



## **Your Business Bulletin from Thanet & East Kent Chamber**

### **Thanet & East Kent Insider**

**16<sup>th</sup> November 2014 Issue No.: 209**

#### **1. Chamber Question Time 28th November 2014**

The Thanet and Dover Chambers of Commerce will be hosting a unique Business Networking Breakfast on Friday, 28<sup>th</sup> November 2014 starting at 0730 hrs. Modelled on the BBC Question Time format, it will feature a panel consisting of the main parliamentary candidates for the South Thanet & Sandwich constituency; Craig Mackinlay (Con), Nigel Farage (UKIP) Russ Timpson (Lib Dem) and Will Scobie (Lab). The event is expected to provide the only opportunity this year to hear the four main candidates together at the same venue. The price of £15 for Chamber members includes coffee on arrival and a full English breakfast with a vegetarian option. Booking is essential. To reserve your place, email [admin@tekc.co.uk](mailto:admin@tekc.co.uk) with the subject line: "Question Time Breakfast". There is a limited number of places for non-members at a premium. Full details of the venue near Sandwich will follow with confirmation.

#### **2. Who Will Decide On The Questions?**

Chamber members are invited to submit questions of 50 words maximum by email to [admin@tekc.co.uk](mailto:admin@tekc.co.uk). It is expected that the subjects raised will include issues of particular importance to the East Kent coastal business community including the future of Manston Airport, transport links, immigration, membership of the EU, high street shops, business rates, parking charges and government support for East Kent companies. The independent panel of the East Kent Business Advice Clinic will make a final selection on 26<sup>th</sup> November 2014.

#### **3. What Do The Candidates Think?**

The parliamentary candidates will speak for themselves on 28<sup>th</sup> November 2014. The Thanet and Dover Chambers of Commerce are constitutionally apolitical, content to promote democratic debate and remind all candidates of the need to support Chamber members whose activities provide the jobs and tax receipts that keep the local economy buoyant. But here are a few notes of 79 words each distilled from the candidates' own published statements and listed in alphabetical order of their first names.

### **Craig Mackinlay**

Craig is a chartered accountant specialising in tax and benefits issues, but is also an experienced Conservative Councillor “in one of Kent’s toughest wards”. He supports a referendum on Europe in 2017 and is campaigning to keep the last major bank in Wingham open. The 4<sup>th</sup> generation of Mackinlays in Kent, Craig backs measures to relieve child poverty and improve the quality of local housing. His candidature is warmly endorsed by the outgoing MP for Thanet South, Laura Sandys.

### **Nigel Farage**

Nigel Farage is a MEP for the South East of England who was re-elected Leader of the UK Independence Party in November 2010. A firm believer in Independence for the United Kingdom, he maintains that “You cannot control your own borders and be a member of the European Union”. In the European elections earlier this year, he led UKIP to victory, the first in a nationwide UK election for a party other than the Conservatives or Labour since 1906.

### **Russ Timpson**

Liberal Democrat Russ Timpson is a native of Ash who supports sustainable growth at Discovery Park and the “positive business benefits of the European Market and community”. He is keen to promote job opportunities for young people in the Thanet South area and can rely on considerable personal experience of working in the public, private and military sectors. He questions the need for fracking unless there are high levels of environmental safeguards but recognises the need for energy security.

### **Will Scobie**

Will represents the Dane Valley Ward at Thanet District Council and the Margate and Cliftonville Division at Kent County Council. A former Mayor of Margate, Will is a committed fan of the Living Wage and particularly active in local campaigns in Ramsgate to save its Youth Centres and local police presence. The youngest of the four candidates on the panel, Will is nevertheless experienced in parliamentary affairs for the Labour Party and has assisted Mary Honeyball MEP since 2006.

