing in the hope that her legacy will inspire young writers on their creative journey.

The theme of the competition is 'Life and Landscape' and it is open to 16 to 18-year-olds in Aberdeen city and shire and Moray. Stories can be written in English or Scots, or a combination of both.

Born in Peterculter, Nan Shepherd was one of the first women to graduate from the university in 1915, and her experience there inspired her to devote the rest of her life to education and literature. Due to the remarkable success of her book, *The Living Mountain*, her image now appears on the Scottish five-pound note.

## Aberdeen house prices begin to climb

THE average price of a home in the Granite City has risen for the first time since 2017, providing further evidence that the gradual turnaround in the energy sector is beginning to have a positive impact on the local economy.

New figures from Aberdeen Considine's Property Monitor revealed that the average cost of a home in Aberdeen rose 1.7% to £202,011, the first increase since the third quarter of 2017, which itself was only 0.1%. Prices actually hit a high of £206,334 in June this year.

As the optimism around the oil and gas sector, as well as news of longer term investment plans has filtered through, demand for housing has pushed prices higher, with Aberdeenshire also enjoying a substantial uplift in activity.

## RGU spinout makes oil and gas industry safer

TECHNOLOGY to automate well control, one of the biggest risks facing the oil and gas industry, has been developed by Safe Influx, a spinout company from Robert Gordon University (RGU).

The system is designed to detect well influxes, kicks of gas or fluid from a formation into a wellbore and take immediate corrective action to minimise the influx and prevent a well blowout. This will support the industry to improve safety, reduce cost and minimise any environmental impact.

"We have designed this product to save lives," said Phil Hassard, co-founder of Safe Influx and drilling simulation manager at RGU's Energy Transition Institute. "During development, we found that the industry has six blowouts for every 1,000 wells drilled. With over one million wells still to be drilled in basins around the globe this is potentially 6,000 well blowouts, leading to 120 major oil spills and loss of life, so the potential impact of Safe Influx is significant."

# Keeping track of progress



**THERE can be no better ambassadors for the North-east than the taxi drivers who, when asked 'how's things?' tell their passengers 'great' and hand them the hard evidence to back it up.**

That evidence comes in the form of the Aberdeen City & Shire Investment Tracker produced by Aberdeen & Grampian Chamber of Commerce and EY.

Later this month the fourth issue will be published and will once again reveal the massive investment which has taken place, is taking place and will take place in the North-east over the next few years.

While most residents are aware of projects like the £1bn Aberdeen bypass, the £333m TECA and P&J Live development; and the £30m Aberdeen Art Gallery refurbishment, far fewer may be aware of the host of other projects right across the region which add up to billions of pounds of vital investment.

It was for that very reason that the Chamber created and EY sponsored the first Investment Tracker in 2016 which revealed the value of projects

committed in the region was more than £5.3bn. Last year the total was £8.4bn without taking into account the two new towns and a significant amount of other housing development in the area or offshore oil and gas-related investment.

Derek Leith, senior partner for EY in Aberdeen, says the idea for the Tracker was born out of the pervasive perception of gloom and doom which was enveloping the city around 2015. It was at the time that the Daily Telegraph reported (based, ironically, on alleged conversations with taxi drivers) that there were tales of oil executives queueing up for food banks or to sell their Rolexes to overwhelmed pawnbrokers.

"People started talking about 'down and up' for the oil price and then someone coined the phrase 'lower for longer' and then it reached a climax with people saying just 'lower.'

"But in that period we got the Aberdeen City Region Deal and the Harbour Trust decided to build a new harbour and when I was discussing all that was going with Chamber chief executive Russell Borthwick I felt I should know about it because of the job I do as a professional advisor.

"I should be in the centre of things but even I didn't know the breadth and depth of what was being done. I felt that it was important to change the over-riding sentiment that a person might experience getting into a taxi at the airport and after the casual remark 'how are things?' being met with a torrent of negatives.

"Russell has always been keen to try to make taxi drivers and those who are visitor-facing on a day to day basis, positive about the city. For me the Investment Tracker has all the information to try to piece together the separate parts of the jigsaw and reinforce that this is a city in which there has been a significant investment and all of that investment will pay off and it is a reason to be really positive.

"We now have P&J Live, which is probably the leading venue in the UK in terms of its quality, and then you have the AWPR which is making a significant difference. I believe that at Offshore Europe there was an amazing sense of renewed confidence and anticipation of a brighter future for the city.

"The fundamental question has been how to change people's perceptions





Developments captured in the 2019 Tracker include the AWPR, Braemar Gathering Heritage Centre, the Bio Hub and the Oil & Gas Technology Centre

when headlines speak about low oil prices and a city on its heels when in fact the city has attracted the City Region Deal, the Oil and Gas Technology Centre, the £40m Bio-Therapeutic Hub for Innovation which is targeted to open in 2021 at Foresterhill - there are so many good things but I think the average man or woman in the street was probably not conscious of many of them.

“There was nothing capturing all of these things which, when you weave them together, make a significant difference.

“In the first Tracker it was very much a case of ‘this is what we plan to do’ but now the AWPR is finished, as is P&J Live; and the work at the airport has been transformational. The AWPR is making a big difference and P&J Live is attracting major events like the televised BBC Sports Personality of the Year, which Aberdeen could never have dreamed of before.

“The Tracker helps ensure that the collective business community in the North-east has a sense of confidence about the city and what its future could be. All the work that Sir Ian Wood has done through Opportunity North East underpins that and there’s



**“The Tracker helps ensure that the collective business community in the North-east has a sense of confidence about the city and what its future could be. All the work that Sir Ian Wood has done through Opportunity North East underpins that and there’s nothing better than visiting a city which is confident and believes in itself.”**

**Derek Leith**, senior partner, EY

nothing better than visiting a city which is confident and believes in itself.

“I feel that anyone who is an intermediary in the Aberdeen city region should have the Tracker to hand because it is a very useful high-level summary of what’s already happened and things planned to happen. If

people want to do business then they want to do business where they know there is good infrastructure and a good pool of human resources and we are blessed, through the oil industry, with having some great technical competency within the region.

“Before it was launched, I knew what was going on in the oil and gas world but was pretty hazy about anything else and people in tourism, for example, might have known what was happening from a tourism perspective. What the Tracker does is takes a number of what might be disparate strands of investment and positive stories and weaves them together and says ‘This is Aberdeen city and Aberdeenshire, look what we are doing and how good it is’ - and I don’t know of anything like it anywhere else.”

**The 2019 Investment Tracker is due to launch on October 8. Copies will be available direct from the Chamber or via [agcc.co.uk](http://agcc.co.uk)**

# Sales make the world go round

By Sally Cassidy,  
*group sales director, Traveleads*



## **ECONOMIES don't improve because of governments. They improve because of sales teams and results-driven business development professionals.**

In every sector, including the travel industry, it doesn't matter what an organisation delivers, produces or manufactures, someone has to sell it and the more those people sell, the more the economy improves as a direct result. However, growth comes in waves. It ebbs and flows and there really is no getting away from this. After a downturn comes growth, then after growth comes a recession and this is not unique to any sector or business. It affects all of us and the only variable is the length of time between each upward and downward trend and how organisations react.

