

THE \$CENE

#09



A platform for **GROWTH**



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Insurance – Risk – Wealth
Caerphilly – Haverfordwest – Hereford
London – Swansea – Newport

A platform for **GROWTH**



Rhys Thomas / Chief Executive Officer

Welcome to the latest issue of Thomas Carroll's business and lifestyle magazine, *The Scene*, themed around creating a platform for growth.

In this edition you will discover inspiring client stories of businesses demonstrating innovation against the odds, like eco-friendly Transcend Packaging who manufacture paper straws for all UK and Ireland McDonald's restaurants.

With a spotlight on pioneers in property, family-run property developers Reginald Moore discuss specialist projects and building on a reputation in South Wales, whilst MF Freeman and Taylor Lane Timber Frame partner up in Herefordshire and Gloucestershire to build hundreds of homes over the border. Plus, private clients, Patsy and Denis, offer an artistic insight into how to transform a house into a home.

Luxury leisure spots in West Wales designed by husband and wife team, Neil and Zoe, provide food for thought when it comes to putting quality and locality at the heart of any successful business start-up. Aberglasney Gardens, a hidden gem in the Carmarthenshire countryside, is a year-round visitor attraction with a difference.

Closer to home, at Thomas Carroll, we are building our own foundations for growth through recruitment with our 'movers and shakers'. Say hello to some new friendly faces next time you drop in to one of our offices or events.

We're also investing further in technology to grow our client offering, with the launch of online health, safety and employment law training courses and our new claims app, that keeps clients in the driving seat.

That's not all, Thomas Carroll was proudly named the Sunday Times 8th Best Company to Work for in Wales, a survey rated anonymously by employees from organisations across the country on topics including well-being, leadership and charitable activities. We believe striving for a positive working environment for employees results in additional value for our longstanding client base – and a solid platform for growth.

I hope you enjoy the read and thank you for your ongoing support.



Email thescene@thomas-carroll.co.uk to receive future issues of *The Scene*

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TC Swansea take on Welsh Three Peaks



Ain't no mountain high enough... for the Thomas Carroll team

PHOTOS: THOMAS CARROLL

From Wales, England and Scotland, all the way to Nepal, brave employees have conquered mountains throughout the year in support of local charitable causes.

CLOSE TO HOME CLIMBS

Kicking off the efforts and pulling on their walking boots, Thomas Carroll's Swansea office gathered to take on the Welsh Three Peaks – Snowdon, Cader Idris and Pen y Fan – in less than 24 hours. Wales' tallest mountains total a walking distance of 17 miles (27.4km) and an ascent of 2334 metres (7657ft).

With time to spare, Charlotte, Jeff, Jo, Phil, Patrick, Lee and Mark raised £1600 for Neath Port Talbot Cancer Challenge.

Meanwhile, Thomas Carroll volunteers Greg Edwards, Barrie McCarthy, Deborah Barber and Simon Bradwick braved the

National Three Peaks Challenge in aid of the British Heart Foundation and Mind mental health charity, along with fellow members of the UK UNA broker alliance. This challenge involves climbing the three highest peaks of Scotland, England and Wales within 24 hours. The peaks – Ben Nevis, Scafell Pike and Snowdon – total a walking distance of 23 miles (37km) and ascent of 3064 metres (10,052ft).

Even though it was the hottest day of the year in over 100 years in Scotland, the determined (and thirsty) climbers gave it their all, with Greg and Barrie's team crossing the finish line first!



Top: Nepal - Trekking team led by Rhod Gilbert.
Left: Nepal - Rhys & Michelle. Middle: Nepal - tent life for Rhys. Right: Cross-country climbers (L-R) - Simon, Deborah, Greg & Barrie.



FAR AWAY ADVENTURES

To top it off, Thomas Carroll CEO Rhys Thomas embarked on a challenging five-day trek of the Helambu region of Nepal in aid of Velindre Cancer Care.

Trekking on behalf of colleagues, family and friends affected by cancer, Rhys was joined by his wife Michelle, who recently received treatment. Their journey



involved spending eight hours a day on foot.

With a shared goal of raising over £250,000 for the charity and led by Velindre patron, Rhod Gilbert, the couple were amongst 50 volunteers who completed the emotionally and physically challenging trek through the idyllic Kingdom of Nepal.

Rhys and Michelle set themselves a goal to raise £10,000, which they more than doubled.



THE SKY'S THE LIMIT

Stay up to date with Thomas Carroll's live charitable and community initiatives by following @thomascarrollgp on Twitter or visiting the blog at www.thomascarroll.co.uk



Say hello!

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Senior appointments to boost local business expansion

Mark Sullivan named first Swansea MD

PHOTOS: MIKE HALL

Mark Sullivan has been appointed as Managing Director of Thomas Carroll Brokers Swansea Ltd with a plan to grow the business' presence in the city and surrounding areas over the next five years.

Born and bred in Swansea and living locally in Alltwen, Mark joined Thomas Carroll in 2010 as an Account Executive from Jelf Insurance Brokers and was later made a Director of Thomas Carroll Brokers Swansea, the Group's business insurance arm.

With more than 30 years of commercial insurance experience, Mark has a wealth of knowledge across a variety of business sizes and sectors, ranging from property and construction to life sciences and manufacturing risks.

"I am extremely proud to be the first Managing Director at Thomas Carroll Brokers Swansea Ltd," says Mark. "We enjoy strong working relationships with our loyal client base and the local

business community and are one of only a few Chartered Insurance Brokers in Swansea.

"Adapting our business and striving for continuously high standards has contributed to Thomas Carroll's success in recent years. We are always looking at ways in which we can further enhance our broking expertise for the benefit of our customers.

"We are lucky to have an experienced, knowledgeable team in Swansea with well over 100 years of combined experience."



Say hello!

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Dogie Spencer Heads Up Hereford

Based on Broad Street, Thomas Carroll recently celebrated five years in Hereford. Affirming Thomas Carroll's success to date in the region and the ambition to expand, Dougie Spencer has been appointed as Regional Director to head up the growing Hereford team.

From Llantilio Pertholey, on the outskirts of Abergavenny, Dougie joined Thomas Carroll in 2015 as an Account Executive from NFU Mutual.

Dogie advises business of all sizes and from a wide range of sectors, ranging from

property and construction to rural and leisure risks.

"It is exciting to be part of Thomas Carroll's future growth ambitions and I am thrilled to be given the opportunity to head up an already successful and qualified team," says Dougie.

"I'm looking forward to the opportunity of enhancing Thomas Carroll's offering to local clients and professionals in the area. Further developing specialist areas such as cyber risk and claims management will remain a priority and give us scope to grow."



Commenting on the appointments, Chief Executive Officer Rhys Thomas says:

"Having proactively contributed to the success of our Swansea and Hereford offices in recent years, Mark and Dougie have naturally evolved into the roles.

We invest in succession planning to actively develop future leaders. Mark and Dougie share our passion about putting clients first, what makes us unique and maintaining our independence."

Top 10 company to work for in Wales

In impressive company, amongst the likes of Admiral Group, Willmott Dixon Construction, Marriott Hotels International and other big brand names, Thomas Carroll was named the Sunday Times 8th Best Company to Work For in Wales in 2019.

Rated anonymously by employees on a range of topics, from leadership to well-being, the 30 Best Companies to Work For in Wales are the organisations with the highest Regional Best Companies Index (RBCI) scores.

What do employees say about Thomas Carroll?
Thomas Carroll employs 150 people across six regional offices including the head office in Caerphilly, overlooking the castle. In addition to helping the environment, offering a minimum of 26 days holiday and dishing out free fruit, the directors at Thomas Carroll recently gifted 24% of the company into an Employee Benefit Trust, with shares gifted to employees.



PHOTOS: THOMAS CARROLL

Celebrating success: TC employees (L-R) - Kirsty, Anthony & Sian

Survey highlights stated:

- **98% of employees agreed that Thomas Carroll encourages charitable activities**
- **97% of employees believe they can make a valuable contribution to the success of Thomas Carroll**
- **82% of employees were happy with salary and benefits**

Commenting on the listing, Thomas Carroll's CEO Rhys Thomas says: "As a proud Welsh business, being named the 8th Best Company to Work For in the

country is a tribute to our dedicated and hardworking employees. "Spanning five decades of continuous growth, it is wonderful to see that we have maintained a close-knit culture that engages our people. "We believe actions speak louder than words and are always looking at ways to improve our Group for the benefit of our clients. "With the aim of creating a stage to thrive and a platform for growth, we strongly believe that happy, healthy employees provide additional value for our longstanding client base."

Netport event launched for Newport businesses



Confirming our commitment to the local Newport business community, Thomas Carroll recently launched Netport, a new networking initiative for local businesses.

After opening an office in the city in 2018 and recognising that Newport is a rapidly developing business area, we wanted to create an event where like-minded businesses and professionals could get together, network and have a great time.

THE LAUNCH
On a sunny Thursday in May, Newport's movers and shakers gathered in a local hotspot and packed out the first Netport event. Hosted by The Pod, a New York-

Netport launch event at The Pod, Newport

PHOTOS: THOMAS CARROLL

inspired cocktail bar and restaurant located on the banks of the River Usk, guests enjoyed street-style food and gin tasting. Netport is not a stereotypical networking event, but a relaxed environment where new connections can be made and existing connections can be developed. Claire Humphries, Regional Director of our Newport office says: "Newport has so many positives to celebrate and through Netport, our aim is to maximise the impact that businesses in the area can have at this exciting time!"



Get on the guestlist

Want to get involved with **Netport**? To learn more about the event and register your interest, **please contact:**

Claire Humphries on **01633 287332** or at claire.humphries@thomas-carroll.co.uk

SIPPING SUCCESS

TRANSCEND PACKAGING

After a matter of months in business, Ystrad Mynach-based **Transcend Packaging** landed the dream-deal to manufacture paper straws for all UK and Ireland McDonald's restaurants.

📍 — *Ystrad Mynach*
▶ — **TRANSCEND PACKAGING**

LORENZO ANGELUCCI
Managing Director

Photos
MIKE HALL



👁 L-R: Tim Putin (Thomas Carroll) and Lorenzo Angelucci (Transcend Packaging)

Transcend Packaging is one of only two companies that secured the contract after the fast food giant, McDonald's, opted to replace plastic straws for paper ones in a step towards reducing its environmental impact.

For Transcend, this meant scaling production capacity to a target of manufacturing 3 billion straws a year – and that's just the beginning!

The Scene caught up with Managing Director Lorenzo Angelucci to find out more.

