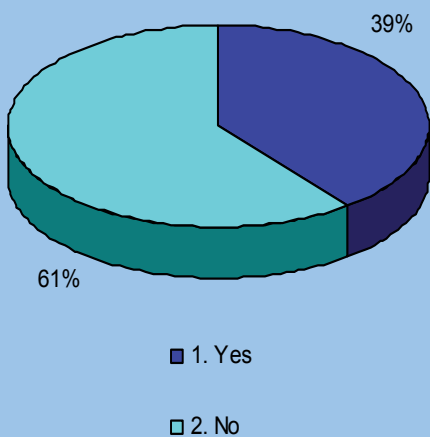


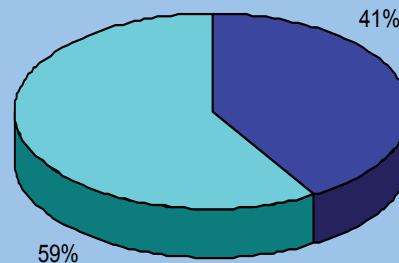
‘Acts of God’—are you covered?

January’s storms showed how businesses can be blown off course through power failures or damage to buildings. There are many possible causes of disaster besides ‘Acts of God’ and a new British Standard on Business Continuity Management (BS25999) is being published in two sections, the first in November 2006 and the second expected in autumn 2007.

Do you have specific insurance to cover loss of earnings through such events?



Do you have clear plans for how you can continue trading in the face of such “Acts of God”?



- 1. Yes
- 2. No

After adjusting for 'don't know' responses: 7%

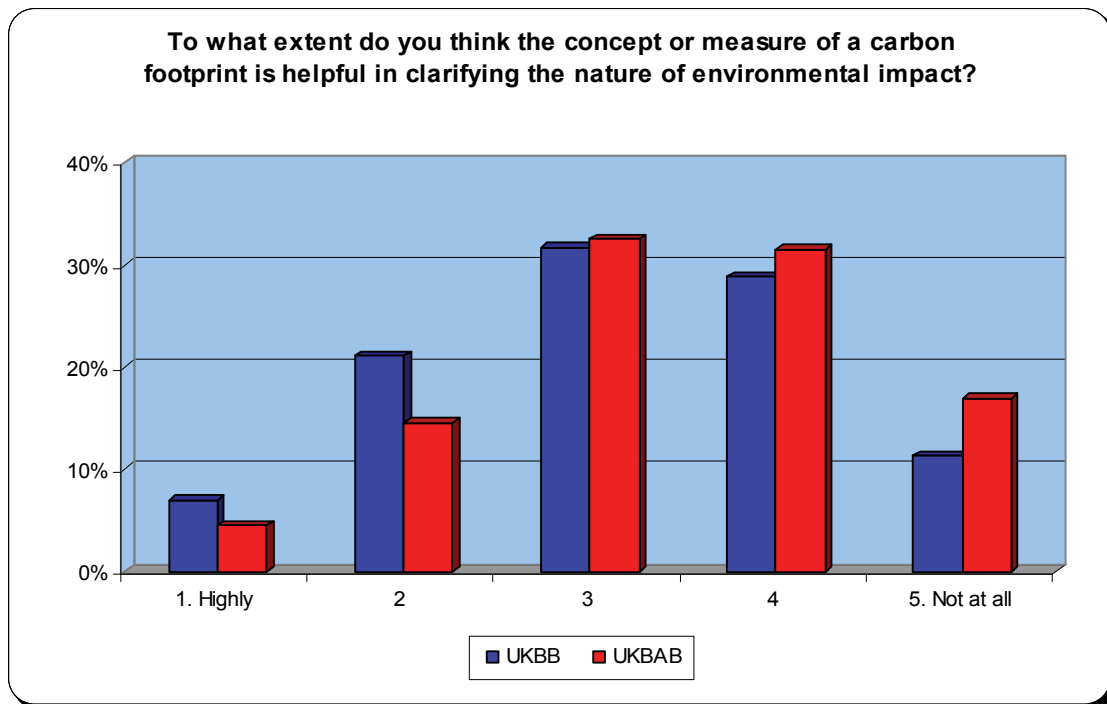
The UKBB survey revealed that while 2/5ths of respondents have plans for continuity following disastrous ‘Acts of God’, only half of these have insurance to cover related loss of earnings. 40% of respondents have neither plans nor loss of earnings insurance, while 19% do have loss of earnings insurance but have no continuity plans.