## **4. Southern Water**

A recent email to the Chamber from the Southern Water has not impressed Chamber members. The utility company’s Chief Executive Matthew Wright wanted to “to make our position clear following recent media coverage”. He states that: “We are proud to provide essential services to 4.5 million people across Kent, Sussex, Hampshire and the Isle of Wight. We have been delivering real improvements in our customer service and operational performance over the past year.” Such confidence in the service is at odds with the experience of many Chamber members last July when warnings about sewerage discharges on nine Kent beaches just before the peak holiday season did little to encourage tourists to visit our shores. One cafe owner in Broadstairs who had every right to expect a busy day on the first Saturday of the school holidays told the Chamber: “I collected just five pounds during the whole morning. It was not worth staying open.” Thanet District Councillor Ian Driver who represents the Green Party claimed: “Over the past 3 years there have been 6 major incidents of sewage spillages on to our beaches” and adds: “Last year Southern Water was fined £200,000 for a beach sewage spillage in 2011. This year it is highly likely that Southern Water will face prosecution for a sewage spillage incident in 2012 which led to the closure of all of Thanet’s beaches for almost a week.” A BBC report of 16<sup>th</sup> September 2014 concludes that Southern Water “could face a financial penalty of £176m for failings in customer services and managing sewerage systems”. The BBC quotes Southern Water as saying “it had done nothing wrong by releasing storm water from its stations at Foreness Point and Broadstairs.” Enough is enough. We have surely arrived at the point when the regulator Ofwat should impose a statutory shortfall levy obliging Southern Water to make customer bills cheaper and for Southern Water shareholders to pay the fines and not the hard-working families and companies in East Kent.

## **5. Business Engagement in Thanet, Dover and Shepway**

In liaison with our good friends at East Kent College, the Thanet and Dover Chambers recently hosted a series of Business Engagement Dinners in Margate, Dover and Folkestone. Chamber member Sands Hotel in Margate used the occasion to inaugurate their new Executive Dining Room. All 43 guests were delighted with the

splendid views, first-class service and stimulating table discussions. Similar events at the Hythe Seafood Restaurant in Dover on 2<sup>nd</sup> October 2014 and The Grand in Folkestone on 6<sup>th</sup> November 2014 drew genuinely warm appreciation from those attending. All three evenings provided the perfect opportunity for College Principal Graham Razez to explain to East Kent companies his wholehearted commitment to working together to ensure that employers received the trained staff they need. The spectacular success of East Kent College in Thanet over the past three years resulted in the college being given responsibility for the Dover and Shepway districts as well. Graham Razez and his senior management team of Andrew Gower, Anne Leese, Paul Sayers, Chris Legg and Lucy McLeod are determined that Dover and Shepway companies should benefit from the new approach to training. Graham Razez is quick to emphasise that he wants his graduates to find a career and not just a job. With staff and skills shortages expected to impact on a growing number of sectors in 2015, East Kent College is in a prime position to work with East Kent companies in designing training programmes that produces the workers they require with the skills they need at a price they can afford.

## **6. Kinetic Advance Advances**

Kinetic Advance is a rapidly expanding company that in just three years of trading in East Kent is approaching an annual turnover of £1 million. Key to its success in providing a bespoke service in fitting out shops, building exhibition stands and constructing point of sale units has been a proud commitment to providing clients with “Any shape, Any size, Any finish”. Happy to work within demanding budgets, director Lee Payne is determined to give Chamber members the best possible sales platform to enhance their marketing presence. Tight deadlines and logistical problems are welcomed as a challenge, as one delighted customer in Maidstone is quick to acknowledge. Jason Smith, the UK Sales & Marketing Manager at Bedfont Scientific, was badly let down when an exhibition manufacturer was unable to supply a bespoke stand in time for an important exhibition in Dusseldorf. Enter Lee Payne to save the day. Jason wrote later in appreciation: “The service and end product received throughout the show from Kinetic Advance was second to none and far exceeded our expectations compared to other companies we have used in the past”. It does not get much better than that. Lee can be reached by telephone to 01843 447379 or by email to [lee@kineticadvance.com](mailto:lee@kineticadvance.com). The company website can be found at [www.kineticadvance.com](http://www.kineticadvance.com)