Most companies respond to a downturn in the same way. They retreat. They baton down hatches and conserve costs until they see things improving. But I believe this is the very worst thing an organisation can do. Success and growth should instead be sought by inverting corporate thinking and rather than retreat, businesses should seek to advance and dominate their market.

When we arrived in Aberdeen, Traveleads had one simple objective: growth. We arrived in the midst of a

huge downturn and to grow in a harsh economic climate, we chose to do the opposite of everyone else. We didn't scale back and wait for the storm to pass. Instead we invested heavily in bolstering our sales team and went out looking for opportunities that others were not chasing.

During tough times, businesses will seek to protect their bottom line by cutting costs. Whilst it's important to control costs, your business won't grow by simply doing this. This is because growth comes from driving revenue at the top. I believe you should focus up not down and look to drastically increase sales performance. You need to become more aggressive with your sales strategy. Get to work on USPs and value propositions. Set goals that scare you. If they don't, they're not big enough. Real sales professionals are excited by massive goals. They give them the drive and motivation to take action. Pay well for the best people because this is crucial to increasing sales performance and achieving growth targets.

And whilst on the subject of targets, it's only natural to feel more comfortable setting achievable targets that are a 'safe' bet. You see, to miss a target is a perceived failure and failure is a dirty word. However, 'safe' bets don't inspire or motivate. They breed a culture of average and yet, safe and

achievable targets are the benchmark for many organisations. Setting goals that are hugely challenging is not the norm but they do inspire and motivate teams to succeed.

In my opinion, the widespread practise of shrinking targets is a big 'no-no'. Rather than decreasing goals when it looks unlikely they will be hit, I believe the target should stay exactly as it is but activity should be ramped up to get there using a planned approach. With the right plan, people, timescales and pipeline you can lead an inspired team to excel and achieve incredible results. Chose not to and you risk your route to growth, your sales team becoming stagnant and who wants to swim in a pool of mediocrity?

To grow a business and improve economies takes planning and execution from a highly skilled and committed sales team - they really do make the world go round.

# RUNNING A BUSINESS?

## connect with us

Now one of the most well-respected wedding planning businesses in Scotland, Timeless White Weddings turned to Business Gateway to help grow the business and take on board its first ever full-time employee.

Through the Business Boost Programme, director Emma Matthews has received advice on her business plan, marketing, HR issues, website support and more!

Most importantly, Business Gateway has provided Emma with a strategic framework to build on, one which will allow Timeless White Weddings to pursue its long-term goals and continue to flourish.



*Business Gateway has been instrumental in giving me the courage to take the next steps to grow Timeless White Weddings to its full potential and I'm delighted to have a new team member on board.*

Emma Matthews,  
Timeless White Weddings



### Connect with us for:

- 1:1 Business adviser support
- Market research
- Funding opportunities
- Business development programmes

Connect with us. Visit [www.bgateway.com/aberdeen](http://www.bgateway.com/aberdeen)  
or call **01224 968174**



EUROPE & SCOTLAND  
European Regional Development Fund  
Investing in a Smart, Sustainable and Inclusive Future





The graduates

## Japanese students graduate from RGU summer school

A GROUP of 10 Japanese students who have spent a month studying at Robert Gordon University (RGU) as part of a respected international development programme, have graduated from the summer school.

The Masters students, from nine different universities in Japan, spent four weeks in the North-east of Scotland as part of the Nippon Foundation Ocean Innovation Consortium Summer School 2019, studying modules led by RGU staff on subsea engineering, oil and gas and renewable energy.

During their time in Aberdeen, the group went sailing from Aberdeen Harbour to view Vattenfall's offshore windfarm, were put through an intensive three days offshore training course and experienced RGU's state of the art drilling simulator and virtual reality technology suite. The students also attended this year's SPE Offshore Europe Conference at P&J Live.

As part of the programme, the group enjoyed a packed cultural itinerary which will see them visit the Glen Garioch Distillery, Castle Fraser, the Braemar Highland Gathering and even experience climbing a munro.

## Queen's Award for Sport Aberdeen

AWARD-WINNING registered charity Sport Aberdeen has been presented with the Queen's Award for Voluntary Service, the highest award a charity or voluntary group can receive in the UK.

Sport Aberdeen chairman Colin Taylor and volunteers from the charity were presented with the award by Her Majesty's Lord-Lieutenant of Aberdeen, councillor Barney Crockett. The Queen's Award for Voluntary Service recognises and celebrates outstanding work by volunteer groups benefitting their local communities. It was created in 2002 to celebrate the Queen's Golden Jubilee.

## Switch and save, says Aberdeen Considine

FOUR in 10 Scottish homeowners could be £2,300-a-year better off by switching their mortgage, according to new research.

With fixed rate mortgage offers remaining below 2%, the number of Scots remortgaging to a better deal has reached a 10-year-high. However, a poll carried out on behalf of independent mortgage broker Aberdeen Considine has revealed that 43% of households are parked on rates of 4% and above.

Based on the average Scottish mortgage of £162,613, those who are paying a rate of 4% or higher are losing out on at least £191.71 every month. Over a whole year, they could be £2,300.51 better off by switching to the current average fixed rate, which sits at 1.62%.

Kevin Gardiner, mortgage director at Aberdeen Considine urged people to apply a 'compare the market mindset' to their home loan.

"Most people will shop around online to save £100 here or there on things like car insurance or energy suppliers," he said. "Yet when it comes to mortgages – for many the most expensive monthly outgoing – people seem less likely to shop around."

## OGIC supports university projects

THE OIL & Gas Innovation Centre (OGIC) is supporting projects worth more than £1.3m which will see the University of Aberdeen's Centre for Applied Dynamics Research (CADR) team develop new technologies for use in offshore drilling operations.

OGIC has provided a total of £640,000 of co-funding for the seven projects which will see the CADR team partner with five companies to develop innovations including an automated programme for testing well integrity and a new drill-bit.

The CADR team's work with industry has recently been recognised with the University of Aberdeen Award for Success in Engagement with Industry. This award recognises innovative research, a significant breakthrough or a major contribution to a team's field.

## Aberdeen Sports Village new pitch

ABERDEEN Sports Village has made a £250,000 investment to install a premium 3G surface to the facility's full-size indoor pitch.

The new pitch, which was recently completed following a five-week installation, is the same surface used by Scottish Premier League teams and Glasgow Warriors Rugby Union team. The Greenfields MX Elite 60 is also in place at the National Performance Centre at Oriam, Edinburgh.

It is the first upgrade of the indoor pitch since the sports village opened 10 years ago and is set to bring huge benefits to the 50 plus local clubs which currently use the facility, as well as attracting elite teams to the city for indoor training.

# Can your business survive after you?

by Jaclyn Russell,  
partner, Stronachs LLP



**THE Swinging Sixties, a decade which brought us the Beatles, Woodstock and – somewhat less famously – the current form of forced heirship rights in Scotland, known as Legal Rights. Legal Rights are often overlooked, can come as a shock to families and may have a devastating impact on the future of the family business.**

Take the following as an example:

Mr and Mrs Paul own 'Beat Ltd' and have three children: John, George and Ringo. John is employed by Beat Ltd. George and Ringo are not involved in Beat Ltd and have no desire to be.