A true start-up success story

"Despite being a new company, we were founded by a leadership team with more than 150 years' of combined experience in the packaging industry. Our team's experience in supplying major high street clients helped Transcend secure the

McDonald's deal," says Lorenzo.

"Securing the finances and getting started was challenging but exciting," he adds. "Timing was on our side and we used our knowledge about corporate businesses to form relationships with the right people early on."

"Of course, it's about being relevant and giving the customer what they want. We set out to create a packaging company that was different in the marketplace through our commitment to sustainability."

Transcend received a Welsh Government grant and is expected to double in employee numbers by the end of the year.

"Since the McDonald's deal, other large high street franchises have made contact hoping to switch to paper straws. We plan to double the quantity of straws we can manufacture by next year and create over 150 jobs in the next three years," says Lorenzo.



SUSTAINABILITY & INNOVATION

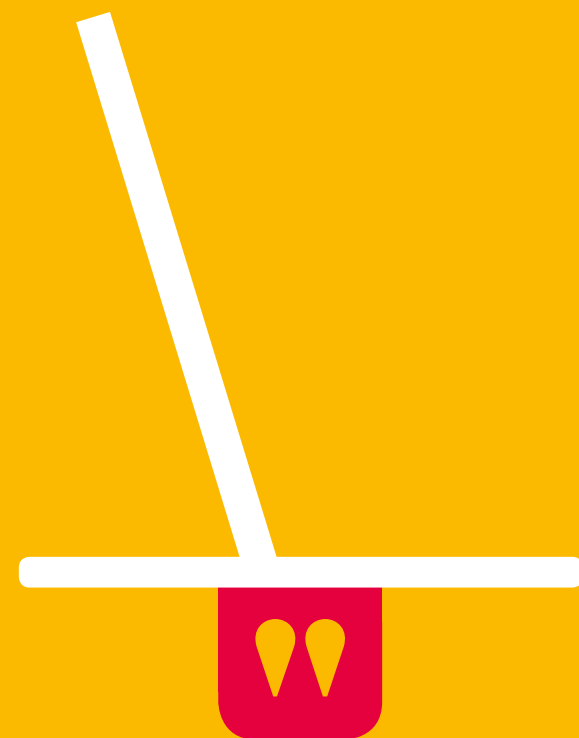
Single-use plastic is under public scrutiny more than ever with television programmes like David Attenborough's Blue Planet II highlighting the shocking reality of non-recycled waste.

According to the Department for Environment, Food & Rural Affairs, up to 8.5 billion plastic straws are thrown away each year in the UK. They are among the top 10 items found in beach clean-ups and many appear in landfills or oceans, harming marine wildlife in the process.

"Across the packaging spectrum, the message is clear, it's time to reduce the impact of packaging on the environment," says Lorenzo.

Both organisations and the purchasing public have been forced to think twice about using plastic that can take hundreds of years to decompose.

"It's great to see an increasing number of well-known businesses in the food and drink industry looking to reduce their environmental impact," says Lorenzo. "We work with companies to help design and implement sustainable packaging – it's the innovation combined with our commitment to environmentally-friendly products that makes us different."



AS OUR BUSINESS GROWS AND EVOLVES, IT IS VITAL THAT WE TAKE CARE OF IT. THOMAS CARROLL GIVE US PEACE OF MIND THAT OUR ASSETS AND REPUTATION ARE IN SAFE HANDS – THAT IS VERY IMPORTANT



L-R: Lorenzo Angelucci (Transcend Packaging) and Tim Putin (Thomas Carroll)

MORE THAN STRAWS


Transcend Packaging has developed a complete line of compostable paper straws to suit all requirements. But that's not all – the innovative team at Transcend create bespoke and high-quality folding cartons in all shapes and sizes too.

"We pride ourselves on delivering custom packaging solutions with no sacrifice when it comes to quality," says Lorenzo. "We have the first digital press of its kind in the UK, which provides innovative packaging options for our customers and uses the best bio-resin in the industry."

"With Brexit in mind, more companies are sourcing locally manufactured packaging. It's reassuring for business owners to know their suppliers are close by and can deliver the highest standards."

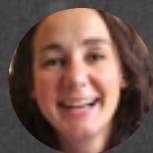
LOOKING TO THE FUTURE

It certainly looks like it's only the beginning for Transcend.

"We are already in discussion with businesses across Europe who are looking for environmentally-friendly packaging, which is very exciting," says Lorenzo. "We are considering expanding to France, Italy and North America in the near future." Born in Italy, Lorenzo was Managing Director for Seda UK and Seda North America before relocating back to South Wales, to form Transcend Packaging with an experienced management team from across the packaging industry. When we ask Lorenzo about the choice to move back and start a business, he says: "my family just loves Newport!" 



ABERGLASNEY GARDENS



CHRISTIAN SYME
Export Finance
Manager for Wales

Across Wales, companies are realising the benefits of selling internationally – but there are still hundreds of firms that could export more. Christian Syme, Export Finance Manager for Wales explains how UK Export Finance can help.

Companies that export are more profitable, create more jobs and are more productive. This is the power of exporting – it's the ultimate win-win-win. But there are hundreds of firms across Wales – perhaps including yours – that are not taking advantage of these opportunities. Why is that?

I talk to businesses every day, and what I hear a lot is that, even if they have a great idea or product, they can find getting the necessary finance or insurance from the private sector challenging. This means that they could find their cashflow restricted if they took on a big export contract, or that they worry about the risks of entering a new market.

Does this sound familiar to you? If so, there is an answer.

HOW CAN UK EXPORT FINANCE (UKEF) HELP?

UKEF is the UK's export credit agency, and our mission is to ensure that no viable UK export fails for lack of finance or insurance from their bank or insurer.

I am the Export Finance Manager for Wales, one of a network across the UK, and my job is to make sure that Welsh companies are getting the right export finance support and to help them bridge any gaps. This could mean anything from tailored loan guarantees to bonds and insurance.

UKEF CAN HELP BUSINESSES:

- Win export contracts by providing attractive financing terms for overseas buyers
- Fulfil orders by supporting working capital loans or contract bonds
- Get paid by insuring against buyer default

By getting your finances right and the appropriate insurance, you will not only put yourself in the best position to take on an export contract, but you will be more competitive and be able to win more business as a result.

As I said, it's a win-win-win.

OUR SUPPORT IN ACTION

Last year, UKEF support resulted in over £64 million worth of overseas sales for Welsh businesses. One of these was Carpenter and Paterson, a specialist manufacturer of pipe suspension equipment based in Welshpool.

By working with overseas buyer Reliance India, UKEF helped to ensure that more than 100 construction and supply contracts on Reliance's project in Jamnagar, India, went to UK companies, including Carpenter and Paterson, which secured US\$9 million worth of business.

This was a multi-million-pound deal, but UKEF can support even the smallest deals and can help businesses of all sizes and in all sectors. In fact, SMEs can benefit from our partnership with five major high street banks, which allows them to access up to £2 million of Government support in mere moments directly from their bank.

HOW CAN I ACCESS UKEF SUPPORT?

If I have inspired you to think about working with UKEF to help you export, then you can get in contact via our website and fill out a simple form, or you can contact me directly at christian.syme@ukexportfinance.gov.uk. I have over 20 years of experience in supporting international trade and promoting exports, and would love to help your company succeed internationally and share the benefits of exporting.



BUILDING ON A



FOR NEARLY 75 YEARS, FAMILY-RUN HOUSING DEVELOPER **REGINALD MOORE LTD** HAS USED ITS STRONG REPUTATION ALONE TO GROW ITS BUSINESS ACROSS SOUTH EAST WALES.

📍 *Cardiff*

ANDREW MOORE
Co-Director

PHILLIP MOORE
Co-Director

SIMON MOORE
Co-Director

Photos
MIKE HALL

To this day, the specialist housing developer from Cardiff relies on high quality workmanship, recommendations and word-of-mouth to bring in all of its new business.

“Reputation has always been the cornerstone of our business,” says Simon Moore, who is co-director of Reginald Moore Ltd, alongside brother Andrew Moore and father Phillip Moore.

“Our grandfather who ran the business before us always focussed on the quality of our builds and service, rather than sales, and we still follow that ethos today.”

Reginald Moore, a well-respected building contractor and President of the South Wales Federation of Building Employers, set up Reginald Moore Ltd in the 1940s.

He secured contracts for the business with local authorities, the Department of the Environment and the Ministry of Works. This was a government department, responsible for construction projects after World War II, building everything from chapels and community centres to clubs and pubs.

After 20 years at the helm, Reginald’s health began to decline and in 1964, his son Phillip moved from London and took over the business, then based in Caerphilly. Using his experience as a housing developer in London, Phillip expanded the business into property development.



“

WE HAVE A
FANTASTIC,
VERY TRUSTED
WORKFORCE,
SOME OF WHOM
HAVE BEEN WITH
US FOR OVER
30 YEARS

A NEW DIRECTION

“By the 1980s we had the confidence to start looking at large scale housing developments,” says Phillip. “My wife and I re-mortgaged our home to buy the first phase of a 40-acre plot in Quakers Yard near Merthyr Tydfil, where we eventually built 400 homes. It was a gamble.

“None of the big developers were interested in the site. They didn’t think anybody would want to live in the area. Luckily, we saw the potential and all but one house was sold prior to completion of the site. It was a huge turning point for us as a business.”

Phillip’s sons Andrew and Simon officially joined the family business as directors in the 1990s and Reginald Moore Ltd relocated to Cardiff in 2001.

QUALITY OF SERVICE

“By 2000, the trend had started towards big developers buying multiple plots and putting up large numbers of houses very, very quickly,” says Simon. “We didn’t want

to compromise our reputation for quality or service, which had been so carefully built up by our grandfather and father, by trying to compete in that market.”

With Simon and Andrew now running day-to-day operations, the business began to focus on bespoke housing: small sites of detached, high-end properties, as well as one-off homes, redevelopments and extensions.

“It was a natural progression for the business,” says Andrew. “We never want to compromise our reputation, because everything rides on it.”

Today, with new housing schemes across Caerphilly, Bridgend and Cardiff, including homes in Radyr and Lisvane, the business is now developing again in Nelson in Caerphilly, where it started out almost 75 years ago.

DOMINO EFFECT

“We have a fantastic, very trusted workforce, some of whom have been with us for over 30 years,” adds Andrew. “Every project we take on is the result

👁 L-R: Phillip Moore (Reginald Moore) and Mark Eedy (Thomas Carroll)

“

MY WIFE AND I
RE-MORTGAGED
OUR HOME TO BUY
THE FIRST PHASE
OF A 40-ACRE PLOT
IN QUAKERS YARD
NEAR MERTHYR
TYDFIL, WHERE WE
EVENTUALLY BUILT
400 HOMES. IT
WAS A GAMBLE

PHILLIP MOORE

of a recommendation by another client. It has a domino effect. That’s why we put everything we have into every single project to ensure the best quality work is carried out to the highest standards. We rely on our clients’ total satisfaction – that relationship is key.”