## **7. Betteshanger**

The Chamber was the guest of Betteshanger Sustainable Parks for the launch of the first phase of the Betteshanger green business park. This project expects to create 1,100 jobs on the site of the former Betteshanger Colliery near Dover. Financed by £11 million of public funding and £29 million from the private sector, the proposed 6,700 sq m of low-carbon buildings have been designed to attract companies specialising in environmental technology, food security, alternative energy and sustainable development. Company owners who have seen their tax receipts fund a succession of failed schemes intended to regenerate the East Kent coalfields will take heart from the involvement of Hadlow College and its declared intent to work with Discovery Park and local companies. Chamber members may recall the excellent presentation at the Change For Success Chamber Business Networking Breakfast at the Walpole Bay Hotel in April 2013 by the Hadlow College Finance Director Mark Lumsden-Taylor when an outline of the latest version of the plans was revealed. Previously on 28<sup>th</sup> June 2010, the Dover District Chamber had written to the Leader of Kent County Council with the words: “The proposed move of Hadlow College to the Betteshanger site will be warmly welcomed by the private sector in the district which has struggled to comprehend the vast sums that have been allocated in the past to the regeneration of this former coal field with seemingly little result.” It was fitting therefore that Dover Chamber President Charlie Elphicke MP should share the launch day speeches with Mark Lumsden-Taylor, Cllr Paul Watkins, Leader of Dover District Council and our distinguished Lord Lieutenant of Kent, Viscount De L’Isle MBE.

## **8. Tax Issues**

The Chamber was pleased to receive an informative update on tax and finance issues from Harry Kemp of Kemps Chartered Accountants. Not everyone is thrilled to learn about hybrid mismatches and Accelerated Payment Notices, but that is why a good accountant can be invaluable to your business. Harry also informs us of a recent case involving a solicitor from Leicester sentenced to ten years in jail for tax fraud. The lawyer in

question, Shameer Sacranie, was found guilty of reducing the amount of Stamp Duty due on 139 properties bought by his clients. Sacranie then charged his clients for a higher rate of Stamp Duty and pocketed the difference. Getting a good accountant and a good lawyer can make a huge difference to your business and so can getting a bad one. That is why you should be in contact with one or more of the following: Cleverdons Chartered Accountants of Broadstairs tel: 01843 866599; Haines Watts Kent LLP of Canterbury tel: 01227 766666; JHL Accountants Ltd of Dover tel: 01304 216296; JW Accountancy Services of Dover tel: 01304 830229; Kemps Accounting Solutions Ltd of Broadstairs tel: 01843 861188; KJA Bookkeeping Services Ltd of Canterbury tel: 07941 653034; Levicks Chartered Accountants of Broadstairs tel: 01843 862716; Macintyre Hudson LLP of Rochester tel: 01634 842205; McCabe Ford Williams of Herne Bay tel: 01227 373271; Michael Martin Partnership of Broadstairs tel: 01227 770500; Neville Weston of Ramsgate tel: 01843 594571; Reeves & Co LLP of Sandwich tel: 01304 249476; Spain Brothers & Co of Dover tel: 01304 201994; Wilkins Kennedy of Sandwich 01304 897650; tel: Anderson Law LLP of Oxfordshire tel: 01865 858878; Barnes Marsland of Broadstairs tel: 01843 861595; Boys & Maughan of Margate tel: 01843 234000; Brachers Law of Sandwich tel: 01304 892357; Cripps LLP of Sandwich tel: 01732 224006; Crowe Clarke Whitehill LLP of Maidstone tel: 01622 767676; Gardner Croft LLP of Canterbury tel: 01227 813400; Girlings Solicitors of Margate tel: 01843 220274; Mowll & Mowll of Dover tel: 01304 873344.

## **9. Chamber Diary**

Widely esteemed for its definitive coverage of businesses in the East Kent coastal business community, the 2015 Chamber Diary will be delivered to all registered Chamber members before Christmas. Handsomely bound with hand-stitched seams and brass corners, this publication provides full contact details of Chamber members in East Kent and beyond and also has a handy classified section to allow you to make purchasing decisions in the full knowledge that you will be supporting the local economy. Key decision-makers in the private and public sectors use the Chamber diary extensively throughout the year. Full page advertising sponsors include Lanes Printers tel: 01843 861314, Discovery Park tel: 01304 614060, Spain Brothers & Co tel: 01304 201994. Premier Framework tel: 01227 710104, Genting Casino tel: 01843 225248, Hartsdown Academy tel: 01843 227957, Thanet Skills Studio tel: 01843 233130 and Grosvenor Casino tel: 01843 579999.