With good intentions, through their wills Mr and Mrs Paul leave their shares in Beat Ltd (their main asset) to John so he can continue running the company following their deaths. They leave their 'non-business' assets to George and Ringo, believing both of their other sons will also benefit from their estates whilst making sure that Beat Ltd is not compromised and can continue in one ownership.

Imagine John's surprise when, following the death of both his parents, he is informed he cannot receive all

of the shares he has been left in Beat Ltd as his brothers have made Legal Rights claims. Although George and Ringo have been left assets in their parents wills this does not prevent them claiming Legal Rights. They cannot however claim their Legal Rights in addition to taking their entitlement under the wills. It is an 'either or' choice. Understandably when they found out that their Legal Rights amounted to more than they were left under the wills, George and Ringo opted to make a claim.

Where wills are put in place without holistic advice having been taken, the scenario above can easily arise, bringing with it major challenges for the family business. Company shares may have to be sold to satisfy Legal Rights claims, compromising the future of the business. Alternatively, funding may have to be raised to allow claims to be paid, a situation that could also put the business under pressure.

With careful planning the impact of Legal Rights can be considered and addressed during lifetime. Business structures and assets can be reviewed and reorganised to enable a business to be protected from the impact of a potential future claim. In many cases it can be appropriate to ask claimants

to waive their right to make a future claim, guaranteeing certainty for the succession of the business.

Whilst the Beatles may no longer be around and Woodstock's anniversary revival was cancelled due to 'unforeseen setbacks', Legal Rights remain as important a part of Scots Law as they were when updated by the Succession (Scotland) Act back in 1964.

The message is clear: avoid Legal Rights becoming an unforeseen setback for you and your family. Tailored advice and appropriate planning is vital to enable your business to survive after you ... We Can Work It Out!

# Stronachs



Brett Jackson, Lord Provost Barney Crockett, Romain Chambault and Leif Johan Sevland

## Business event celebrates Aberdeen's position on world stage

MORE than 150 people gathered in Aberdeen in September for an event which celebrated Aberdeen's position as a leading global energy centre.

The inaugural World Gateway celebrated the work of the World Energy Cities Partnership and provided an opportunity for local businesses to build on this network whilst expanding their corporate horizons. Carefully timed to coincide with SPE Offshore Europe, the event was the first ever World Gateway and the 21st in the Gateway series, created by Aberdeen company Granite PR.

A prestigious line-up of speakers included Aberdeen Lord Provost Barney Crockett; keynote presenter Romain Chambault of Baker Hughes a GE Company (BHGE); chairperson Leif Johan Sevland, president and chief executive of ONS and a founding member of the WECF; and the British High Commissioner to Guyana Greg Quinn.

Commenting on the success of the event, Granite PR founder and managing director Brett Jackson said: "This exciting event takes our Gateway concept to a new level by encouraging delegates to think in a truly international way. Some presentations will be location-specific and some more globally focused giving a good balance and mix for those keen to look

## UK's first industrial drone training course

THE UK'S first training course for industrial drone operators has been held in Aberdeen by the Engineering Construction Industry Training Board (ECITB).

The ECITB-approved Industrial Drone Operations Training Course was developed by Aberdeen-based Texo Compliance to ensure that the next generation of drone operators attain and develop the skills and knowledge they need to operate safely in heavy industrial environments that have specific operational hazards and constraints.

The course will set the standard for industrial operations, not only in the oil and gas industry, but for a wide variety of sectors including petrochemicals, nuclear, renewables, rail, infrastructure, pharmaceuticals and food.

## Red Rooster partners for Middle East expansion

RED Rooster Lifting, the Aberdeen-headquartered lifting equipment solutions provider, has formed a new partnership with Motive FZE - part of Banff-headquartered Motive Offshore Group - to provide direct sale and rental of pneumatic hoists in the UAE, Saudi Arabia and Qatar.

The agreement with Motive FZE, a specialist integrated service company, based in Sharjah will involve Red Rooster Lifting expand its equipment and service offering into this market.



Lochside Academy pupils with Gill Glenn

## North-east students enjoy virtual work

A RECORD number of secondary school pupils from across the North-east of Scotland visited SPE Offshore Europe last month to take part in OPITO's Energise Your Future (EYF) initiative.

A total of 160 pupils attended the event where organisations from across the energy sector gave demonstrations, set interactive challenges and practical experiences to inform and inspire the next generation. The focus was on the energy transition, the use of technology and the variety of new roles and skills that will be required over the next 15 years.

OPITO's external affairs director Jill Glennie said: "The energy industry is progressing rapidly, using new technologies and innovations to help transform businesses in ways which were previously unimagined. As our industry transitions, we need to ensure we are working to attract talent and demonstrate the change in future roles.

"It has been very encouraging to see a record number of students attending EYF and the participating organisations have provided a fantastic schedule of activities. These factors have all brought the energy sector to life for these young people who will now have a clearer picture of the opportunities the sector holds for them."

# Let's crunch the numbers

by **Shane Taylor**,  
*research and policy manager,*  
Aberdeen & Grampian Chamber  
of Commerce



**EVERY quarter, the economics team at the British Chambers of Commerce (BCC) analyse a range of data sources to forecast the longer-term outlook for UK growth, looking towards 2021. The recent third quarter forecast, released on September 16, paints a relatively downbeat picture of the UK economy over the coming years, which matches with the 'economy in stasis' results from our most recent Quarterly Economic Survey.**

To put the results in context, the forecast assumes that the UK will avoid a messy and disorderly exit from the European Union, so all predictions below reflect the view of the British Chambers economists in the event that such an exit is avoided.

There are three main headlines from the forecast. Firstly, the expectation is that the UK economy will continue to see mild growth across the next few years, but this has been downgraded from prior forecasts. 2019 has seen a minor downgrade, from 1.3% to 1.2% growth. Equally, expectations of 0.8% growth in 2020 reflect a decrease of 0.2 percentage points from the previous forecast. This downgraded view reflects the subdued forward-looking investment and trade data from our quarterly economic survey, with both continuing to be impacted by ongoing Brexit uncertainty and a slowing global economy.

The subdued investment figures that we've seen in our recent national surveys translate into some stark implications for business across the UK. It is predicted that business investment will decline by 1.5% this year and by a further 0.1% in 2020. In concert with declines in 2018, if this forecast was to be realised, it would mark the longest period of sustained decline in business investment for over 15 years. Despite this negative picture, investment by firms is expected to return to growth in 2021.

When it comes to the wider economy, earnings are still expected to outpace inflation for the next few years, which will support consumer spending over the forecast period. This continued growth in this household spending, alongside a significant upturn in government spending, is expected to protect the economy from negative growth in the near term.

Although this forecast assumes an orderly exit, it's clear that the lack of certainty over our future relationship with Europe is constraining investment in the present. Furthermore, our recent international trade survey has shown that just 42% of firms have conducted a Brexit impact assessment nationally, suggesting that many are still in the dark about the implications of Brexit to their business.

