





HOW WILL IT AFFECT MY STAFF?





TRAVELLING ABROAD FOR BUSINESS OR PLEASURE?

MY SUPPLY CHAIN?



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FOREWORD

At the end of September 2019 the Devon & Plymouth Chamber of Commerce was awarded funding by the Department for Business, Energy and Industrial Strategy to help businesses prepare for Brexit on the 31st October. Given the short

time-frame that we've been given, we have worked incredibly hard to deliver a number of workshops and training events to help Devon plan for change. This booklet will outline those free-to-attend events and you don't have to be a member of the Chamber to come along. Our focus is to help you not only survive Brexit but also to thrive.

We've also included some information on things that we think will impact us all on a personal level. We've aimed to give you food for thought and we hope that whether you are a Brexiteer or Remainer, you will take a few minutes to read this booklet and think about what lies ahead. We've done our absolute best to provide you with accurate information but things are changing at a rapid pace. Rest assured the Chamber team is here to support its members and the wider Devon community as we leave the EU.

If you haven't done so already, please make sure you visit the government's Brexit website at **www.gov.uk/brexit** where you can access their 7 question 'checker' tool. This will provide you with links to information pages that are relevant to your own personal and business circumstances. Sign up for the email alerts where relevant so that you get the very latest information delivered to your inbox because things are being updated all the time.

Finally, please don't think that we haven't considered our farming community. We deliberately left that sector in the hands of the NFU and the Heart of the South West LEP because they are best placed to support our farming and agriculture people through additional BEIS and DEFRA funding.

If you need any further help or guidance then please use the links on the back page of this booklet and remember that the Devon & Plymouth Chamber of Commerce is here to help your business grow, connect and succeed.

STUART ELFORD

Chief Executive

BREXIT WON'T AFFECT ME!

Are you sure? Come along to our Brexit Workshops and make sure!

PLYMOUTH: Friday 18th October 2019

The Copthorne Hotel, 09:00 - 16:00

EXETER: Monday 28th October 2019

Exeter Racecourse, 09:00 - 16:00

40 places available at each workshop.

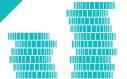
Refreshments and lunch provided.

These free one-day workshops are aimed at SME owners, Operations Managers and Decision Makers. We will be discussing the threats and opportunities that Brexit may bring to your business with the aim of helping you to prepare a short and medium term plan to deal with these challenges.

During the workshop we will discuss your hopes and fears for Brexit, look at the key areas where business in general will be impacted by it and help you to identify those specific to your organisation. We will discuss how to manage the risks and implement the necessary changes you need to make and get you to prioritise and plan your next steps. Finally, we will look at the various ways in which you can be supported through the changes.

Even if you think Brexit won't affect you or you've already planned for change, these workshops are designed to make you think and discuss issues that perhaps you haven't considered. Peer to peer advice will also be encouraged during the day. Join us for what we expect to be a highly enjoyable and thought-provoking day, leaving the politics of Brexit outside the room!

To book your FREE place go to www.devonchamber.co.uk/events





SUPPLY CHAINS

Things to consider...

- The UK imports 66% of the timber it uses, and 98% of that comes from Europe
- The UK imports around 500,000 tonnes of gypsum each year (the main ingredient in plasterboard). The largest producers of gypsum in Europe are Spain, France and Germany
- Of all the construction materials we import, 60% come from the EU
- Electrical wires, lamps and fittings are the highest value construction materials we import
- 29% of the food we consume in the UK is imported from the EU
- Over half of the vegetables we eat are imported from the EU (excluding spuds!)
- Juniper berries (used to make gin) are widely imported from the EU by over 315 distillers
- CIPS (Chartered Institute of Procurement & Supply) reported that 55% of businesses surveyed were not ready to trade with the EU under a no-deal Brexit (September 2019)

- CIPS also reported that just 22% of businesses with EU suppliers have completed the 4 steps necessary to export to the EU in the event of a no-deal Brexit
- Any delay in processing paperwork and customs at our ports will have a continual knock-on effect to the supply of goods coming in to the UK
- 'Just-in-time' production lines may be damaged by supply delays
- Unprepared and financially vulnerable suppliers within your supply chain may go out of business
- People are a key part of the supply chain – do you need to consider looking outside the EU for labour?
- Currently the minimum income threshold is proposed to be set at £30,000 per annum for anyone wishing to come and work in the UK from abroad
- While we both import and export vehicle and other fuels, Plymouth is the main import location for petrol and diesel for the south west peninsula

PRODUCT CERTIFICATION **CHANGES**

Have you prepared?