“Andrew and I are extremely proud, grateful and inspired by all the hard work, risks and sacrifices that our grandad and even more so our dad made throughout their lives,” adds Simon. “Their dedication to people and projects is how we got where we are today.”

Another relationship that has stood the

test of time is with Thomas Carroll, which has been providing insurance services to the business and the Moore family for over 20 years. Services provided cover all of their needs, from pensions, savings and investments to life, home and car insurance, as well as business insurance.

“Throughout that time, we always had one point of contact at Thomas Carroll – Mark Eedy – and nothing but an exceptional service,” adds Phillip. “We have no need to consider looking elsewhere because Thomas Carroll always offer the best service, and we value the excellent advice they offer us.”

👁 L-R: Andrew Moore, Phillip Moore, Mark Eedy (Thomas Carroll) and Simon Moore

HOW LONG DOES YOUR MONEY NEED TO LAST?

Managing money in retirement would be a lot easier if we all knew how long we were likely to live.

In a world where buying a secure income has become less common, having a realistic picture of life expectancy is a necessity. Whilst this can be a challenge, there are some important pointers that could help you avoid the pitfalls when thinking about life expectancy for financial purposes.



CRAIG BUTLER
Chartered Financial Planner

What are the misconceptions?

The first big misconception comes from the figures we read in the newspapers. According to the Office for National Statistics (ONS)*, life expectancy at birth in England and Wales is just over 79 years for a man and just under 83 years for a woman. As a result, anyone turning 65 and hearing these figures might assume that their money only needs to last them 14 years if they're a man and 18 years if they're a woman. But, of course, they'd be wrong. A lot of people don't make it from birth to pension age which decreases the average figure for life expectancy at birth.

Amongst those who do make it to age 65, the ONS says that on average, men can expect to live for over 18 years more and women can expect to live around 21 years more. This is already 3-4 years more than the life expectancy at birth figures. There are two reasons why even these numbers could still be misleading

1. The first is that there's a link between wealth and life expectancy. As the Cridland Review* of state pension ages highlighted, even within a single city, there can be a difference of several years in life expectancy between the least and most deprived areas.

2. There are two ways of measuring life expectancy: 'period' life expectancy, which takes account only of past changes in longevity and 'cohort' life expectancy which also includes projections of future changes. Many published figures are for 'period' life expectancy, so they don't take account of the long-term improvements in life expectancy that we've seen in recent decades.

What are your chances of living to 100?

For a more realistic set of expectations, a good place to start is the ONS 'What are your chances of living to 100?' calculator (www.ons.gov.uk). The calculator uses cohort data and considers both the average figures and the likelihood of more extreme outcomes.

Cashflow forecasting

Once you have an idea of how long you're likely to live, you'll want to understand whether your money will last as long as you need it to.

Cashflow forecasting, or modelling, can be a key tool in the financial planning process to help you understand and visualise your future financial needs and requirements. Complementing the knowledge you receive from your adviser, cashflow forecasting enables you to forecast your financial position year by year, combining a number of factors such as expenditure, inflation, investment returns and tax rates.

Most importantly, it visually helps to bring your money to life, helping you to manage your assets, future goals and attitude to investment risk.

Craig Butler

Chartered Financial Planner and member of the Society of Later Life Advisers (SOLLA)
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*Sources: Royal London (2019), Office for National Statistics (2018) and Cridland Review 2017

Putting locality at the heart of business

📍 *Pembrokeshire*

NEIL KEDWARD
Owner

Photos
MARTIN ELLARD

“Quality is built on reputation. Reputation is built on consistency and you must have consistency to keep people coming back.”



When Neil Kedward and his partner Zoe bought luxury hotel the Grove of Narberth over 10 years ago, they knew it would take more than the fantastic location and stunning interiors to secure its long-term success. “It’s down to having the right people in the business,” says Neil.

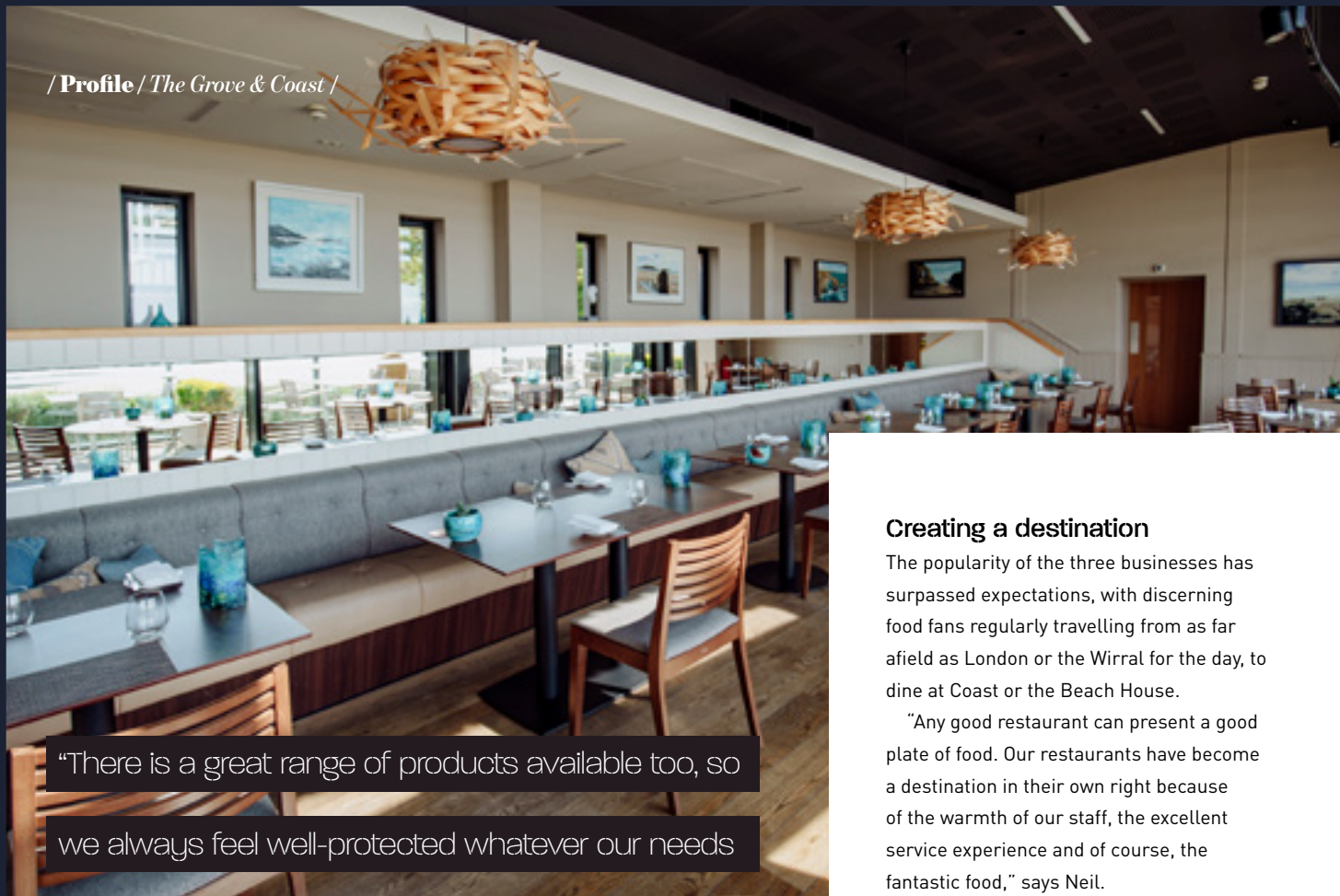
“We only want people who really care – people who are genuinely concerned about whether guests are having a good time and go the extra mile to make sure they are 100% happy.

“I think the Welsh are a naturally nurturing nation and hospitable. We love taking care of others, to pamper them and provide comfort so that’s why 80% of our staff are local. It’s what the foundations of

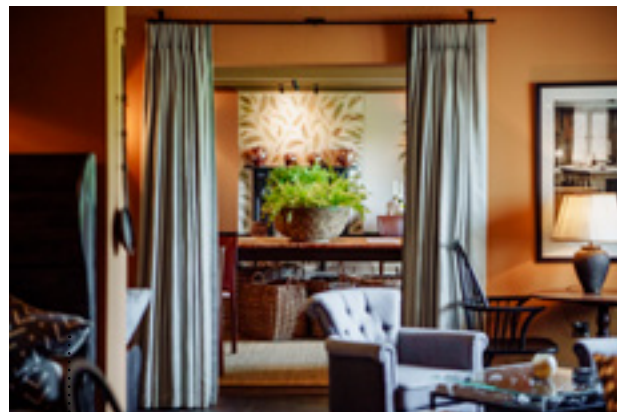
our businesses are built on.”

Following the success of the Grove of Narberth, which quickly gained a reputation for its excellent food, Neil and Zoe opened the much-acclaimed seafront restaurant Coast in Saundersfoot in 2014. The Beach House restaurant on Oxwich Beach followed two years later. Both restaurants have been named AA Restaurant of the Year for Wales.

“Our incredible chefs and dedicated managers are our business leaders,” says Neil. “We give them the freedom to use their unique experiences, expertise and aspirations to shape the businesses. We put our trust in them to deliver something special and they do.”



"There is a great range of products available too, so we always feel well-protected whatever our needs and however our business develops."



Top: Inside Coast Restaurant, Saundersfoot
Bottom: Lounge area, The Grove Hotel Narberth

Creating a destination

The popularity of the three businesses has surpassed expectations, with discerning food fans regularly travelling from as far afield as London or the Wirral for the day, to dine at Coast or the Beach House.

"Any good restaurant can present a good plate of food. Our restaurants have become a destination in their own right because of the warmth of our staff, the excellent service experience and of course, the fantastic food," says Neil.

"Quality is built on reputation. Reputation is built on consistency and you must have consistency to keep people coming back. Delivering consistency is one of the most difficult things to do. We aren't always perfect, but we work hard to get it right."

Sustainability and a commitment to locality and heritage is also a strong and sincere component of all the businesses.

The Grove grows much of its own fruit, vegetables and herbs in the extensive kitchen gardens, while the restaurants use locally-sourced ingredients wherever possible. The hotel oozes unbuttoned luxury, with Welsh antiques, traditional fabrics and heritage furniture featuring heavily throughout. In another nod to locality, the fine dining Fernery Restaurant at the Grove even features fern leaves on its walls collected from the hotel grounds and pressed by Neil and Zoe themselves.