Chambers of Commerce continue to press the UK Government to avoid

a messy and disorderly exit and to streamline Brexit preparation for firms. Connecting our members with policymakers in this arena remains one of our priorities, and at our recent roundtable with Andrea Leadsom MP, Secretary of State for Business, Energy and Industrial Strategy, we discussed at length how business could be supported to prepare for any eventuality across a range of sectors.

Although Brexit and the prospect of a no-deal exit is one constraining factor on investment, there are many ways Government can act to give business the confidence to invest and support long-term economic growth. At a UK level, the latest budget seen the Chancellor deliver on our long-standing Chamber ask to raise the Annual Investment Allowance to £1m. Equally, although business rates remains a major concern for the North-east, the Scottish Government have made positive steps by introducing initiatives which allow firms some time to recoup the costs of investments in property before paying the full rates bill.

At this time of continued uncertainty, government needs to redouble efforts to reduce upfront costs and give firms the confidence to invest in the present, and that's the message we'll be delivering in our continued discussions with ministers.



# Asset finance specialists in the north of Scotland

The Scottish team at Close Brothers Asset Finance is made up of industry specialists working together to support business growth across the country. We focus on providing tailor-made, flexible finance for SMEs across four key sectors: transport, agriculture, fairground and renewables.

Based in Inverness and Moray, Area Sales Manager Martin Mackenzie is part of our growing team in northern Scotland. With a background in vehicle sales, he is a specialist in providing finance for the transport industry. Martin is confident that, "Asset finance can provide real opportunities for accountants and business consultants who are frustrated by the lack of funding for SMEs and are looking to help their clients fund new projects, expand their business, or even buy another firm."

Originally from Inverness, he has used his know-how and local knowledge to develop strong relationships with businesses of all sizes across Aberdeen, the Highlands & Islands and Tayside.

## What is asset finance?

Asset finance is a solution that can help spread the cost of purchasing a range of new or used vehicles and equipment, with a low initial outlay. It can also unlock the value of your current fleet and equipment, to provide a cash boost to your business.

Asset finance is a collective term for a range of funding solutions that include:

- Hire Purchase
- Refinance/Capital Release
- Finance Lease



Martin Mackenzie, Area Sales Manager

The benefits of asset finance include repayments that match the income stream generated by the asset, tax breaks and increased working capital.

## Why choose Close Brothers?

Just as no two businesses are the same, neither are asset finance providers. With us, it's the combination of our people, products and principles that make the difference. Our people are experts and our finance packages consider all relevant aspects of your business, including its health and long-term plans.

## Contact the team

Get in touch with a member of our team today:

📞 01355 888 314

🌐 [www.closeasset.co.uk/scotland](http://www.closeasset.co.uk/scotland)

 **Close Brothers**  
Asset Finance

**Modern Merchant Banking**



# The net zero challenge

By **Belinda Miller**,  
*head of economic development and protective services, Aberdeenshire Council*



**THE clock is ticking. It is acknowledged that the world is warming up and, if it continues at its current rate, the impacts will be catastrophic, with stronger storms, rising sea levels destroying our cities, floods, damage to crops, species extinction and ecosystem change.**

It is a global problem that affects us all and ignoring it will become increasingly difficult as we see the impacts around the world. Some people think it is such a big problem that nothing can be done. However, as I travel around Aberdeenshire and see the talent and resourcefulness of our people and businesses, I am optimistic that by working together we can start to address the challenge.

Earlier this year, the UK was the first major economy to set laws to end its contribution to global warming by 2050. Scotland set the ambitious target of having a net zero economy by 2045, five years earlier than the UK target. Support is building to reduce our emissions but how do we do this and maintain our current standards of living?

Technology will certainly play a part and the hydrogen buses and electric cars across our region show

glimpses of the future. Major issues like emissions from flying are being addressed with research on electric aircraft and the recent commitment in Scotland's Programme for Government to low emission aircraft and net zero airports. Producing large quantities of carbon-free energy from fusion has the potential to transform energy production systems. While it is sometimes joked that 'fusion is the energy of the future, and always will be', recent improvements in magnets have brought that reality closer.

We can't have blind faith on future technology to solve the problem, however; we have an obligation to future generations to act now. In facing this challenge there will be new opportunities for our region. As oil and gas fields come to the end of their life they may take on a new role in carbon sequestration.

In Scotland's Programme for Government, announced in September, the Acorn project – a carbon capture and storage scheme based at St Fergus – was highlighted for support. In the North-east we already have the pipelines and infrastructure to achieve a reduction in the high initial capital costs associated with carbon capture and storage.

Regionally, we have strong ties to

the oil and gas industry; an industry beginning to look at energy transition. The Oil and Gas Technology Centre is creating a Net Zero Solution Centre to decarbonise offshore operations, with the aim to have the first net zero oil and gas basin in the world.

Locally, Aberdeenshire Council was in 2017/18 the first local authority in Scotland to set a carbon budget and commit to reducing carbon emissions year on year. The council aims to reduce emissions by 44% by 2025 using 2010/11 as a baseline year.


The challenge is clear and the first steps have been taken but we still have a long way to go. By working together, making changes to our lifestyles and being prepared to pay for technological solutions, I firmly believe this is a challenge we can meet to protect future generations.

# October

**151**  
**courses**  
run by the Chamber



Covering

**55**   
**different**  
**subjects**

Attended by

**951**  
people in North-east  
businesses



**24 Thu**  
1 day

### **Change Management**

Learn the tools to drive change

**24 Thu**  
1 day

### **Bias: Is it having an Impact?**

Understand why bias creates risk to your business

**25 Fri**  
1/2 day

### **Cash Flow Management**

Maximise cash flow with effective cash collection techniques

**29 tue**  
1 day

### **The Effective Director**

Learn how to become an effective director and address responsibilities

**30 Wed**  
1 day

### **HR Business Partner - Masterclass**

Explore key HR topics and feel confident in taking HR to the next level

**30 - 31**  
**Wed - Thu**  
2 day

### **Essential Management Skills**

Become equipped with the knowledge and skills required of a manager

# November

**5 Tue**  
1 day

### **Business Development Accelerator**

Develop a powerful strategy to drive sales

**6 Wed**  
1 day

### **Assertiveness at Work**

Learn to communicate your point of view without causing conflict

**6 Wed**  
1 day

### **Presentation Skills**

Deliver a dynamic and motivational presentation confidently

**7 Thu**  
1 day

### **Motivation and Delegation**

Create a motivational environment and use effective delegation

**8 Fri**  
1/2 day

### **Social Media for the Uninitiated**

Gain a practical understanding of Facebook, Twitter and LinkedIn for business

**8 Fri**  
1/2 day

### **Social Media Advanced**

Achieve maximum impact from your digital communications plan

**11 Mon**  
1/2 day

### **IR35 - How to navigate the changes**

Learn how to navigate the changes and assess potential risks

**12 Tue**  
1 day

### **Negotiating and Influencing Skills**

Learn tactics and skills by changing the way you think

**13 Wed**  
1 day

### **Dealing with Difficult Situations**

Understand the variety of personalities and determine how to alter your approach for each