## **10. East Kent Hospitals**

Following our support for East Kent hospitals in the previous edition of this business bulletin, at the invitation of our good friends at the Institute of Directors, three Chamber board members recently visited the Kent Institute of Medicine & Surgery (KIMS) located on a seven acre site near junction 7 of the M20, in Maidstone. This brand new £95 million hospital has one of the largest cardiology departments in the UK and claims the laudable accolade of being "the first and only tertiary care centre in Kent, providing high quality complex procedures and acute care in areas such as cardiology, cardiac surgery, neurology, neurosurgery, complex orthopaedics and surgical oncology." KIMS Chief Executive Jayne Cassidy was keen to stress the advantages to the local population 500,000 of whom live within 30 minutes travelling time and 2.3 million within one hour. We wish KIMS every success in meeting the health needs of our county. Chamber members will also be aware of the services provided by Spencer Private Hospitals which consistently outperform competitors in a variety of measures. The Health and Social Care Information Centre has again rated Spencer Private Hospitals at 100% for cleanliness in 2014. So often food is the butt of criticism for hospital patients. It will come as no surprise to clients of Spencer Private Hospitals that independent patient surveys have ranked the hospital as the best provider of hospital food nationally, outperforming all other hospitals across the NHS and private sector. Chief Executive of the hospitals in Margate and Ashford, Di Dawe said: "We are passionate about giving our patients the best possible tools to help them recover and good nutrition is a vital part of this." On reflection, it seems a shame that Chamber members have to wait until they require medical treatment before they can sample the food there.

## **11. On The Up But ...**

The International Monetary Fund has forecast that the UK economy will be shown to have grown by 3.2% in 2014, more than any other major advanced economy. Falling unemployment, rising turnover and perhaps even successful performances by the home nations in the Euro 2016 qualifying campaigns can lead to overconfidence and disaster if we do not take the appropriate precautions. In previous published articles, presentations and correspondence, the Chamber has welcomed wholeheartedly the strong recovery of the East Kent economy.

But, we have also noted the serious risks posed by overtrading which can impose excessive strain on working capital with fatal results to a company's prospects. Phil Tilston, a Finance Director of some repute, has contacted the Chamber with comprehensive advice and guidance for Chamber members which we are pleased to summarise and interpret below. For more details, contact Phil direct at Polylink Solutions Ltd, see [www.polylinksolutions.co.uk](http://www.polylinksolutions.co.uk).

## **12. Risks of Overtrading**

In some cases, an expanding order book can be more dangerous than one that is diminishing and this is why. Stock levels increase to ensure on-time deliveries raising storage and associated costs. Suppliers seek better terms as customer demand grows putting extra pressure on your cash flow. Labour costs rise as unemployment falls. Maintaining market share requires greater marketing and advertising spending. Cost controls relax as an emotional uplift naturally occurs and the focused vigilance imposed by reduced orders is relaxed too soon. Delayed decisions on capital expenditure stimulate catch up purchases of items such as computer upgrades and overdue maintenance which drain financial resources.

## **13. Actions To Avoid Overtrading**

There are some reasonable measures that you can take to help your company benefit from increased demand. Make sure you maintain tight cash forecasting processes and if possible reserve a contingency fund to address harsher payment terms from suppliers. Develop a communication plan internally and externally so that employees and suppliers are repeatedly made aware that there is no free-for-all on cash spending. Prioritise growth areas in new markets and products with short business plans for each project that clearly detail additional costs and working capital requirements. These must be listed in the company cash forecasts. Do not relinquish any authority over cash payments and financial commitments. Employees will take their lead from senior management. If they see a relaxation of control over spending at the top, they will follow accordingly. This extends as much to the biscuits you have with your tea as it does to your personal company vehicle. Enjoy a regular dialogue with your main suppliers. It is critical to have advance warning of potential changes in prices and payment terms, whether up or down; they will probably be up and the sooner you know that the better. Get supplier support for any new areas of business. If you make extra sales, so will your suppliers and they may be happy to share the risks as well as the rewards. For instance, in order to establish a new product or service, a supplier might agree to provide the first 3,000 units or the first three months of service at a lower cost to you. Keep a regularly updated log of projects and rank them according to priority. Think about leasing, renting or hiring in preference to buying. Whoever finances your company, probably a bank, operate a 'no surprises policy'. That means that you are open and honest on any strains on your cash flow. A good bank manager, they do exist, will want you to succeed but will not be happy to learn of any of your problems from a third party. Perhaps the most important factor of all, don't relax on credit control. A good customer who doesn't pay you is not a good customer. Finally, keep your staff on board. You don't have to tell your workforce everything, but if you and your company are to flourish, you cannot do it alone. Keep your workers informed. Rather than just say there is no salary increase this January, say that if results go as well as expected everyone should get a rise in six months. Good communication and honest dealing are as important with your staff as they are in every other walk in life.