Unique opportunity for Wales

Neil believes that sustainability should be part of Wales' tourism strategy. "Wales has the unique opportunity to develop sustainable tourism and we should grab that with both hands," he says. "Our country is quieter, less commercialised and less 'trodden' than other destinations. We need to retain that charm and character, always remaining sensitive and planning properly for the local constraints."

"Unfortunately, it is difficult for the hospitality sector in Wales to raise affordable finance right now, which makes it hard for anyone new to enter the market and for even the most established businesses to grow.

"Despite these challenges we have managed to grow steadily and organically whilst ensuring that we retain our ownership and vision. Every development has been a natural progression and all of our profits go back into the businesses to develop them even further. It's hard work but great fun. That's the hospitality sector for you!"



"The hotel oozes unbuttoned luxury, with Welsh antiques, traditional fabrics and heritage furniture featuring heavily throughout."


Top: Bar area, The Grove Hotel, Narberth
Bottom left: L-R: Simon Lawrence (Thomas Carroll) and Neil Kedward (Owner)



Insurance services

Talking about the service he receives from Thomas Carroll's local Haverfordwest office, Neil says:

"What has impressed us the most is the attention to detail. We are a business that's all about the little details too, because we know what a difference they can make.

"Thomas Carroll unpicked the details of our policies, identifying areas where extra cover may be needed. There is a great range of products available too, so we always feel well-protected whatever our needs and however our business develops." 

Cyber insurance: *it's not just about data*



TOM JAMES
New Business Account Broker

As cybercrime rises and everyday services increasingly rely on technology, public opinions toward cyber security are changing. We are becoming more careful about who we share our information with and expect them to keep it secure. A recent survey by Atos showed that only 25% of people would still trust an organisation after an attack. The same survey found that 58% of people say cyber security is a deciding factor when choosing an organisation to interact with.

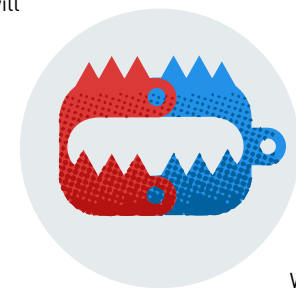
Reputation

Systems outages and data breaches can have an adverse effect on the reputation of a business. For example, retail giant Target was the casualty of a data breach in 2013 that resulted in customer card details being stolen. After news of this spread, Target saw its sales fall by some 46% year-on-year.

It's not always the 'headline' companies that have their reputation affected by a breach. Studies* have shown that in the finance, retail and healthcare industries, up to a third of consumers will stop doing business with organisations that are breached. Cyber streetwise and KPMG surveyed 1,000 small businesses and 1,000 consumers across the UK and the results were staggering.

If you consider your business, do you rely on one large customer, a database of repeat customers or do you get funding and rely on donations? If so, a cyber-attack could lose

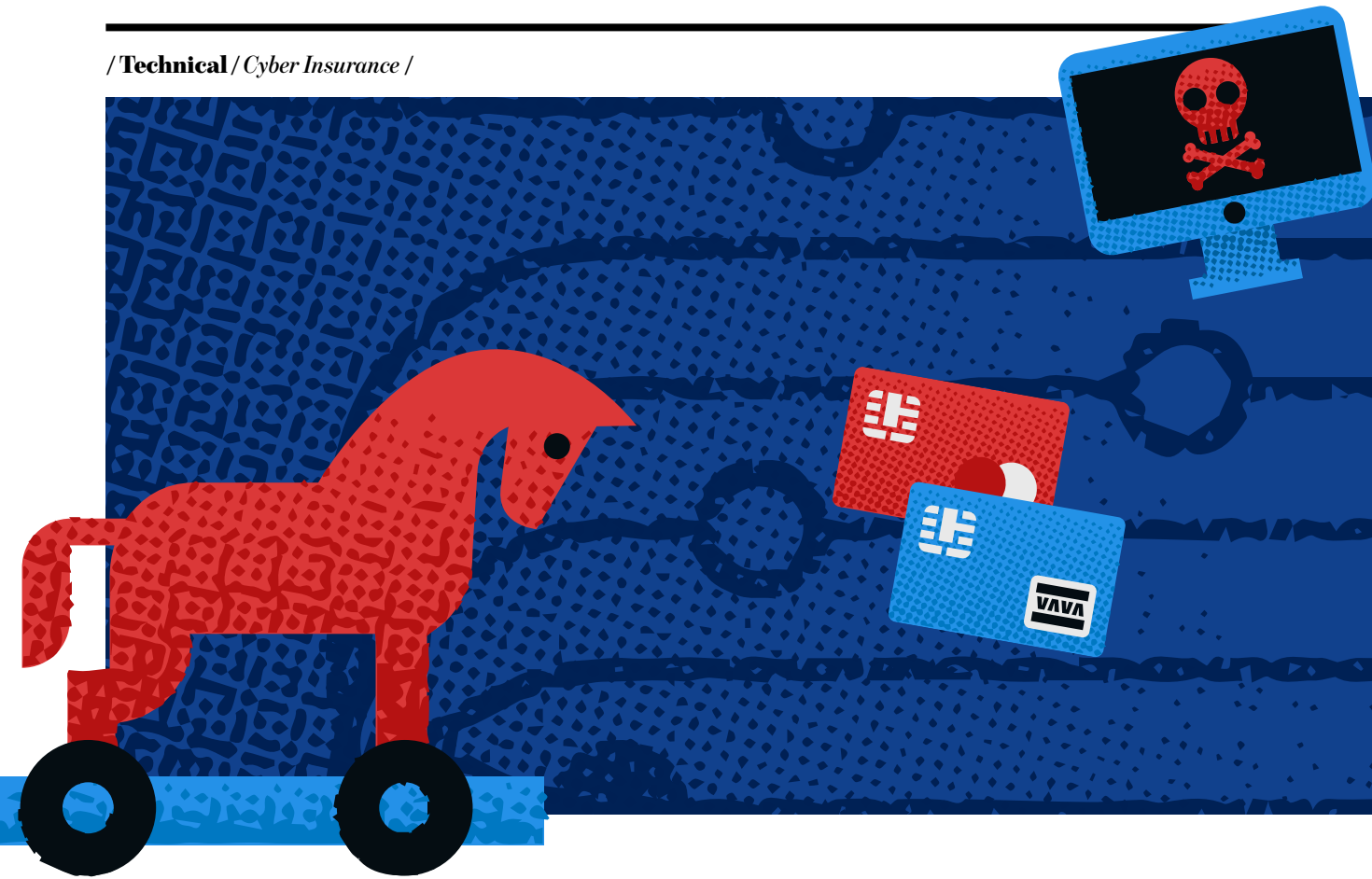
you this large customer, deplete this database or put a stop to donations and funding. How the breach is communicated and managed could save your company's reputation. Cyber insurance covers the cost of instructing expert crisis communication companies to mitigate the impact of a breach. Not only will the insurance company instruct expert communication specialists, it will also provide cover for credit and ID monitoring for those clients whose information has been breached.



Business interruption

According to the Allianz 2018 Risk Barometer, cyber incidents were one of the leading areas of concern for business interruption.

Well publicised attacks such as WannaCry and NotPetya have highlighted this risk to businesses. The WannaCry attack shut down hundreds of thousands of computers around the world with hackers demanding a ransom.



It caused the NHS to cancel 19,000 appointments and cost them £20m initially, but the subsequent clean-up of systems and upgrades brought the total cost to £72m.

In 2017, the NotPetya attack resulted in shipping giant Maersk having to reinstall and overhaul nearly their complete infrastructure of 4,000 servers and 45,000 PCs. They suffered significant business interruption and they were still feeling the effects a month later. They were crippled for one week, which is estimated to have cost them between \$250 and \$300m. TNT was another company that suffered due to NotPetya.

Good IT security and being able to trade again quickly is a competitive advantage. Speaking to an insurance broker will help you find the business interruption cover appropriate for your business.

Data breaches

Data breaches are commonplace. Although they can happen as a result of a hack, the most common cause is human error. It's easy for an employee to accidentally click on a link or open an attachment on a phishing email. This would allow malware or 'key logging' software into your system, leading to business interruption and allowing hackers to gather crucial information, such as passwords. Employees could also lose a laptop or mobile phone that holds data.

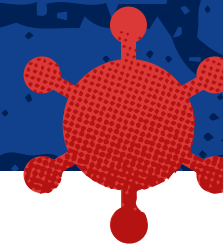
A cyber insurance policy can help in the following ways:

Incident response

This includes a 24-hour helpline that you can call in the event of a data breach or hack for forensic advice and legal advice. It will also include:

- **Notification costs (notifying individuals affected and taking the incoming calls)**
- **Notifying regulators**
- **Credit and ID monitoring costs for affected customers**
- **IT forensic costs**
- **Legal advice and defence costs**

"Cybercrime is not covered on a cyber policy as standard, but some insurers will allow you to extend the cover"



Cybercrime

Social engineering, which involves manipulating people in order to gain access to systems, networks or for financial gain, is how criminals take advantage of human error. You can have excellent IT security, but that firewall won't mean much if your employees are tricked into clicking on a malicious link or disclosing banking information.

Social engineering scams, such as email attacks and phishing scams, accounted for over 25% of cyber incidents earlier this year, affecting organisations across various industry sectors. These incidents can cause serious damage, compromising sensitive data at the click of a button. Although social engineering schemes can cost organisations over £1m, they are preventable. You can help your business avoid social

engineering scams by communicating with your staff about phishing attacks and providing them with proper training to identify fraudulent or suspicious emails.

Emphasise the importance of checking that the sender's email address seems valid (this includes reaching out to the user to confirm their identity), that the message doesn't contain any typos or grammatical errors and that the links don't have lengthy, suspicious URLs when your mouse hovers over them.

Cybercrime is not covered on a cyber policy as standard, but some insurers will allow you to extend the cover. Find the appropriate cover for your business, to make sure you are protected in the event of a cyber security breach.

What should you do next?

The rise in cybercrime has meant that it is necessary for firms to update their insurance policies to protect them against this new threat, as some businesses rely on their digital assets more than their physical assets.

Contact our Cyber expert, **Tom James**, on **02920 853774** or at **tom.james@thomas-carroll.co.uk** to discuss your concerns and the insurance available.

We can help you

/ **Private Clients** / *Patsy & Denis* /

Making a great impression

Patsy and Denis create an artistic haven away from a busy business life

📍 *Wales*

PATSY & DENIS
Private Clients



usband and wife team, Patsy and Denis, have been private clients of Thomas Carroll for 25 years. They began as commercial clients through their business interests, but as often happens with the Thomas Carroll Group Approach, they transitioned to become personal insurance clients.