As we leave the EU there will be changes to the certification logos that you see on products and packaging. Some items that are sold will have to carry the new UKCA mark immediately after we leave the EU so expect to see the logo to the left soon. To find out if the items your business supplies or sells need to comply with the new rules visit

www.gov.uk/brexit now.

DO YOU HAVE EU CITIZENS **WORKING FOR YOU?**

Have they applied for EU Settlement Status?

If you employ EU citizens who live in the UK then you should encourage them to apply for EU Settlement Status. This is a legal requirement that is the responsibility of the individual to complete and not the business that employs them, but if you value your workforce it would be wise to check they are taking action. At a recent BEIS Brexit Workshop they revealed that more than 1 million EU citizens living in the UK have already applied for EU Settlement Status and that so far, only one application has been declined. EU citizens can apply for settlement status online and via an App. It is free and takes roughly 10 minutes to complete.

www.gov.uk/settled-status-eu-citizens-families/ applying-for-settled-status







IMPORT TARIFFS

Will they affect my organisation?

The government has announced that in the event of a no-deal Brexit on the 31st October, the majority of import tariffs for goods being imported from the EU will be zero rated. However, there is still some ambiguity and we don't have the complete picture to share with you and no doubt things will change over the coming weeks. For now, it appears that food and vehicle / spare part tariffs will be in place with some import tariffs as high as 48%.

Please be aware that where tariffs are applicable, it is usually the importer that must pay the tariff to the government and goods may be held until the tariff is paid. Our advice is to check on **www.gov.uk/trade-tariff** if you are involved in any supply chain where products and goods are imported from the EU.

If you currently import goods from the EU and have no knowledge of import / export processes and documentation which will apply after a no-deal Brexit then book yourself on to our free Brexit International Trade workshop now via www.devonchamber.co.uk/events

See page 13 for more information.

EXPORT TARIFFS

Will the EU impose them?

If we leave the EU without a deal on the 31st October then it's very likely the EU will apply tariffs on goods that the UK exports to their member countries. These are varied but range from 84% for beef, 35% for dairy products, 23% for confectionary, 15% for animal products, 12% for fish, 11% for clothing and 4% for transport equipment. Go to **www.gov.uk/brexit** to find out more.



IMPORT AND EXPORT

What do hauliers need to know?

The government has produced an excellent information booklet for truck driver and hauliers which details all of the expected changes to this sector. We advise that if you carry goods between the EU and the UK that you obtain a copy via www.gov.uk/dft or by going to our website and using the link to our Brexit / Useful links & documents page. It's called 'Transporting goods between the UK and EU in a no-deal Brexit: guidance for hauliers'. We have also put together an information video which will be played on Brittany Ferries ships to point hauliers to this document as we lead up to the 31st October. Brittany Ferries and the Plymouth port authority will be handing out copies at the dock too.

Wood packaging material (WPM) moving between the UK and the rest of the EU can currently move freely without checks or controls. WPM includes pallets, crates, boxes, cable drums, spools and dunnage. All WPM moving between the UK and the EU must meet ISPM15 international standards by undergoing heat treatment and marking if there's a no-deal Brexit. All WPM may be subject to official checks either upon or after entry to the EU.

BRITTANY FERRIES AND THE PLYMOUTH PORT

Are there contingency plans?

Brittany Ferries, the port authority and Plymouth City Council are preparing for delays and congestion at the port if we leave the EU on the 31st October without a deal. A vehicle triage centre will be opened on the outskirts of the city. This will ensure hauliers have the correct licenses and documentation for both themselves and the goods they are transporting before they get to the port.