#### **For more information**

Susan Staniforth, training team leader

T 01224 343917 E [training@agcc.co.uk](mailto:training@agcc.co.uk)



**Our international business and exporting courses provide invaluable skills for both experienced and novice international traders.**

## November

<b>4 Mon</b> 1 day	<b>Letters of Credit – Methods of Payment *</b> Ensure your Letter of Credit is not rejected and compare payment methods
<b>5 Tue</b> 1 day	<b>Import Rules Fundamentals *</b> Avoid the obvious pitfalls in importing to reduce complexities and errors
<b>6 Wed</b> 1/2 day	<b>INCOTerms *</b> Understand benefits of International Commercial Terms for buyers and sellers
<b>8 Fri</b> 1 day	<b>Customs Procedures and Documentation *</b> Explore the various customs systems, procedures and documentation
<b>13 Wed</b> 1/2 day	<b>Commodity Coding System for International Trade</b> Guidance through the international coding process and the paperwork involved
<b>13 Wed</b> 1/2 day	<b>Preference Rules of Origin *</b> Understand the importance and rules of Preference Rules of Origin
<b>14 Thu</b> 1 day	<b>Export Documentation Explained *</b> Understand what is involved in documentation to save time and money

\* These courses include an optional open book exam. On successful completion, candidates receive an additional British Chamber of Commerce accredited certificate.

On passing six of the eight modules, successful candidates receive a Foundation Award in International Trade.

For more information on our international trade training please get in touch at [training@agcc.co.uk](mailto:training@agcc.co.uk)



More than 350 delegates kick-started Offshore Europe 2019 by attending the Chamber's sell-out business breakfast on September 3.

A pan-African delegation visited Aberdeen during Offshore Europe to forge links with local businesses. The event was organised by the Chamber and hosted by Emerson.

The nominees for this year's Northern Star Business Awards celebrated their success at a finalist's reception at Skene House Apartments Rosemount on September 12.





**Bill Anderson,**  
*managing director, Network DNA*

**What does your company do that others don't?**

I guess the main difference in how we've done business until now is that we don't have a dedicated sales team. Our customer base has grown almost exclusively through word-of-mouth referral and an ethos of listening to what the customer wants, rather than telling the customer what we think they want. I think one of the most important things that has contributed to our success is that customers have direct contact with the people delivering the service - and, crucially, we always say when something is impractical to deliver. We don't over promise just to close a sale.

**What are the most pressing challenges that your industry sector faces today and why?**

The obvious answer is cybersecurity as that's an issue facing almost every client we work with, in one way or another. However, we also see that rapid changes in technology and ready access to it at home makes people think they are experts. We have been careful to build our business only in the areas where we have very strong expertise, starting with networking and telephony. People adding 'home' networking devices to existing networks is a huge problem because it creates a security risk that they may not have considered. External security is often on people's minds and addressed but the threat from within to a corporate network is huge - and growing.

**What is the hardest lesson you have learned in your career to date?**

Quite simply, the importance of cash flow. Implementing an integrated CRM and financial system has given us the ability to drill down into any aspect of the financial performance of the business in real-time. If we had adopted a system like this sooner, it would have influenced some of the decisions we made or their timing.

**What is the most valuable piece of business advice you have ever received?**

Learning from the past is a great way of planning for the future. We set up the business at a very difficult time when the local economy faced huge struggles. However, the many things that we learned from going through a recession and coming out the other side can now be used to advise current business activity. Using the cash flow example, advice only became important when it was an issue but, now, we tend to look at things in a more proactive way.

**What's been your proudest career achievement to date and why?**

Given everything the North-east economy has been through in the last five years, I think our proudest achievement is having built a business that is robust enough to get through the downturn. I am also very proud every time we achieve a contract win or renewal - after all, none of them are guaranteed.



# Quick fire round

**What was your first job?**  
Apprentice electrician

**When would you like to retire?**  
When I've figured out what retirement is

**What did you have for breakfast?**  
A cup of tea. It's the only way to start the day

**Who, or what, inspires you?**  
Sharp creativity

**What's the last book you read / film you saw?**  
Past Tense by Lee Childs

# Finding your way

By Robin Williamson,  
*brand implementation manager,*  
Lofthus Signs Ltd



**THE story your brand tells is central to how your business is perceived. Whether that's through your website, advertising, business cards or sales brochures, your logo and brand story will influence whether or not a customer will give you business.**

The importance of signage as being part of the brand experience is often overlooked. When a potential customer visits you, they look for your sign and follow your directions on how to actually find you or different parts of your business. Wayfinding is how we navigate and orient ourselves in an environment, so your signs not only help a customer to find you but give that vital first impression.

To understand wayfinding is really to understand how we use information provided by the environment. People receive and assimilate three types of environmental information – architectural, graphical and verbal. Wayfinding involves the strategies people use to find their way, using three interdependent processes – thinking about going, whether to go and how to get there.

An excellent example of wayfinding and brand implementation can be found at Aberdeen Royal Infirmary. In a situation where people might

be under stress or feeling the need to hurry, clear, concise signage can make a difference to their experience. By using colour-coding, busy staff, patients and visitors feel calm as they follow their intended route. Key to this, particularly in large organisations, are decision points - places where we naturally expect to find information. Entrances, intersections and floor changes are all areas where people want to be given information, allowing them to continue their journey, feeling relaxed and confident they are on the right path. At ARI, the wayfinding strategy helps reduce stress, giving people a positive impression of ARI.

As well as making life easier for your customers, signage will promote your business to open up future opportunities. At P&J Live we have developed dramatic imagery for the artists' area, which both promotes the region and the venue, welcoming visiting acts and their entourage, and encouraging them to return to Aberdeen.

As well as hand-drawn wallpaper designs and signage, we have developed stunning backdrops in green rooms and dressing rooms. A bespoke illuminated aluminium feature wall will showcase plaques for every performer at P&J Live, with every artist leaving a lasting memory of their visit.

Brand implementation should flow throughout a business, whether that be its digital or physical presence. At the newly opened Moray Sports Centre, Jasmine was tasked with taking the logo and creating an active, fun, inspirational family of signage, in keeping with the new centre's ambition. From eye-catching directional signs, door art, wall graphics and manifestations on glass, the Moray Sports Centre brand is carried throughout the building, creating a positive brand experience and building a long-term relationship.

An integral part of every brand strategy, wayfinding and signage will play a role in your brand – whether you plan it or not. Marketing assets are more than flyers and social media posts.

Your brand is your promise to your customer, telling them what they can expect from you – so it is important to carry your brand story across everything that represents your business.



Fiona Buchanan

## Deal value growth for Shepherd and Wedderburn

SHEPHERD and Wedderburn's banking and finance team has reported another strong year for deals, with the value of transactions rising by 10% (£13.4bn) in the 2019 financial year to April 30.

The team completed 167 deals with a combined value of £145.4bn, up from 162 deals valued at £132bn in 2017/18.

Fiona Buchanan, head of banking and finance at Shepherd and Wedderburn, said the year-on-year increase in the cumulative value of deals illustrates the team's success in securing higher value work with new and existing clients: "Our clients were particularly active in the renewables, healthcare, technology, real estate and financial sectors last year, which largely reflects the sectors that are performing well in both the Scottish and wider UK economies.