Their impressive Victorian manor house home, nestling deep in rural Wales, is a 17-acre oasis of calm away from the hustle and bustle of business life.

Widely travelled, Patsy and Denis use their love of art, design and nature as their inspiration, not least the work of artist Claude Monet, whose impressionist influence can be seen in their house and gardens.

Verdant valley views

Starting with a largely featureless landscape just over 20 years ago, together they have created a myriad of themed gardens, lakes, idyllic retreats, woodland escapes, as well as spectacular viewing areas taking in dramatic vistas of the verdant valley below.

My garden is my most beautiful masterpiece

Claude Monet

“When we bought the house in 1997 there were no gardens here as such,” says Patsy.

“Rough fields lined either side of the drive and a large lawn lay in front of the house. The garden that you see here has been created with a passion for gardening, a keen interest in design and a whole lot of whimsy. To misquote, we came, we saw, we planted!”

A chartered surveyor by profession, Denis started his business life in the 1970s, but a clear head for entrepreneurship soon took over.

“It came to the point where I wanted to move away from client work and undertake my own development projects,” says Denis.

He began in the residential property sector, building private housing developments in South Wales, before moving into the commercial world.

“When the big housebuilders started moving in, I knew it was time to change direction and the commercial property world was a

logical move for me,” he says.

This side-step into the commercial world has since led to a stellar career, developing both office building projects and business parks across South Wales, the South West and the North of England.

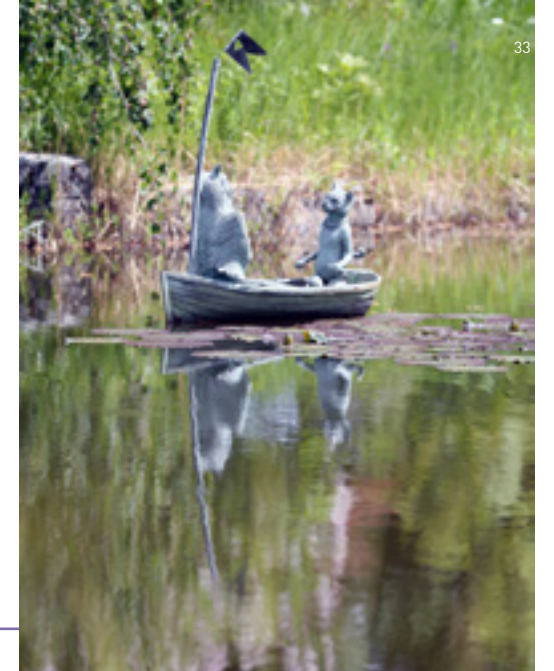
Vision

When it comes to developments closer to home, the vision imbued in Denis’s business life is perfectly complemented by Patsy’s design flair.

Their home, originally built in 1840, stands sentinel at the end of a long and winding drive. It is teeming with character, both in the interior design and the artefacts the couple have collected over the years.

Two key areas of their estate took their inspiration from artist Claude Monet’s house in Giverny, Normandy, where he lived from 1883 until his death in 1926, and which is preserved to this day.

Like the pioneering master of impressionism, Patsy and Denis gain inspiration from the colours



Top: The Owl & the Pussycat
Bottom: Monet-inspired lakes and gardens

/ **Private Clients** / *Patsy & Denis* /

and emotional connection with their garden and the features they too have masterminded.

“After visiting Monet’s home in Giverny, we purchased a children’s pop-up book of his gardens,” says Patsy. “That was the inspiration for the lakes. It was enormous fun digging the huge holes, lining them and sinking a borehole to fill them.

“Denis directed his band of men on diggers as to where to place each stone. All very satisfying. My job was to plan and direct the planting, which was also a huge task but very fulfilling. We work well together.”

Moving into the house, we enter a bright yellow, almost rustic room, located behind the homely handcrafted main kitchen. This ante room is so dazzling that it feels as if you are looking at it through yellow tinted glasses.

“This is Monet’s breakfast room, we modelled it on the room at Giverny,” Patsy tells us, as the couple pose patiently for our pictures.

As advocated by Monet himself, the room combines the vibrant colours taken directly from the artist’s palate, with rich blue porcelain in the display cabinets. At Giverny this is the most dramatic room of the house, and it translates well to its rural Wales setting.

Like Monet, Patsy and Denis have a love of Japanese art and design, and it was a trip to that country which inspired them to create another remarkable feature of their estate, a Japanese tea garden overlooking its own serene landscaped lake.

“From inside, looking out through the large picture window, it’s like looking at a painting that changes with the seasons,” says Patsy.

“I love it in the rain best of all. The beach came from an idea in the Empress Dowager’s garden. She had a pebble beach with cherry trees planted in it, quite spectacular when the trees were in bloom.”

The waterfall behind the teahouse was orchestrated more recently by Denis and his digger

men. The water cascades down, then flows along the serpent channel before entering the lake.

“The cranes are antique, and we had them shipped from Japan,” says Patsy. “Behind the fence you can see a mini-replica of Mount Fuji taking shape.”

We ask Patsy, whose design flair also extends to the business premises developed by the family company, what she is most proud of.

Patsy says: “I suppose the harmony in which we have worked. We complement each other. He has a great vision with the hard landscape and I soften it all with planting.

“The thing I am most proud of is the happy life we have had together. It may sound trite, but we do, we enjoy every moment. The family, our children and grandchildren have all played a part in its inspiration; it is definitely not a show house.”



Left: the main kitchen, modelled on Monet’s Breakfast Room - Giverny, France [above]



L-R: Alison Davies (Thomas Carroll), Patsy, Denis and Annette Clifford (Thomas Carroll)

Private client insurance services

As highly valued, long-term clients of Thomas Carroll, Patsy and Denis enjoy a very special relationship with us which goes far beyond professional insurance broking.

It is a relationship that sees all their insurances looked after personally by Alison Davies, Managing Director of Thomas Carroll Private Clients, and her colleague Annette Clifford.

As with all private clients, this service is as far removed from a call centre or internet chat as can be imagined. It provides clients with an insurance concierge service, which includes personal

As in business, so with our garden, Denis has always had great vision.

visits to discuss changing insurance requirements.

“We love our work,” says Alison Davies. “There really is nothing better than experiencing the beautiful properties and lifestyles which clients like Patsy and Denis have worked so hard to build, and to play our part in protecting their assets at all times. Forming a trusting and discreet relationship is at the heart of what we do.”

Appropriately for a service that’s as individual as your own signature, Thomas Carroll’s private clients are automatically invited to take advantage of our exclusive lifestyle benefits package, Club Signature.

CLUB SIGNATURE
Insurance Service
www.thomascarroll.co.uk

TIPS BEFORE YOU TRAVEL

Your guide to a stress-free holiday

In the excitement leading up to a trip, it's important to plan for any eventuality, because the last thing you want is to be unprepared in the event of any setbacks, such as travel delays, illness or lost luggage. We share our tips to help your travel plans run as smoothly as possible.



RACHEL THOMAS
New Business Broker



thomascarroll.co.uk

WHAT SHOULD YOUR TRAVEL INSURANCE POLICY INCLUDE?

1 | PROTECT YOURSELF IN THE EVENT OF A CRISIS

What are the chances of something going wrong on your holiday? The problem is, you just don't know. Travel insurance can protect you against losses such as non-refundable airfare, hotel and tour expenses, medical emergencies or damage to personal property. Make sure that your travel insurance covers your current circumstances, including any medical conditions you have and activities that you plan to do, such as winter sports, scuba diving, bungee jumping, trekking and so on. Don't assume all activities are covered, always check your planned activities with your travel provider.

2 | DON'T TAKE RISKS WITH YOUR HEALTH

The European Health Insurance Card (EHIC) allows any EU citizen to access state medical care when travelling in another EU country. However, the card is limited and doesn't cover repatriation so it's best to be on the safe side and not rely on it. Instead, ensure you have adequate cover under your travel insurance. (Please check for changes to the EHIC card following the impact of Brexit).

3 | CHECK YOUR PASSPORT EXPIRY DATE

If you're planning on travelling to a European country, it's definitely worth checking your passport expiry date before you book your holiday. The UK Government currently recommends that you have six months left on your passport on the date of your arrival in an EU country.

If you are travelling long haul, it is worth checking the required passport duration because the length of time required can vary for different countries.

Make sure you allow at least six weeks for passport renewals, so your replacement arrives in time for your holiday. If you're travelling with family, don't forget to check everyone else's passports too!



4 | MAKE THE BEST OF A BAD SITUATION

Travel disruption, including unexpected strikes, accidents and adverse weather conditions are out of your control. If you have booked your own holiday rather than using a travel agent, you should consider adding travel disruption cover to your insurance policy. This will help you claim for unexpected setbacks like delays, missed departures, enforced stay, unused travel and additional accommodation.

5 | KEEP THINGS SAFE AT HOME

While you're enjoying your holiday, knowing that everything is fine back home will help you to switch off. It's worth asking friends, family or a neighbour to keep an eye on your house whilst you're away to keep burglars at bay.

Perhaps they could leave a car on your drive, open and close curtains at appropriate times and pick up your post so that your house looks occupied. You could also consider installing interior light timers to turn on at night-time. If your house is unoccupied for more than 30 days you must notify your home insurer as cover restriction may apply.

MEDICAL/HEALTH

Reimburses you for medical and emergency dental expenses as a result of illness or injury while travelling so you can focus on what's important, your family's health and safety.

TRAVEL DELAY

If you are unable to go on holiday because of a travel delay, such as a flight delay or cancellation, this reimburses you for pre-paid travel expenses.

HOLIDAY CANCELLATION

If you or a family member becomes ill and you are unable to go on your holiday, this reimburses you for pre-paid travel expenses. Always check that cancellation cover limit reflects the cost of the holiday.

LOSS OF BAGGAGE

Reimburses you for lost, damaged or stolen personal items. Single article limits are generally applied. Any expensive items should be covered under your home insurance policy. Check with your home insurance provider.

Contact our travel expert,
Rachel Thomas on **02920 853759**
or at
rachel.thomas@thomas-carroll.co.uk
to discuss your travel insurance needs.

Orbis



Managing meteoric business growth in a caring world

📍 Cardiff

Having growth figures that would make a Fortune 500 company envious, while successfully caring for some of the most vulnerable members of society, is worthy of admiration on many levels.

MIKE CURRIER
Chief Executive

ANDY BROWN
Financial Director

Photos
MIKE HALL

Cardiff-based group, Orbis Education and Care has increased its turnover from £6 million in 2014 to more than £30 million five years later.