## **14. Kent County Council Telephone Numbers**

Gill Collins has kindly contacted the Chamber with a useful reminder about telephone numbers, although we wonder if there is room for a number on her own business card as she is burdened with the job title of Kent County Council Business Support Manager Media and Public Relations, Strategic and Corporate. All KCC public facing 08458 telephone numbers are now discontinued. Any calls to these numbers will be answered with a tone indicating the number is unobtainable. Far from discouraging telephone calls from members of the public, however tempting that might be, this action represents the final stage of the "Go Live" initiative launched in October 2013 which replaced KCC 08458 telephone numbers with ones beginning 03000. A full list of KCC contact details by department is available on the handsome new website at <http://www.kent.gov.uk/about-the-council/contact-us/contact-a-service>. Readers of this bulletin are requested to check their published materials and databases to ensure that they no longer feature the outdated KCC telephone numbers.

## **15. A Present With A Difference**

Chamber member Atlas Travel is promoting a trip on the Orient Express with a 5 course lunch and an intriguing mystery included. On 20<sup>th</sup> February 2015, the Venice Simplon-Orient-Express will leave London Victoria Station for a four-hour return trip in sumptuous British Pullman carriages where passengers will analyse the methods, means and motives of suspects in a Murder Mystery set in the year 1933. Champagne and wine is included in the discount price of £299 per person. For more details contact Nikki Curran by email to [nikki@atlastravelltd.co.uk](mailto:nikki@atlastravelltd.co.uk).

## **16. Media**

The Chamber is often asked to comment on local business issues as well as topics of interest to the nation as a whole. A selection of recent comments is attached including an extract from BBC Radio Wiltshire where there is considerable interest in learning from some of our successes in East Kent.

## **17. Chamber Golf Day 2014**

The 11<sup>th</sup> Annual Chamber of Commerce Golf Day took place on 21<sup>st</sup> October 2014. As in previous years, it was organised by the two largest business support bodies in the East Kent coastal business community, the Thanet & East Kent Chamber and the Dover District Chamber of Commerce. Hosted again by the Royal St George's Golf Club, the tournament brought together 25 teams of Chamber members who revealed themselves at their competitive best; fighting hostile natural elements with honest individual endeavour and an excellent team spirit. With a car on offer and generous gifts from sponsors, every winner among the 100 golfers was guaranteed a bigger prize than the £30 won by the great Harry Varden in 1899 for his tournament victory, but less than the £900,000 pocketed by Darren Clarke in 2011 after winning the 14<sup>th</sup> Open Championships held at this prestigious links course in Sandwich.

## **18. Who Won?**

The Top Corporate Team Championship was won by MCS Energy Systems closely followed by Country Carpets of Dover and Walpole Bay Hotel. Nearest To The Pin trophies were collected by Max Cantrell of Vattenfall, Justin Bishop of the Walpole Bay Hotel, Dan Dowley of MCS and Andy Hapgood of Hartman Marine. In one of the most competitive contests of recent years, Lynn Orrin of Spencer Private Hospitals, mother of tournament professional Max Orrin, was pipped at the post for the Ladies Championship by Sandy Catford of Go Kart Electric with Tina Kemp of Hartman Marine in third place and Maureen Reid of Barnes Marsland, winner of Nearest The Pin in 2013, just behind in 4<sup>th</sup> place. Charlie Almond won the longest drive and the Individual Championship giving MCS Energy a rich haul of trophies and champagne to bring back to home base in Cliftonville. The Ray Haines Memorial Trophy, named in honour of the late Chief Executive of the Dover Chamber of Commerce, was won by Durham Lamb of Country Carpets who also came a close second in the Individual Championship, followed by Steven Rigden of Urban Surveying, Michael Moriarty of MCS and Max Cantrell of Vattenfall. The Chamber of Commerce Challenge Cup is played under Stableford rules giving each of the 100 players an even chance. The 2014 competition was won by the Team Thanet captained by Alastair Narraway with the second place prizes collected by Ted Lamb of Dover & Sandwich. A full list of winners is in the attached Roll of Honour and Press Release.