"Approximately 15% of work won last year was with new clients, notably corporates seeking our experienced banking and finance advisers to put debt funding in place, particularly as Brexit uncertainty continues to influence operating conditions. We also saw an increase in lender-side mandates, indicating the banks are getting on with business despite ongoing uncertainties."

## Newton sells North-east leasing division

A SCOTTISH property management firm has sold off its North-east leasing division in a five-figure deal as it sets to focus on growth in factoring.

Newton Property Management has finalised an agreement with central belt firm, Even Property, in a £70,000 acquisition of its residential leasing book which will see around 100 properties being moved across.

Newton, which has offices in Aberdeen, Inverness and Glasgow, manages factoring for 23,000 properties across Scotland, which accounts for 78% of the firm's turnover, with leasing only a fraction of the business.

With around 60 staff, including seven in Aberdeen, the firm is now to focus entirely on growing the factoring book.

## Organisations to join digital safety revolution

RESTRATA has announced that more operators are on the verge of adopting the company's cutting edge safety and emergency response technology.

It was revealed at Offshore Europe in Aberdeen that Serica Energy has become the first firm to digitise safety in the North Sea after choosing to adopt the Restrata Platform – and more companies are set to follow suit.

Restrata, a technology and services company focused on security, safety and emergency response solutions, provides enterprise software to enhance the safety of personnel and management of operations both on and offshore. The Restrata Platform will allow operators to quickly locate people in an emergency situation. This provides a more effective response, helping companies across the energy and industrial sectors improve the safety of personnel and the efficiency of operations.

Restrata chief executive officer Botan Osman said: "The North Sea was the birthplace of a new era of safety standards, we and believe it should spearhead the digital transformation of safety. We have been providing outsourced emergency response in the North Sea for the past eight years and are delighted that our technology continues to be part of this transformation."

## Award for Befriend a Child

ABERDEEN charity Befriend a Child has been awarded the Quality in Befriending (QiB) award by Befriending Networks.

The Quality in Befriending Award is the only award in the UK which is specifically tailored to befriending services and is valued by referrers, befrienders, commissioners and funders. The award recognises and promotes good practice in the sector and offers credibility to the awarded organisation.

"The award speaks volumes for the value of the work we do here at Befriend a Child," said head of operations Jean Gordon. "For over 40 years we have worked to develop and deliver a quality befriending and mentoring service to youngsters in Aberdeen and Aberdeenshire so naturally we are thrilled for this to be recognised on a national level."

## RelyOn Nutec wins Rever contract

RELYON Nutec's Training Management Service (TMS) has secured a deal to manage the training matrix and associated resources for Rever Offshore, formerly Bibby Offshore, for three years with an option to increase the agreement for a further two years to 2024.

Rever Offshore has around 600 personnel and joins a host of clients using RelyOn Nutec's training management service which operates the TMS service from bases in Aberdeen and Montrose, employing 26 staff.

The TMS service, a division which supports companies internal training teams, helps identify and arrange training courses, track training compliance and provides expert knowledge of regulatory and mandatory training requirements across all industry sectors. As part of the agreement, RelyOn Nutec will manage around 150 direct employees for the subsea specialist contractor whilst also supporting some of the firm's third-party contractors.



## AWPR yielding benefits to rural community

THE opening of the Aberdeen Western Peripheral Route has transformed the travel times faced by the farming community in reaching the major North-east markets, according to Thainstone Mart.

Recent evidence suggests travel times faced by buyers and sellers have fallen since the new route opened in February this year, including significant livestock welfare benefits. Livestock hauliers are reporting greater efficiencies with significant time savings of up to 60 minutes for deliveries, allowing them to travel further in less time than before. Haulage before sales is also better planned and less stressful for livestock, helped by Thainstone's offer of free eve of sale lairage for all livestock.

Chief executive, Grant Rogerson, believes the reduced haulage time and lairage advantage is opening up a massive new opportunity for the co-operative, and for farmers who will now Think Thainstone for the first time.

He said: "Whilst the new road has been a very long time coming it's been worth the wait and is, of course, a vital upgrade to the North-east's network infrastructure. Our evidence suggests that it is now having important practical advantages for hard-pressed livestock producers across the region and beyond. That's good news for the region, good news for the rural economy and a tangible benefit for our co-operative's members."

## Make your escape from this hotel – for fun

AN AWARD-winning Aberdeen hotel is hosting the city's latest leisure attraction in a move which is believed to be unique within the sector.

The four-star Aberdeen Altens Hotel is home to a new escape room experience in an innovative move which involves the hotel working with Escape808 to run the attraction from a specially created base within the building.

Escape From TV offers visitors a 90-minute ultra-surreal, immersive experience where nothing is quite what it seems as visitors journey their way through multiple rooms on a fast-paced escape game adventure.

# Top Tweets

A month in social media



### Business Scotland

@BusinessScotMag

The 30th Oil and Gas survey reveals that around 45% of contractors have increased investment spend in the UK Continental Shelf (UKCS) in the past 12 months.

@chambertalk



### Katherine Monro

@GS\_KatherineM

Excellent presentations from all!

@AberdeenCC @Savills  
@chambertalk @Brodies\_Prop  
#Planning #Aberdeen  
#Queenstreet #Redevelopment  
#Harbour #Researchandpolicy



### Shane Taylor

@ShaneSTaylor

Brilliant week so far, with the @chambertalk breakfast on Tuesday and the @oilandgasuk economic report / roadmap 2035 launch @PandJLive this morning kicking off #OE19 with a focus on how the North-east and the O&G industry play a leading role in the energy transition.

Join the conversation

@chambertalk



# A new service for a new era

by **Liam Smyth**,  
*director of international trade facilitation,*  
British Chambers of Commerce



**FOLLOWING a significant investment in training and resources Aberdeen & Grampian Chamber of Commerce has been appointed as an official delivery agent for ChamberCustoms, a new customs declarations service launched by the British Chambers of Commerce.**

Delivered locally, this new service will offer traders a high level of compliance with HMRC procedures with direct links to all sea, air and road ports and terminals in the UK.

We have built our new system to meet the requirements of the Union Customs Code (UCC), support the anticipated increase in import and export documentation for the UK after Brexit, and provide businesses with access to more of their customs information in one place.

## **What are the benefits of using the Chamber as your customs broker for exports and imports?**

For almost 100 years British Chambers of Commerce has been entrusted by businesses and Government to certify Certificates of Origin and preferential trade documents. This service has ensured that an exporters' goods are able to enter and be cleared in foreign countries with minimal delay and cost. We have a proven track record in

being a partner that both international trade companies and government authorities can trust.

Recognising the potential increase from 55 million import and export declarations to over 290 million after Brexit, the BCC created a high-level training programme for trade experts in Chambers across the UK to deliver this new service.

Crucially there are 200,000 businesses in the UK who only trade with Europe, and who have never had to complete the normal import and export documentation because of our membership of the EU. This is going to represent a very steep learning curve for many businesses and so that is why Aberdeen & Grampian Chamber of Commerce is launching ChamberCustoms. We want to offer Customs Brokerage and Trade Facilitation services to companies that need our help.