Just 15 years young and employing more than 700 staff, Orbis is the largest independent schools group in Wales for children with special educational needs.

Orbis operates 17 facilities, providing placements for children, young people and adults with complex needs associated with autism and learning disabilities, aged eight upwards.

These include specialist day schools and residential services for children and young adults, homes for small groups of adults, as well as innovative work skills day centres offering real-life working environments, called Orbs.

It is now exporting its service model to England, opening its first school in

Tewkesbury. In 2017 alone, the group opened three schools and acquired Bangeston Autism Care Services in Pembrokeshire.

It's clear from talking with Orbis Chief Executive Mike Currier and Financial Director Andy Brown that financial performance is not at the top of their priorities.

Orbis achieves business success as a by-product of meeting a vital societal need.

"We are first and foremost an education and care provider," says Mike, who joined Orbis in 2009, before becoming Chief Executive in 2014.

The company was founded in 2005 by Andrew McCarthy, who built it into a 370-strong team operating seven facilities. Andrew eventually sold Orbis to August Equity in 2016, leaving firm foundations and its existing management team in place.

Business model

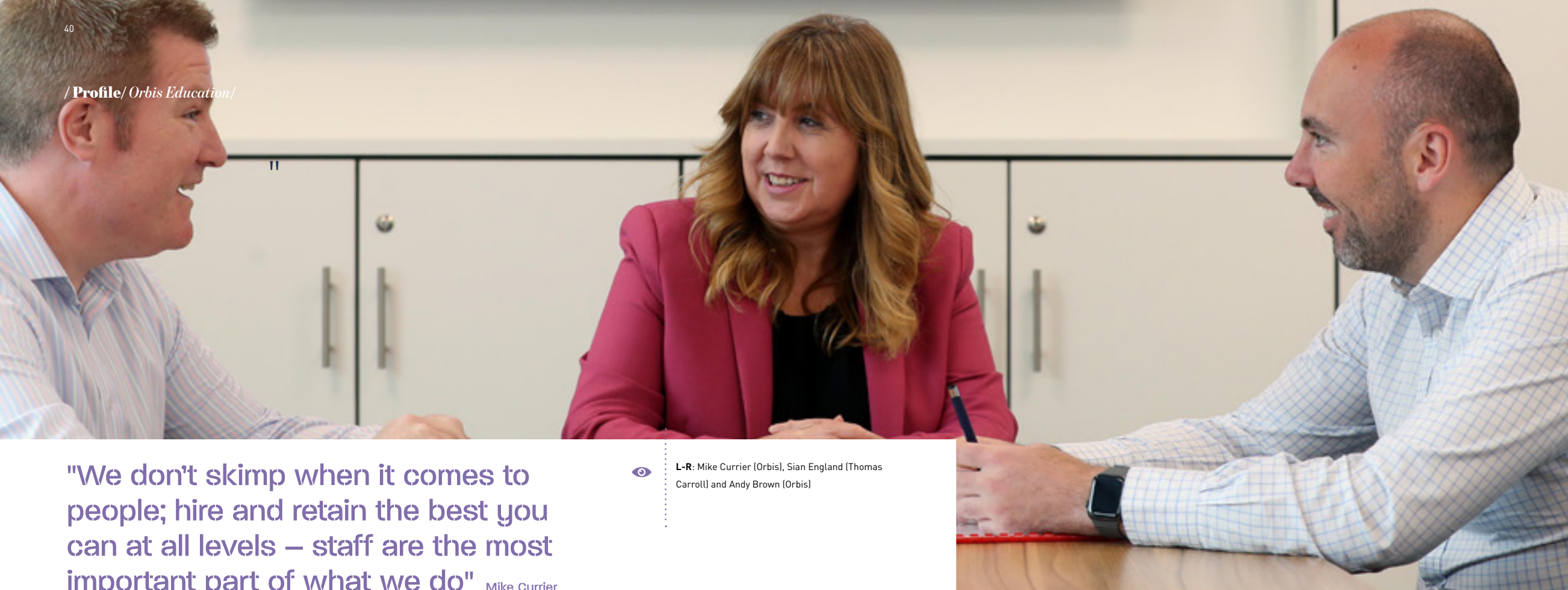
When asked about the modus operandi for the business, Andy says:

"Our business model is, like any good business, in meeting demand that isn't being met anywhere else."

"It's a happy consequence of providing very good education and care that the business is thriving behind it," adds Mike.

The world of Orbis is more about achieving good outcomes for children and young adults under their care. The group's stated aim is 'to provide a safe and secure environment that encourages individuality, confidence, self-esteem and lifelong learning'.

For a placement with Orbis, a referral can be made by social workers, carers and health professionals, local authority family services and commissioners.



"We don't skimp when it comes to people; hire and retain the best you can at all levels – staff are the most important part of what we do"

Mike Currier



L-R: Mike Currier (Orbis), Sian England (Thomas Carroll) and Andy Brown (Orbis)

"We have proved through the outcomes that we deliver a good value placement, helping the children and adults we look after to thrive and take part in education and have as normal a life as possible," says Mike.

"Most of the people that we look after are either coming from home where it is not working, or from other placements which are just not specialist enough for what they need."

Caring pragmatism

The company's style of organic growth can be seen in its recent expansion into residential services for adults.

Residents will now be able to stay within the Orbis family throughout their lives, as opposed to exiting the system when they leave school.

"It's a testament to the outcomes that we are achieving with the children as they grow up, that local authority commissioners and parents are pushing for children to stay with us through adulthood," says Mike.

Management style

"We don't skimp when it comes to people; hire and retain the best you can at all levels – staff are the most important part of what we do," Mike adds.

"We are unusual in that we are a relatively small head office. There are only 25 of us who work here. With most companies who employ 700 people there would be quite a few tiers of management, whereas most of our people are out there working in the homes and schools.

"We have grown quickly so we still have an

informal style. I still know those who reside with us and come to school with us and like to think we are approachable as a team.

"We are trying to retain as much of that culture as possible as we grow."

Speaking of the group's move into England with the purchase of the Abbey Rose School in Gloucestershire, Andy says: "In terms of growth, we've realised the one thing that can't be controlled is timing."

"Three months before that, if you'd have said 'are you looking to buy a school in England?' we would have said yes, at some point in the future, but it became available and we had to move quickly," he adds.

"For our strategy, it was absolutely the right thing to do. Was the timing perfect for us? Were we thinking about it? No, but would we have regretted not doing it? Yes!

"We currently have 140 residents in our

care, with staff levels of 700. This gives you a feel for the complexity of the cases and the level of the staffing need.

"For every one-to-one basic placement, we need four staff. With some placements we might need 10 staff members to support one individual as a lot of the care is around the clock.

"In setting up a new facility, you have to adapt and react really quickly if that placement comes up; suddenly you are looking to recruitment/HR saying we are going to need an extra 10 people."

Ultimate vision

Asked about the group's long-term vision, Mike says: "It will be to keep growing the model where demand takes us in terms of the children's services and

the adult move-on homes around it. Where there is a demand we will grow."

"It makes sense to keep growing the English side of the business. We know that plenty of commissioners would love to have placements in-county to keep people as close to their local community as possible."

And what about their hunger for future acquisitions? "We are always open. If there are good quality businesses out there, we are always interested," says Mike. "The sector is fragmented with small operators whereas we have quickly achieved a significant scale." 

Visit:
www.orbis-group.co.uk



The Thomas Carroll connection

Speaking about their relationship as a client of Thomas Carroll, Andy Brown says:

"Mike came into contact with Thomas Carroll initially as a private wealth management client and since then we have enjoyed the full suite of business services, including commercial insurance and employee benefits. We are a pragmatic and fast-paced business. Whenever there is a development, I can pick up the phone to Thomas Carroll for advice."

"The acquisition of our school in Gloucestershire was a case in point. The project moved very quickly and when there are banks and investors involved, everything needs to be lined up – insurance was a key element. "It's reassuring to know our benefits and risk management are taken care of on a day-to-day basis."

Digital training for modern business life

In a fast-paced world, businesses must be able to adapt quickly in order to meet ever-changing customer expectations. As we strive to be agile, boost operational efficiency and become digital-friendly businesses, new and quicker ways of doing things continue to inspire the workplace.



RICHARD PASK
Director



Facts & Stats

94% of learners prefer **micro-learning**, mainly because they can **juggle the demands of their job better**
(Learning & Development Professionals Survey)

50% Micro-learning creates **50% more engagement**
(Software Advice Report)

17% Micro-learning makes the transfer of learning **17% more efficient**
(Journal of Applied Psychology)

218% In a survey of **2,500** companies, it was found that eLearning training programmes result in **218% higher revenue** per employee and **24% higher profit margins**
(American Society for Training & Development)

51% When 100 HR decision makers were surveyed, **51%** said that ongoing eLearning and training had a **direct impact on improvements in employee morale**
(ILX Group)

A few years back, online health and safety training was a niche market, yet to be adopted by most businesses. A recent report by Darlo Digital stated that today, **94% of learners prefer micro-learning because they can juggle the demands of their jobs better. Subsequently, the rise of online learning has been rapid, with more and more organisations looking to implement digital training methods.**

Three reasons to take your training online?

1. Flexibility

With the ability to start, pause and resume activities as you please, online training promotes learning at your preferred pace. Courses can be accessed anytime and anywhere, giving you the flexibility to fit in your training when it's convenient for you.

Unlike training in a traditional classroom setting, there are no geographical limitations with online learning, which makes it easy to train remote workers or employees in different locations.

2. Resource

Learning online can save businesses a considerable amount of time and money. Costs such as travel expenses, venue hire, catering and training materials can make offline training a pricey package. Online learning reduces training facilitation costs and the time taken to deliver courses.

3. Learning outcome

The quality of learning is high. Away from the restrictions of offline training session times and environments, delegates can learn at a comfortable pace.

Material is broken down into bite-size chunks, making it easier to digest. Images, videos, animation and real-life examples can help learners retain information and re-watch key elements again and again.

An eye on the future

As technology develops, so does the market for digital training. Online learning provides a solution that is easy on the budget, reduces time away from the workplace and, most importantly, helps employers and employees stay on top of their training requirements.

In 2019, Thomas Carroll introduced a new suite of interactive online health and safety courses to give clients a choice between digital training and traditional face-to-face learning.

Our tutor-led courses offer a wide range of training solutions, from first aid and fire safety to stress management and safeguarding. They provide delegates with the necessary skills and knowledge to contribute to and comply with workplace health and safety.