Premiums rising for many.

For 43% of respondents to February UKBB, the cost of like for like insurance has stayed the same as last year, but for 47% costs have risen or risen significantly. 10% have experienced decreases in premia.

‘Carbon footprint’ - how helpful is it as a measure of environmental impact?

Major corporations are falling over themselves to demonstrate their green credentials by way of reducing their “carbon footprint”. The use of the term, by both politicians and the media, has increased dramatically over the last year but 40% of respondents to the UKBB survey and 48% of respondents to the UKBAB survey, the parallel survey of Business Advisers, think that the concept of a carbon footprint is hardly, or not at all helpful in clarifying the nature of environmental impact. 28% of UKBB respondents and 19% of UKBAB respondents are happy with its use, having responded in either category 1, ‘highly’ or category 2 (reasonably highly).



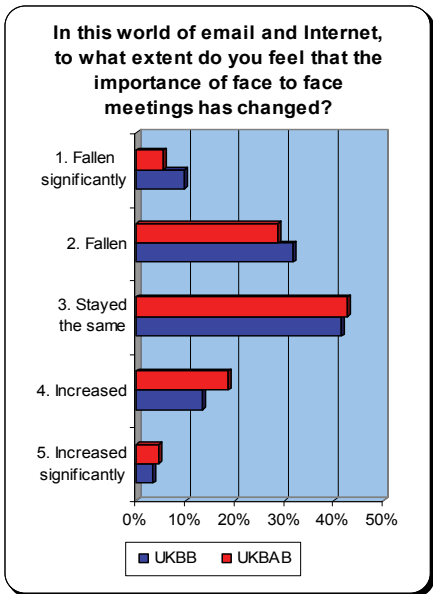
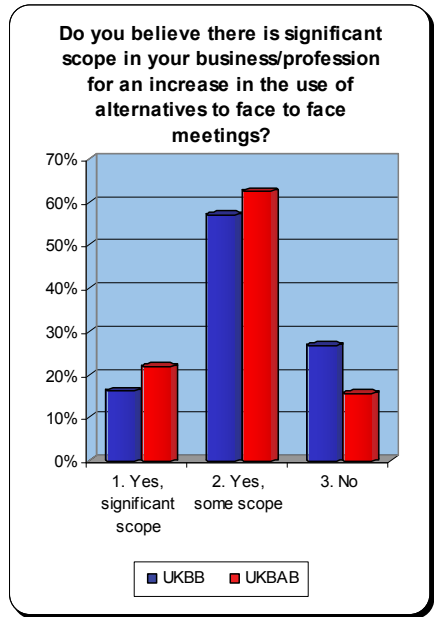
Panellist’s view

The questions regarding matters of environmental concern were of particular interest and importance. The implications of business practice on the environment are being highlighted in the current climate in conjunction with wider concerns of society’s attitude toward climate change. It is of paramount importance that individual businesses assess their behaviour in an environmental context, and attempt to set an example by being as environmentally friendly as possible.

> KEYNOTES FROM FEBRUARY 2007 - BB105

Has the importance of 'face to face' meetings changed?

