

How to survive the recession

Ex-Parker Pen boss joins the EMC team



THERE'S no doubt about it – it's tough out there at the moment for many businesses. And unfortunately it is going to get even more difficult before it starts to get better. But is it really the total doom scenario that many commentators would have us believe?

I don't want to make the same public mistake as Business Minister Baroness Vadera and start talking prematurely about the green shoots of recovery, but neither am I prepared to go along with the doomsters who seem to almost revel in painting the picture as black as possible.

If there's one thing we're really good at in this country, it's talking ourselves into a worse crisis than necessary. Careless talk costs jobs!

I was at a get-together of the Brighton & Hove Business Lunch Club recently and was heartened to hear several of the people there report that their businesses – everything from cab companies to manufacturers and national building companies - were holding up pretty well in the circumstances.

Even the bank representatives present said they still had money to lend for the right propositions. I've had recent experience of that myself. We are currently working on several

Act now – and don't be afraid to seek help

by Nik Askaroff

refinancing projects with the banks. Although not easy and, unquestionably, more costly, they are getting approved if they're presented in the right manner and with all the relevant information.

Admittedly the goalposts have moved from where they used to be, not just for the financiers but for all of us running SMEs. We're all needing to work a lot smarter and harder than we might have done in times of plenty.

Again, nearly all the business owners who spoke at the lunch club meeting admitted that they've had to adjust their business models in order to counter the worst effects of the downturn. In many instances that has involved redundancies, but by reviewing their forecasts,

changing their strategies and taking definite action, they are surviving and, in one or two cases, doing pretty well.

So what should you be doing to ensure that you not only survive the recession but be ideally placed to steal a march on your competitors when the upturn does eventually come?

For a start, you should understand fully where you stand at the moment. If you don't have the time or, indeed, the expertise to carry out a full review of your business, we can do it for you. All too often firms aren't fully aware of the predicament they're in

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FORMER Parker Pen director Steve Beaumont has joined EMC. He will work out of our Eastbourne office, taking on interim executive management roles, mentoring owner-managers and carrying out business reviews and strategic planning.

Steve became Finance Director of Newhaven-based Parker Pen UK at the age of 28 and, over the next 21 years, went on to hold several senior management positions.

More recently he has been involved in running established and start-up US and UK companies involved in the digital media and the internet.

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Sir Tim Rice is chief guest at EMC-sponsored cricket lunch – see page 6



EMC has a night to remember at Sussex Business Awards – see page 2



It's plain sailing for our fleet in the Solent – see page 4

Are you an experienced professional looking for a new career challenge?

EMC offers an exciting future to free-thinking, entrepreneurial professionals with several years' senior management experience who enjoy the challenge of working across several business types and sectors. While operating as part of a team, you'll also be comfortable with the idea of generating your own work.

Interested?

Give us a call on 01323 410144 or email: contact@emcltd.co.uk



EMC's Mike Pay (far right) joins the award winners in celebration

Gill cooks up ideal recipe for busy mums and dads

EMC consultant Gill Levett has come to the rescue of busy working parents who have neither the time nor inclination to spend hours planning and buying food for the family for the week.

She is running a website, 1click2cook.com, which does the job for them.

She said: "I had the idea for 1click2cook after watching a very well known celebrity chef in an advert. As a busy mum working full-time, I'd been cooking most evenings for 18 years and had grown to resent the time it took to find new recipes every week and then make them into a shopping list.

"After watching this advert, I found myself thinking what a great idea it would be to create a website which would take all the effort out of the boring bits – choosing what to eat week after week and making the shopping list."

Having completed the 'proof of concept', Gill is now refining the business case and actively seeking investment to move the business to the next level.

Check out the results for yourself at: www.1click2cook.com

OH, WHAT A NIGHT!

EMC enjoyed a successful night at the Sussex Business Awards with several clients winning trophies or being shortlisted.

One of the major awards of the night, the Sussex Business Person of the Year, went to Ian Fletcher-Price, chief executive of the UK's leading ergonomic solutions company Posturite.

EMC's Nik Askaroff is chairman of the Berwick-based business which Ian formed in 1991 after quitting the City because of a work-related neck injury. He designed its first product – an adjustable writing slope – to help solve his own health problem. The Posturite board, the prototype of which Ian built in his mother's garden shed, is still one of the company's biggest selling products.

Appropriately Ian's mother, Shirley, was at the Effingham Park Hotel, Gatwick, to see him collect the trophy.

The Best Employer award went to Brighton-based digital marketing agency Leapfrog which was also shortlisted in two other categories. And Uckfield design consultants John Packer Associates was commended in the University Enterprise Award.