BREXIT AND UP-TO-DATE LEGISLATION TRAINING FOR COMMERCIAL FISHERMEN

Plymouth, Jury's Inn

Tuesday 22nd October, 09:00 - 17:00

Wednesday 23rd October, 09:00 - 17:00

- 40 places available at each training day.
- Bacon rolls and refreshments on arrival, lunch and further refreshments provided.

The Devon and Plymouth Chamber of Commerce, alongside Plymouth's Fishing Industry Development Manager, has organised 2 workshops to train Devon's fishermen on the changes to the way they will be able to land their catches and the documentation they will now have to complete. These include the latest landing obligations and how the new ILO188 legislation will affect skippers and crew. This is a one-day course and any Devon based commercial fishermen are welcome to attend.

Find out how Brexit will affect you and what you will need to do to continue landing your catch from the 1st of November. The training course will cover everything you need to know to ensure you're compliant with the latest legislation, including the current landing obligations and the recent changes with ILO 188.

To book your FREE place go to www.devonchamber.co.uk/events

Or call us on 01752 220471



BUILDING AND CONSTRUCTION

What are the odds?

If you're involved in this industry or are planning any kind of building or construction work, then there are plenty of things to think about. Many industry statistics are very hard to quantify but the UK imports 66% of its timber from the EU, the majority of its electrical cabling, switches and light fittings and most of it's plumbing items such as taps, boilers and ceramic bathroom fittings. While China does also export some of these things, we currently rely very heavily on our EU supply chains. Be aware that delays and cost increases may occur, especially if Sterling depreciates against the Euro.



The strength (or weakness) of the pound against other currencies will also determine how attractive the UK is to overseas workers. Many trades people from EU countries have already chosen to leave the UK as the value of the pound decreases and so staff retention and pay rates may well also impact on this sector, other businesses and households too.



On the plus-side, there are plenty of high-quality apprenticeships and vocational training courses on offer to provide people with the skills to work in the building and construction industry. The Chamber can put you in touch with these providers or you can find out more information by calling the **Devon & Cornwall Training Provider Network** on **01752 294187**.





PLANNING A HOLIDAY OR TRIP TO AN EU COUNTRY?

Do you have UK citizens working in the EU or travelling to the EU as part of their work?



Please remember to check your travel insurance and consider buying additional cover to mitigate the cost of healthcare while you're abroad. The European Health Insurance Card or EHIC (of which the UK government has issued 27 million) will no longer be valid and it will be your own responsibility to pay for any medical services you or your employees access while abroad if we leave without a deal on the 31st October.



The good news is that 24 out of the 27 EU member states will continue to recognise the UK photocard driving licenses. However, you will need to apply for International Driving Permits (IDP's) in 3 countries to accompany your photo driving licence. You will need 1968IDP to drive in France and Italy and 1949IDP to drive in Cyprus.



If you are taking your own vehicle you will need to obtain a 'green card' from your insurer (this can take 1 month to arrive) and you need to put a 'GB' sticker on your vehicle too. Ensure that your passport is valid for at least 6 months after the date of your travel and is less than 10 years old.



Free mobile phone roaming will also end and a new law will cap (and disconnect you) if you spend £45 or more on data roaming charges. Check for details with your mobile provider on how you can increase this cap.



Duty-free is somewhat odd in that if we leave the EU without a deal on the 31st October then the government plans to allow people coming to the UK from the EU member countries to:

- **A)** Choose if they want to use the duty-free allowance that exists for non-EU countries, or
- **B)** Choose if they want to bring in alcohol and cigarettes where duty has been paid in the EU member country.

Please be aware that this may change so always check for up-to-date information before you travel.

BREXIT INTERNATIONAL TRADE (EU TRADE) WORKSHOPS

EXETER: Monday 21st October 2019

Exeter Racecourse, 09:30 - 16:00

PLYMOUTH: Tuesday 22nd October 2019

Crowne Plaza Hotel, 09:30 - 16:00

40 places available at each workshop.

Refreshments and lunch provided.

Comprehensive update on how Brexit could affect your business' EU / international trade if we leave the EU on the 31st October without a deal.

We will discuss various topics concerning business responsibilities for UK Customs entries, HMRC and VAT changes and the role of intermediaries.

The requirements for correct documents for both Imports and Exports alongside the need for a comprehensive document retention plan.