## **Why are we offering customs clearance services?**

Currently there are circa 55 million declarations submitted to HMRC every year for imports and exports to and from the UK, post Brexit it is predicted that this figure could rise by an additional 200 million declarations as companies trading with the EU will have to follow global trade rules. This clearly will put enormous strain on the

import and export systems.

In addition, ChamberCustoms will have access to the import and export clearance systems for ALL sea, air and road ports and terminals in the UK. This will put us in a good position to work with our freight forwarders who may not have access to all UK port inventory systems. Furthermore, we can access faster payments of duty and VAT through deferment and the flexible accounting system to make import clearance payments to HMRC. This will speed up clearance for importers that don't have their own deferment account.

For more Information, contact the Aberdeen & Grampian Chamber international trade team on **01224 343900** or email **chambercustoms@agcc.co.uk**

# October



Learn how to play out your strategic decisions in a risk-free environment

**2 Wed**

### Shire Connections: Customer Relationships as an Asset

9:30am-11:30am  
Meldrum House

Join Chris Greenwood and Jacqui Souter, VisitScotland's senior insight managers, to hear about the fascinating behavioural research undertaken by the tourist board. We need to be aware of developing markets and changes to our existing customer base. How do prospective travellers really plan and book holidays? Chris and Jacqui will be joined by guest speaker Ryan Manson, general manager at Union Square.

**3 Thu**

### Business Breakfast - Wargames Strategy

7:00am-9:00am  
The Chester Hotel

Wargaming has been utilised in the military for decades and is a proven technique for considering strategic initiatives and the likely reactions of rivals. Wargaming is about pressure testing business plans to make sure they contribute to the bottom line.

**4 Fri**

### Maximise Your Membership

11:45am-2:00pm  
AGCC

Think you know the Chamber? Think again. This event is ideal if you're thinking of joining the Chamber, have just joined or are new to a member organisation and want to find out more.

**10 Thu**

### We Mean Business: Wellbeing at Work

11:45am-2:00pm  
AGCC

Get ready to challenge your thinking and your company's wellbeing agenda on World Mental Health Day. Hear real life stories and practical perspectives from Fiona Lindsay of Lindsay & Lang and former military personnel, Steve Beedie.

**28 Mon**

### AGCC Transport Network

1:00pm-3:00pm  
AGCC

The transport network is for like-minded business people that are either employed by, or own businesses that operate in the transport sector. It provides a forum for discussion on topics of concern that are being encountered or are of mutual interest.

**29 Tue**

### Tasty careers in food, drink and agriculture

5:30pm-8:00pm  
The Mart,  
Thainstone  
Centre

Hear directly from industry professionals and pupils who work within the food, drink and agricultural sectors. If you are curious about a career in the sector, book your free place today and discover the wealth of potential career routes.



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# October

**30 Wed** **Doing Business in the UAE**  
 11:45am-2:00pm  
 AGCC

Are you ready to trade overseas but looking for direction on which jurisdiction is suitable to conduct business in the UAE? The event will highlight the competing jurisdictions to consider when doing business in the UAE and analyse the market entry approach, providing detail on the licensing procedure, business regulation bodies and business opportunities in the region, such as EXPO 2020 Dubai. This event is open to all companies however will have an oil and gas focus.



Hear practical advice and information on entering the United Arab Emirates

# November

**THE ANNUAL  
EMPLOYMENT  
LAW CONFERENCE** **19**



Burness Paull  
Pinsent Masons

**Date:** Thursday November 14, 2019  
**Time:** 8am - 4.30pm  
**Venue:** The Marcliffe Hotel & Spa, Aberdeen

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 what opportunities can Aberdeen offer?

**18:00-20:00 | 7/11/19**  
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**Autumn Budget  
 Business Breakfast**  
**Date TBC**



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**Antony Ritchie**

Antony Ritchie, who has more than 15 years' experience in media sales, has joined VSA from Aberdeen Journals as corporate fundraiser. Antony will focus on partnerships and corporate social responsibility strategies and will be working with a wide variety of businesses throughout the city.



**Margo Milne and Sarah Chew**

Developing the Young Workforce North East has announced two appointments to its board, increasing the organisation's reach across the digital and STEM sectors. Margo Milne, commercial director at Clark IT and Sarah Chew, managing director of TechFest, bring increased knowledge and experience to the board in two significant sectors for the North-east. The duo are the latest industry representatives to join the board, following the appointment of Eleanor Sheppard, chief education officer at Aberdeen City Council; Gerry Lawrie, head of workforce and development at NHS Grampian; and Morag Stark, general manager at Malmaison, earlier this year.



**Lindsay Darroch**

Lindsay Darroch has joined Aberdeen Considine as a partner to lead its expansion across the Tayside region. The 48-year-old was previously a partner at a Dundee based law firm, where he worked for 20 years, a role which included eight years on the board of the Tayside Solicitors Property Centre.



**Lynda Lynch**

Chair of NHS Grampian Board has taken up the position of visiting professor at Robert Gordon University to strengthen collaboration between the two organisations. Dr Lynda Lynch's appointment will build on RGU's relationship with NHS Grampian which ensures its nursing, midwifery and allied health professional education is aligned with the needs of the sector.



**Stefan Boehler**

Crane Worldwide Logistics has appointed Stefan Boehler as vice president of operations for the Europe, Middle East, India and Africa region. He will be responsible for managing the extensive operations of Crane Worldwide Logistics in the region, ensuring that service levels are provided at the highest standard in addition to identifying continuous operational improvements for clients.



**Ross Cochrane**

Petrasco has strengthened its management team with the promotion Ross Cochrane to client solutions manager. Ross was formerly client solutions executive and the new post has been created in response to increased demand from oil and gas customers across all aspects of Petrasco's service offering, from international freight movement to customs consultancy.



**Campbell Clark**

Campbell Clark, a partner in the corporate and commercial team at Blackadders LLP, has been appointed chair of the advisory board of LEGUS, the international network of law firms. Campbell has been Blackadders' main LEGUS contact since the firm joined the network in 2010 and was invited to join the advisory board the following year.

thorpe molloy  
Recruitment

Recruitment Challenges Solved

RECRUITMENT EXECUTIVE SELECTION



### Bob Watt and Drew Alexander

Aberdeen-headquartered Prodrill Energy Resource Solutions has expanded its board. Drew Alexander, who has been working within the management team for seven years, has moved up to client relationship director and also takes a place on the board alongside managing director Louise Wood and co-director, Julie Cowie. Bob Watt has also joined the team as senior technical resource specialist to support the business as it diversifies into new sectors.



### Craig Shanaghey

Craig Shanaghey, president, operations services, Europe and Africa at Wood, has been announced as the chair of a new task group set up to champion diversity and inclusion in the oil and gas industry. The Diversity and Inclusion Task Group set up by OGUK will bring industry together to drive action towards recruiting and retaining diverse people.