To learn more about our online health and safety training courses, visit thomascarroll.co.uk/services/health-safety



ABERGLASNEY

The blossoming of an historical Welsh garden

Nestling in the verdant Tywi Valley in Carmarthenshire is one of Wales' greatest horticultural treasures, **Aberglasney House and Gardens.**

JOSEPH ATKIN
Director & Head Gardener

Photos
MARTIN ELLARD

📍 *Carmarthenshire*

Grade II listed house surrounded by formal and informal gardens, and dating back to pre-Tudor times, Aberglasney's reputation is flying high, having been voted among the top 10 UK formal gardens by the Royal Horticultural Society (RHS).

A jewel of a compact garden, Aberglasney is full of surprises at every turn, cleverly planted with many rare and unusual cultivars, for year-round enjoyment. It is also home to one of the only Medieval cloister gardens in the world and is a destination for a growing band of loyal visitors.

Aberglasney is a renowned RHS training centre, continually producing the next generation of young talented horticulturalists.

To step into Aberglasney is to walk along the garden paths graced by historical figures. Owners have included a Knight of King Henry VIII, William Ap Thomas, as well as leading Welsh bishops and the poet John Dyer.

The gardens could have been lost forever – by the 1990s Aberglasney had fallen into dereliction. They were saved in 1995 by American horticulturist and benefactor, the late Frank Cabot, who founded the Aberglasney Restoration Trust which today looks after the gardens.



Meet the head gardener

The Scene caught up with Joseph Atkin, Aberglasney Director and Head Gardener. We joined the Burry Port born, Kew Gardens-trained horticulturist for a tour and a bite to eat at the tearooms which, for 364 days a year, serve dishes featuring produce grown in the gardens.

Since you took over in 2011, how important to Welsh heritage, culture and tourism do you think Aberglasney Gardens has become?

JA: "Aberglasney is one of the oldest gardens in the UK and has many unique features like the cloister gardens. It also has a rich history that spans well over 600 years so it's a pretty important piece of Welsh heritage.

"As we have been named one of the top ten formal gardens in the UK by the RHS, and as an internationally renowned garden, I feel it is a big contributor to the Welsh tourism offering."

Is there a grand plan, an ultimate vision for the gardens, or has the development been an organic one?

JA: "Generally it has been an organic development, but it is dictated by the requirements of the restoration. Today the whole site is in operation and open to the public. However, there are two large and exciting restoration projects still to be completed. The last pieces in the jigsaw, so to speak."

The projects include a newly acquired 11-acre woodland, doubling the size of the gardens, which will become an arboretum with Himalayan tree species, inspired by Joseph's worldwide plant collecting trips.

A major glasshouse restoration which will dramatically envelop the tearooms is also in the offing, complementing the existing tropically planted atrium, which spans the central quadrangle of the house.

Rejuvenation

Gardening on this scale is notoriously labour intensive. In addition, there are the tearooms, shop and two luxury holiday cottages in the heart of the gardens to maintain.

We asked Joseph about the people to thank for rescuing and rejuvenating Aberglasney Gardens?

JA: "There are a huge number of people who can be proud of their contribution to Aberglasney. There have been many benefactors, trustees, staff, volunteers, students and all the people who support Aberglasney by visiting."

What financial support do you need to maintain and develop Aberglasney Gardens; how can people help?

JA: "We are proudly self-funding at an operational level and financially sustainable and we do gain funding for capital projects on occasion.

"The ongoing support of visitors both locally and further afield is essential. Every penny spent at Aberglasney goes back into the cause, which is nice. If we are to complete some of the bigger projects then we would need grant aid or large donations.

"I think the most important thing is that people continue to visit and enjoy

the gardens. As long as Aberglasney is sustainable it will continue to grow and flourish.

"Our visitors (around 35,000 a year) and members are the main sources of support, although we have many other fundraising activities such as weddings, events, a shop and tearooms. The heritage lottery fund and local authority grants have helped in recent years with capital projects."

What ultimately are you aiming to achieve with Aberglasney?

JA: "We want to make Aberglasney one of the best small gardens in the world. It is well on the way to being that.

"We have a very exciting new development which is a woodland we have recently purchased. The area is not open to the public yet but will soon be developed, making the visitor experience twice the size it currently is."

How has the event and wedding side of the facility gone?

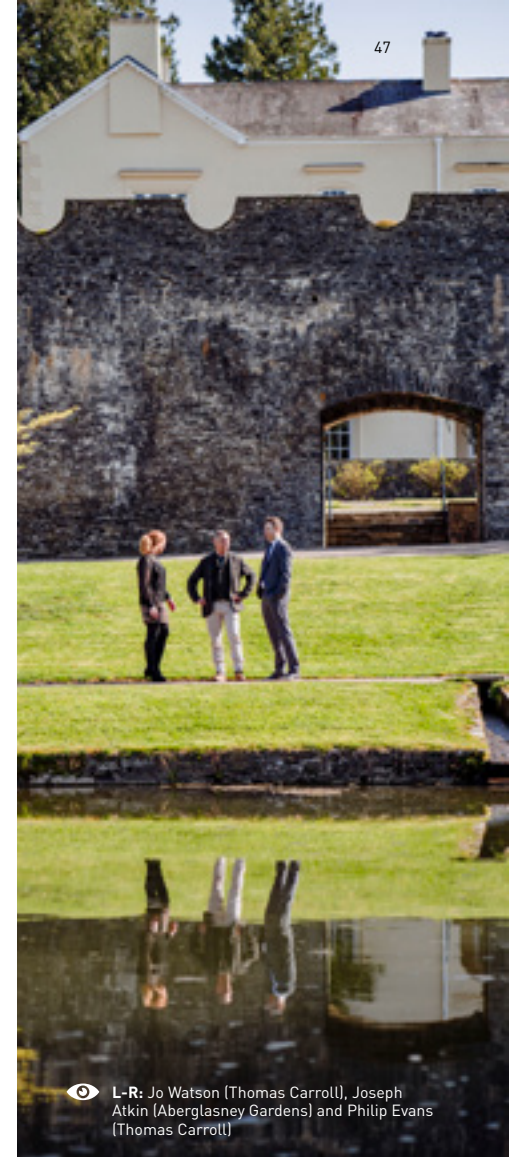
JA: "Both do well for us, but it is the weddings that are showing the most growth. We are booked ahead for two years. We do not allow weddings to interfere in any way with our visitor experience, so events only take place after the gardens have closed to the public." 📧

Visit: www.aberglasney.org



Frank Cabot - saviour of Aberglasney.

His contribution was not only financial; he also helped with the design and layout of the gardens.



L-R: Jo Watson (Thomas Carroll), Joseph Atkin (Aberglasney Gardens) and Philip Evans (Thomas Carroll)

"We want to make Aberglasney one of the best small gardens in the world. It is well on the way to being that." **Joseph Atkin**

Contact our local Carmarthenshire broker, **Jo Watson** on **07879665609** or email **jo.watson@thomas-carroll.co.uk** to discuss your insurance needs



New claims app

keeps you in the driving seat



HELEN LOVE
Head of Claims

When your vehicle is involved in any kind of traffic accident, speed is of the essence when it comes to notifying your insurer, as delays can adversely affect your claim and future premiums.

Accidents by their nature can happen at any time of the day or night, when it is not always convenient or possible to get hold of your insurer.



“As the first broker in Wales to launch a claims app, Thomas Carroll is reinforcing our commitment to our clients to be **With You Every Step of the Way**” Helen Love

Ground-breaking

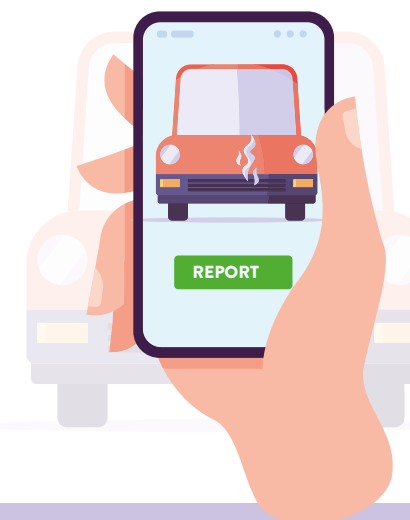
Now, in a ground-breaking move, Thomas Carroll has taken the chequered flag in our industry, by becoming the first broker in Wales to launch its own Motor Claims App. Exclusive to Thomas Carroll business and personal clients, the new app makes delays a thing of the past, putting you in the driving seat, allowing you to register your claim immediately 24/7, from the convenience of your smart device.

The app is available on iOS and Android devices. Once the driver submits a report on the app, it is received by Thomas Carroll's in-house claims team or, if required, your own fleet manager for their immediate or next day action.

Designed for ease of use, the app allows you to report details quickly and efficiently, from the time and location of the accident to whether there are any injuries, using a simple set of questions to guide you at an often worrying time.

You can also take and upload photos of any damage and your surroundings, for example road markings, to support your claim. GPS captures your accurate location, and if you don't have any phone signal, the information you have submitted is stored and the notification sent when you are next in range.

After you submit the report, our claims team will receive it and notify insurers immediately within business hours, or the next working day if outside business hours.



Emergency assistance

You will also have the option to send information to Thomas Carroll's out-of-hours partner, Auto Legal Protection Services (ALPS), for emergency assistance, 24/7.

Launching the new app, Helen Love, Head of Claims at Thomas Carroll, says: "We are always looking for ways to improve our claims service. As the first broker in Wales to launch a claims app, Thomas Carroll is reinforcing our commitment to our clients to be 'With You Every Step of the Way'.

"With our clients' interests to the fore, we believe our Motor Claims App with 24/7 emergency assistance, provided by ALPS, is a win-win."

Research shows that the average time it takes for a policyholder to notify their insurer of a motor claim is 23 days, with 65% of claims being reported by the third party.

This delay can adversely affect your claim and future premiums, so the advice is to get into gear, act now and download our app so that it is safely installed on your mobile at all times.

Download the app today

To get access to our **24/7 Motor Claims App**, contact our claims team on **02920 853788** or email: **claims@thomas-carroll.co.uk**. We will issue you, the policy holder, with a license enabling you to download the app.

Property and liability reporting now available

Look out for new additions to the app

Building on family FOUNDATIONS

A chance factory visit as part of a college course 25 years ago paved the way for a 15-year relationship between two companies which both pride themselves on their family values.



+

Herefordshire

Words
BARRIE LANE
Co-Founder
Taylor Lane Timber Frame Ltd

LUKE FREEMAN
Joint Chief Executive
MF Freeman Ltd

Photos
MIKE HALL

+

MF Freeman in Gloucestershire, one of the South West's leading property developers, and Taylor Lane Timber Frame Ltd, a leading timber frame manufacturer in Hereford, have successfully completed hundreds of homes together. Since 2004, they have worked together on multiple projects across the South West and both have enjoyed significant growth.