We will also detail the impacts on your company and the country if you are not ready to create the correct documentation for importing and exporting goods in the event of a no-deal Brexit on the 31st October 2019.

Let us also advise and help you plan your post Brexit international payments too. Western Union International Bank will join us to give a Foreign Exchange guide to Brexit. This presentation details market sentiment, provides some information on volatility and gives guidance on how your business can mitigate against this.

To book your FREE place go to www.devonchamber.co.uk/events

THOUGHT ABOUT CURRENCY VOLATILITY?

The Chamber can help



The Devon & Plymouth Chamber of Commerce, in partnership with Western Union International Bank, are proud to offer support and advice to companies that make and / or receive international payments.

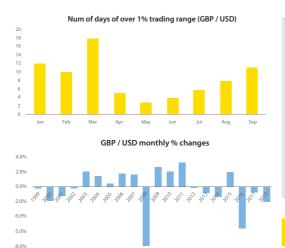
Brexit could make or break the pound, with 10% swings in either direction possible if a deal or a no-deal scenario unfolds. That uncertainty presents a significant challenge for businesses who are exposed to currency volatility.



The yellow chart below shows market moves of over 1% or more; September gave us 11 out of 21 of those in GBP/USD. Looking into October, we've seen GBP/USD depreciate in October 3 times over the past 3 years and 7 times over the past 11 years. The blue chart below illustrates this well and also shows huge declines in 2008 and 2016. Will a no-deal Brexit bring about another huge October decline for the pound?



Management of these fluctuations, via the use of currency hedging can mitigate against currency volatility, enable you to lock in today's rate of exchange and protect your profit margins. Western Union offer a wide range of hedging products to facilitate this, including the ability to participate, should the exchange rate move in your favour.



Western Union provides a **FREE** face to face currency consultation.

Conducted by a regulated and highly experienced Currency Consultant.

Please contact Cameron Hunter (CISI L3 Derivatives) on

0203 057 7303 or

cameron.hunter@westernunion.com for more information.

Business Solutions



INTERNATIONAL TRADE

Certified and Checked Certificates of Origin and HMRC Preferential Trade Certificates from only £23!

As the accredited Chamber of Commerce for Devon & Plymouth and due to our staff having passed the International Trade Certification & Procedures assessment, we are the 'Authorised Signatories' for both the UK Government and HMRC for the county. We are also able to offer to current and potential exporters a comprehensive range of international trade advice, guidance, training and services, including:

- · Certificates of Origin
- HMRC Preferential Trade Certificates
- Export Documentation certification and legalisation
- Consulate / Embassy and FCO services

The team can also provide guidance on the following areas:

- Methods of payment / Letters of Credit
- Export Market Research
- Appointing Agents & Distributors
- Translations
- Country information
- Incoterms
- Assistance with ATA Carnets
- International Trade Training



ESSENTIAL PLUS

£350 + VAT / year or **£29.17** + VAT / month

With yearly benefits worth £3,620

Our Essential Plus membership package costs just £350 (+VAT) per year and it doesn't matter how big or small your organisation is. You will still receive invitations to all of our key events and also get 50% off our standard fees on International Trade documents. Put more simply, if you want us to handle your trade documentation then just 15 discounted documents per year will cover your Essential Plus membership package to the Devon & Plymouth Chamber of Commerce.

For more information on how to access the support that's available, please contact Nick Byrne on **01752 220471** or nick.byrne@devonchamber.co.uk or visit:

www.devonchamber.co.uk/benefits-and-services

HAVE WE GIVEN YOU FOOD FOR THOUGHT?

USEFUL RESOURCES

www.gov.uk/brexit www.britishchambers.org.uk www.internationaltradematters.com **in** BEIS and Brexit

f Brexit

REMEMBER!

You do not have to be a member of Devon & Plymouth Chamber of Commerce to take advantage of any of our free workshops – they are readily available to all businesses across the county.

FIND OUT MORE

For more information on our services and membership, please visit our website www.devonchamber.co.uk or call us on 01752 220471 to find out more about how we can help you and your business connect, grow and succeed.

DEVON & PLYMOUTH CHAMBER OF COMMERCE

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