## **19. More About Golf Day 2014**

Following a first-class dinner in the club dining room, for the presentation ceremony members moved to the club lounge and bar previously graced by famous names such as Tiger Woods, Jack Nicklaus and Seve Ballesteros. The Royal St George's Secretary, Col. Tim Checketts, paid tribute to the fortitude of Chamber members who had all returned to the club house with their rounds completed despite the blustery conditions. He added that he looked forward to welcoming back the tournament in 2015. Chamber Chief Executive David Foley thanked the Golf Director Justin Bishop and organiser Graham Rayner for their indispensable support and management and declared that over £400 had been raised for Pilgrims Hospice. He was particularly pleased that so many stars of the fast-expanding East Kent economy were represented and thanked Col Checketts for the splendid service and assistance provided by the Royal St George's Golf Club. Plans were already in hand for an even bigger tournament with increased media exposure in 2015. The main sponsors of the Chamber Golf Day 2014 were DFDS Seaways, Vattenfall, OFP Timber Framed Homes and Dumpton Park

Garage. Additional sponsorship was provided by BayPoint Club, Bell Hotel, Carol Peters Travel, CJ Maintenance, Coastal Data Systems, Express By Holiday Inn Ramsgate, Genting Casino, Go Kart Electric, Golf Stream, Grosvenor Casino, Lynn Orrin & Spencer Private Hospitals, National Hole-in-One, On-line MBT, Royal St George's Golf Club, SCI of Deal, Sharps Printing Services, Sota Solutions, Vattenfall and Wilkins Kennedy. The 25 competing teams were: Barnes Marsland, BayPoint Club, Brachers, Bradstowe Team A, Bradstowe Team B, CJ Maintenance, Country Carpets, Cripps, DFDS Team A, DFDS Team B, Discovery Park, Drinks Warehouse, East Kent College, Go Kart Electric, Hartman Marine, McCabe Ford Williams, MCS Energy, OFP Team A, OFP Team B, Optimists, SCI, Urban Surveying, Vattenfall Team A, Vattenfall Team B and Walpole Bay Hotel.

## 20. A Question Of Image

Exactly 430 images of the 2014 Chamber of Commerce Golf Day and Presentation Ceremony are available to view on on-line at the Chamber image library at <http://www.photoboxgallery.com/ddcc>. A selection of photographs from a few but not all previous Chamber events can also be seen. To order your hi-res copies, contact the official Chamber photographer Rosie Anton by email to [wrosie@hotmail.com](mailto:wrosie@hotmail.com) or by telephone to 07812 379845.

## 21. News From The Grand

The Shepway Business Engagement Dinner in Folkestone earlier this month included a short narration by The Grand's owner and inveterate champion, Michael Stainer. He described The Grand's unique history on its site on The Leas overlooking the English Channel and its close associations with HG Wells, Joseph Conrad, George Bernard Shaw, Arnold Bennett, Ford Madox Ford, Henry James, Sir Edward Sassoon MP and, at a later period, with Agatha Christie and Michael Caine. Before 1910, King Edward VII was a frequent visitor to these gentlemen's residential chambers, often in the company of his intimate friend, Alice Keppel, after whom the basement bar is named. What Michael did not mention in his short speech was his own family background and a delightful story he learned from his father. Stainer senior was an Adjutant at RAF Halton. One evening, he was summarily separated from his post dinner port in the mess by an irate serviceman on late guard duties at the camp gates. When enquiring what the problem was, Michael's father was told that his batman had been locked in the guardroom for being flippant following his late return to camp. Apparently, Stainer's batman, Aircraftman Shaw, had apologised for his tardiness with the excuse that he had been dining with the Archbishop of Canterbury and the Prime Minister. Realising what had happened, Stainer senior immediately ordered Shaw's release and the anonymity of his batman was preserved, as previously agreed with Marshall of the RAF Hugh Trenchard. Today we know 338171 Aircraftman Thomas Edward Shaw as T.E. Lawrence, immortalised in David Lean's film as Lawrence of Arabia. We can only conclude that given Michael Stainer's connections and family background, it must be a fair bet that he is one of the few alive today in Kent who could sing in all honesty the well-known refrain: "Lloyd George knew my father, father knew Lloyd George".

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It's happening now, it's happening in East Kent.  
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Offices in Broadstairs, Sandwich and Dover.

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