"You could say our relationship started back in 1994 when I went on a factory tour of Taylor Lane as part of my construction course at college," says Luke Freeman, Joint Chief Executive of MF Freeman.

"I was preparing to join the family business my parents had started, which, at the time, was mainly focussed on contracting, and I was keen to diversify the business into house building. Taylor Lane is also a family-run business with a similar culture and attitude to MF Freeman so I felt a natural affinity from the start. The timber frames they were producing were already very well-respected in the industry.

"A friend on my course later went on to join Taylor Lane, while I went about setting up the house building arm of the business, Freeman Homes. We went on to create Freeman Retirement Living,



L-R: Dougie Spencer (Thomas Carroll), Barrie Lane (Taylor Lane) and Luke Freeman (MF Freeman)

developing retirement villages and care homes.

"As the housing market developed, I identified the huge opportunities that timber frames could bring to our business, including faster build times and improved insulation values. Taylor Lane was the obvious choice for me and we started our first project together, 15 years ago, on a development of eight houses in Madley, near Hereford."

Barrie Lane, co-founder of Taylor Lane Timber Frame Ltd, remembers the visit: "We were a company that had experienced very rapid growth. We set up business in 1982 with just £500, some saws and a working space in a former dairy in Hereford. The college was keen to showcase innovative local businesses like ours to inspire the next generation in the construction industry."

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LIKE MF FREEMAN, WE ARE A FAMILY-RUN BUSINESS
AND WE BUILT OUR REPUTATION ON HARD WORK, GOOD
COMMUNICATION AND EXCELLENT CUSTOMER SERVICE.

Barrie Lane

By the 1990s, Taylor Lane had established a strong foothold in the construction market and was rapidly expanding and extending its offering into the commercial sector. The company created kits for developers, contractors and local authorities; this remains a core part of its business today, in addition to social housing and the self-build market.

“I think the key to success in any kind of partnership is having the same foundations to work from,” Barrie continues. “Like MF Freeman, we are a family-run business and we built our reputation on hard work, good communication and excellent customer service. Having that same sense of pride in your work and the same core values and beliefs creates a synergy between the two businesses. This

enables you to work seamlessly and maximise the potential of the projects you work on together.”

The family ethos is not the only similarity the two businesses share. Despite uncertainty in the market, each is bucking the trend in both manufacturing and property and enjoying year-on-year growth and expansion.

Taylor Lane, which now employs 200 people, reported a turnover of £20 million last year and enjoys a 10-15% year-on-year growth in turnover.

Company directors Barrie Lane and Colin Taylor recently opened a new timber frame business in South Wales. Employing only local labour, Taylor Lane (Wales) Ltd is well-positioned to meet the burgeoning demand for new houses in Wales.

MF Freeman reported five

years of unbroken, double digit growth in turnover and profit from 2012 to 2016. It is now on course for a targeted growth to £50 million turnover for the group by 2022 and it sold more houses in January 2019 than in any other month in its history.

“Both businesses are natural innovators,” says Douglas Spencer, Regional Director for Thomas Carroll in Hereford. “They are continuously reviewing processes and looking for new opportunities to drive their business forward. They also take great care of their staff, treating everyone as extended family, and have built excellent supplier and customer relationships. I believe it’s their focus on development and professionalism which has helped them to future-proof their businesses in their respective sectors.”



L-R: : Dougie Spencer (Thomas Carroll), Jenny Freeman (MF Freeman), Luke Freeman (MF Freeman), Hayley Coombs (MF Freeman) and Barrie Lane (Taylor Lane)

Thomas Carroll provides commercial, motor and private household insurance as well as independent financial planning to MF Freeman. Thomas Carroll also handles commercial insurance and health and safety for Taylor Lane Timber Frame

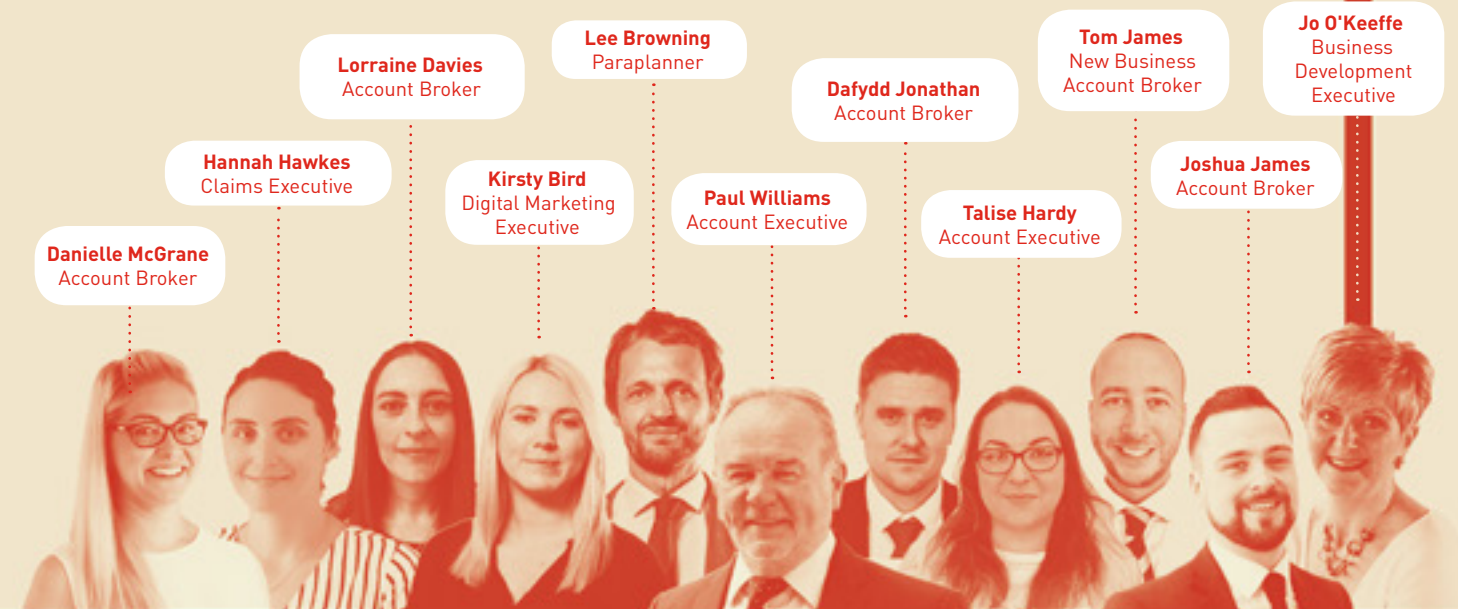
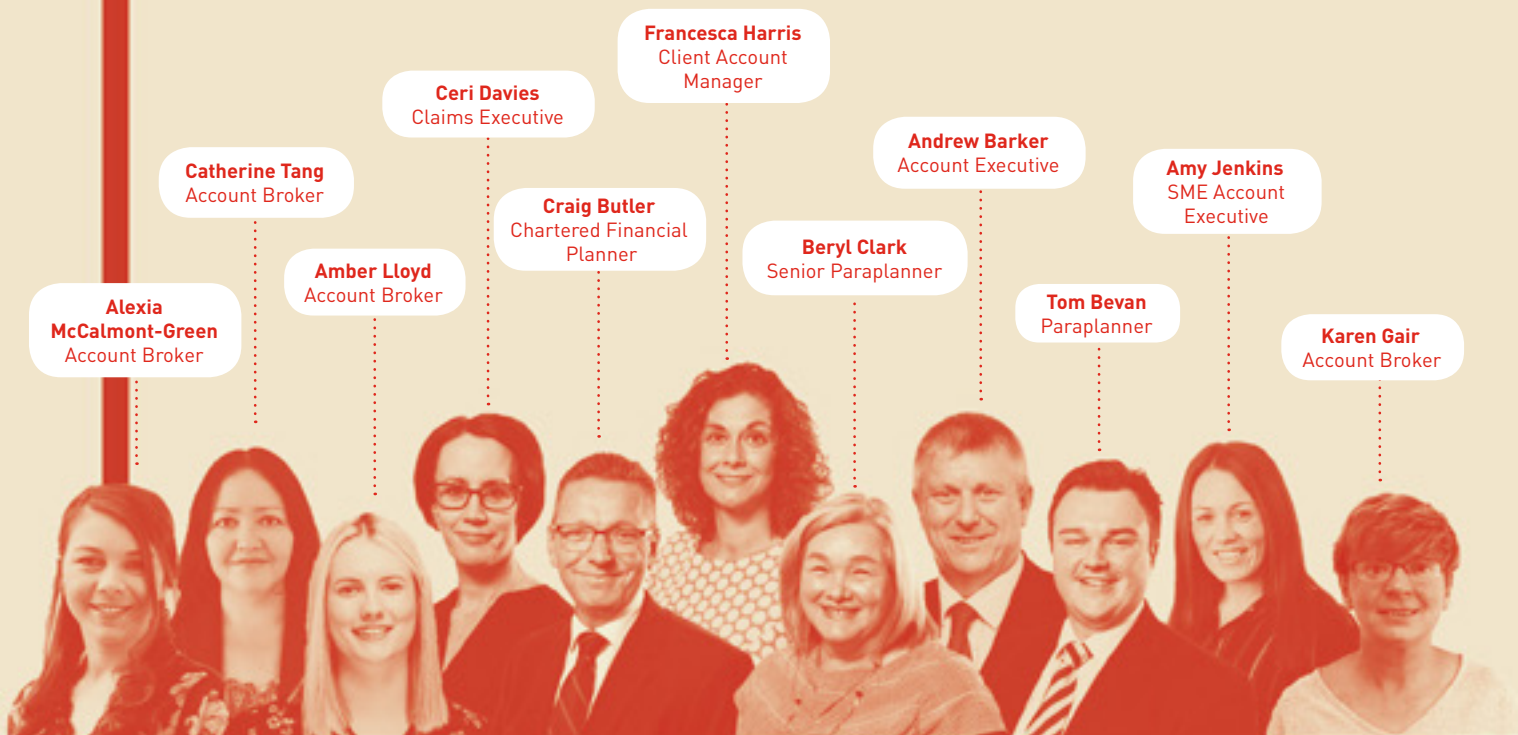


MOVERS & SHAKERS

Say hello to some new friendly faces!

Across six regional offices, Thomas Carroll combine the employment of experienced and Chartered industry professionals with investment in local university graduates, who join the Group's structured trainee programme.

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- 3 Haverfordwest
- 4 Hereford
- 5 London
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