### Richard Dodunski and Mike Fergusson

Global multi-disciplined technology and engineering company, XL Group, has strengthened its management team. The Aberdeen-headquartered firm has created five new business development roles and appointed a new operations director. Mike Fergusson, currently business operations director, has been working alongside chief executive, Colin Laird, to deliver the group's growth and acquisition strategies whilst managing the day to day finances, commercials and operations. He will now move into a new role as UK sales director. Richard Dodunski joins as group operations director from one of the world's largest shipowners, Teekay. He will oversee all group divisions, ensuring maximum integration, realisation and delivery of multiple discipline opportunities.



### Morven Mackenzie

Creative agency Hampton has appointed Morven Mackenzie as managing director as it sets its sights on further growth. Morven, previously client services director, takes over from company owner Skerry Read who acquired the business in 2017 and will now become its chairman. Morven has more than 24 years' experience as both a journalist and a PR consultant.

## Other recent appointments

Zenith Energy has made four key appointments to support contract delivery in Australia, Morocco and the UK. **Paddy O'Donnell**, who has 28 years of oil and gas industry experience, has joined the team as business development manager. He has spent a large part of his career working onshore and offshore for a range of oilfield service companies in the UK and internationally before moving into sales. Zenith has also welcomed senior drilling engineer, **Warwick Sanderson**, drilling engineer, **Tom McIntyre**, and QHSE advisor, **Mel Harvey**.

Kuiper Group UK, a global provider of integrated human resources and recruitment solutions, has strengthened its Aberdeen office with the appointment of **Nicola Riddel**. Nicola has more than 15 years of HR and recruitment experience.

Westhill-based Entier has appointed **Alex Leddy** as its chief commercial officer. He joins **Colin Henry**, Entier's chief operations officer and **Steven Ritchie**, chief financial officer to form the company's senior management team. Working with the other department heads, along with chief executive officer **Peter Bruce**, Mr Leddy is responsible for developing the company's regional and international sales and marketing plans, as well as its business development activity.

Form Digital has appointed two new members of staff and a number of new client wins over the past two months. **Jennifer Hughes**, who has four years' experience across the marketing and communications industry and joins as account manager in its Aberdeen office. Jennifer will manage client projects from first point of contact to completion working alongside the team of digital designers. **Zoë Buyers**, a recent graduate from RGU with a first-class degree in BA communication design, has also joined the team as a design and animation intern.

An allied health professions director from NHS Grampian has accepted the position of visiting professor at Robert Gordon University (RGU). The appointment of **Susan Carr**, NHS Grampian's director of allied health professions and public protection, deepens the collaborative development of RGU's demand-led teaching and research in line with the workforce needs of the sector.

Sistema Scotland has appointed **Kezia Dugdale** and **Andrew Wilson** to its board. Kezia was an MSP for Lothian region from 2011 to 2019, sitting on the Economy, Jobs and Fair Work Committee as well as the Scottish Parliamentary Corporate Body. Andrew served as Shadow Minister for, variously: Finance, Economy, Transport and Lifelong Learning.

Hutcheon Mearns has appointed **Jane Setter** as resourcing manager. Jane completed her CA training with EY in Aberdeen before embarking on a career in recruitment with Page Group in both Australia and Aberdeen. More recently she worked with MG Search.

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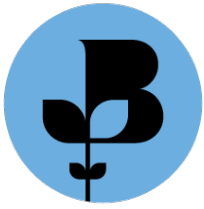
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To see the full member directory visit [www.agcc.co.uk/directory](http://www.agcc.co.uk/directory)

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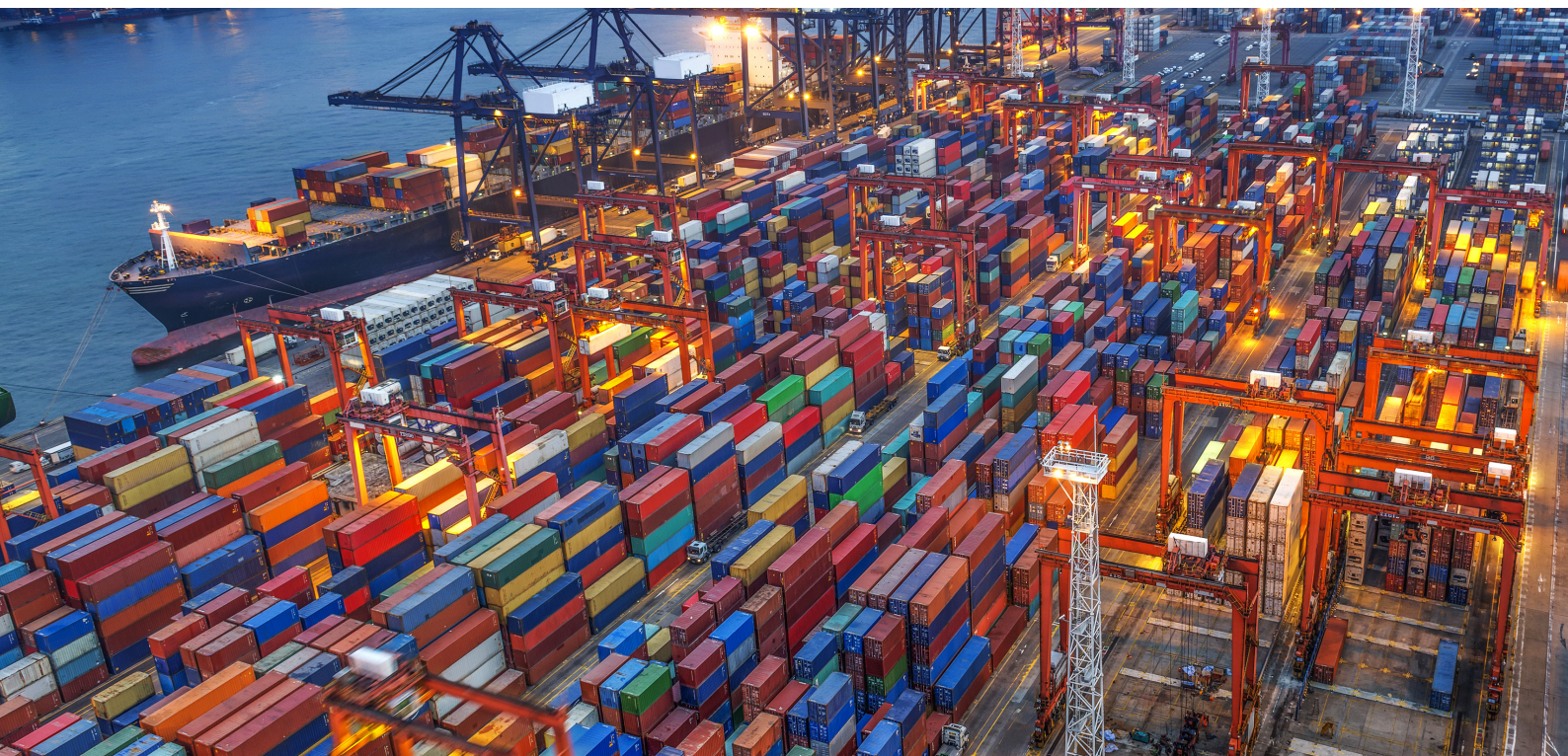
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