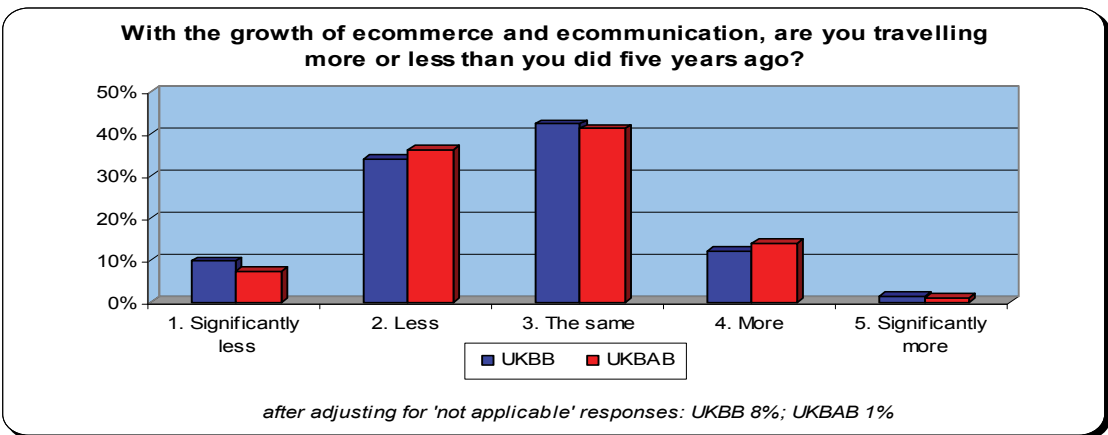
Face to face meetings are still reckoned to be important by 42% of UKBB respondents, and 17% think their importance has increased, although 42% say that their importance has diminished. Respondents to the parallel survey of business advisers, the UKBAB, have similar views: 43% think email and the Internet have not affected the importance of face to face meetings, while 23% think face to face meetings are more important now. 34% of UKBAB respondents say that meetings are less important. A UKBB respondent commented that it is just as important initially to meet and understand customers as it was, but electronic communications make it possible to have fewer subsequent meetings.



Asked if they could see any scope for increasingly substituting alternatives for face to face meetings, 73% of UKBB respondents were positive that they could. UKBAB panellists were asked a similar question about their profession and 84% responded positively.

Does 'ecomunication' mean that we are travelling less?

One of the impacts of using alternatives to face to face meetings is reduced travelling. Some saving on travelling already seems to be taking place, because 44% say they are travelling less than five years ago while only 14% say they are travelling more, after adjusting for 'not applicable' responses. There are also 44% of UKBAB respondents who are travelling less than they did five years ago, and 15% who are travelling more.



> THE QUESTIONS - FEBRUARY 2007 - BB105

- Q1. January's storms showed how businesses can be literally blown off course through power failures or damage to buildings. Do you have clear plans for how you can continue trading in the face of such "Acts of God?"
- Q2. Do you have specific insurance to cover loss of earning through such events?
- Q3. In the last 18 months, have your like for like insurance premia;
- Q4. Major corporations are falling over themselves to demonstrate their green credentials by way of reducing their "carbon footprint". To what extent do you think the concept or measure of a carbon footprint is helpful in clarifying the nature of environmental impact and what is required to improve the situation?
- Q5. To what extent is the environment a significant factor in your business decision making?
- Q6. Have you taken active steps to address environmental factors in your business?
- Q7. How proactive are you in searching for alternatives to face to face meetings/journeys such as teleconferencing, videoconferencing, extended email interaction?
- Q8. Do you believe there is scope for more of an increase in the use of such alternatives?
- Q9. Do you own your business premises?
- Q10. To what extent is/would owning your own business premises be an advantage to your business?
- Q11. To what extent do you actively seek out grants and support from outside sources, such as local, regional and national government?
- Q12. To what extent do you rely upon the protection of your Intellectual Property through mechanisms such as patents, trademarks etc in order to maintain your competitive advantage?

Click here to view the complete set of results for this and for previous surveys: www.ukbb.ac/UI/surveys.aspx

About the respondents:

In the February 2007 survey 142 respondents were drawn with the following population characteristics:

Sector			
Production & Manufacturing	Distribution	Services	Total
23.2%	8.5%	68.3%	100.0%

Turnover (£)			
< 1 M	1M-3M	>3M	Total
70.4%	16.9%	12.7%	100.0%

Number of Full-time Employees					
1-10	11-20	21-50	51-100	100+	Total
59.9%	24.6%	7.7%	3.5%	4.2%	100.0%

UKBB: Benchmarking key issues for smaller businesses

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