Posturite CEO Ian Fletcher-Price, Business Person of the Year, with his mum, Shirley



Nik Askaroff with Rod and Sheila Flavell, directors of Sussex company of the year, FDM Group

The number's up for reporting delays

FEW things concern small and medium sized business owners more than delays in the production of their monthly management accounts. And rightly so.

Delays often run into several months. This makes it extremely difficult for the owner to keep a regular check on the financial performance of the company, and to react in time to any potentially damaging trends within the business.

It is also in direct contrast to most large corporations whose own financial reporting has, if anything, been getting faster and more effective. Where once they may have required 'flash numbers' – estimated or forecast figures – to be

reported by the second or third working day after the month end, they're now more likely to demand actual numbers in the same time span.

In the last 18 months, I have carried out assignments for two large companies – one a FTSE100 quoted business and the other a US company listed on the New York stock exchange – both of which required actual rather than 'flash' numbers.

Are such tight reporting deadlines achievable within the SME sector? Most certainly – and without significant investment in either staff or commercial systems. We'll be happy to show you how.

by David Smith

IT'S NOT ALL DOOM AND GLOOM

From page 1 until it's too late to do much about it. In the recession of the early 1990s, 700 per cent of the companies that went out of business did so as a result of doing too little too late. So don't be afraid to ask for help.

Some of you may have been through previous economic downturns. Hopefully you'll have learned lessons from it that you can now put into practise. But if it's a new experience for you, you're unsure about some of the steps you should be taking, or you just need a supporting hand on your shoulder, our experienced team can help. Nearly all of us here have extensive first-hand senior management experience of difficult trading conditions which, when push comes to shove, may just make the

difference between winning and losing.

Whatever you do, don't withdraw into your shell. Clear, honest communications with your customers, suppliers, staff and bank are vital when the going gets tough. As BT used to say, it's good to talk... even if the message is difficult.

Most of all don't become despondent. There is still work out there, and providing you are realistic, increase your productivity and work rates across the business, and make sure your service levels are beyond challenge, you will win some of it. And when Baroness Vadera's green shoots do eventually become apparent – hopefully in the last quarter of this year but more likely some time in 2010 – you will have survived and be ready to grow and prosper again.



Judd Associates directors David Park (left) and Jake Judd

Judd gives website a new look

OUR website – has been given a bright new look, more reflective of our position as the South East's leading management support and corporate finance boutique.

We worked with both Glide Design of Eastbourne and Judd Associates of Crowborough on the development of the new site which Judd will continue to host and manage on our behalf.

EMC chief executive Nik Askaroff is delighted with the fresh new look. "Although we don't sell directly from the website, it's still an important part of our stock of marketing tools. We'd had the previous site for several years and it was the right time to give it an overhaul," he said.

"We have known Judd Associates for some time, so we were delighted to be able to work with them on the build and management of the site. They make life easy for non-technical people, explaining everything in terms we can all understand. And their unique 'webtoolbox' content management system allows us to add, update or delete information on a regular basis without having to rely on them."

Judd Associates is a full service agency with a long and proven track record of building and enhancing brands through targeted design, advertising and marketing in both digital and traditional media. Its clients include British Gas, Anglian Water, Castrol, Roche Pharmaceuticals, Sun Microsystems and Lenleys Furniture.

EMC's export sales specialist Simon Partridge has successfully completed the management buy-in of upmarket soft furnishings producer Busby & Busby Ltd. Simon has been working with the company for a number of years, helping founding owners Nick and Brenda Busby to develop its export business.

Early in 2008 he approached Nick and Brenda to see if they would be interested in selling the company to him. After lengthy discussions a price was agreed and Simon asked his EMC colleague, Michael Pay, to help him in the process of acquiring the Dorset-based business.

Initially Michael's work focussed on developing the financial models and preparing the business forecasts. These were then used to identify the most appropriate sources of finance to fund the purchase and to discuss the proposal with potential financiers.

As time went on and the credit crunch started to bite, the forecasts became increasingly important to Simon to ensure that he was not overpaying for the business or overburdening the acquisition vehicle with too much debt. In the end HSBC provided the debt, secured through the Small Firms' Loan Guarantee Scheme, and Leumi ABL provided an invoice discounting



Simon Partridge (left) who has taken over Busby & Busby with the support of Mike Pay (right)

queries, the deal was completed in October. Simon is now into the hard work of making the acquisition work for him. Michael has been retained as finance director to keep an overview on the figures, allowing Simon to focus on sales.

Simon said: "Michael provided invaluable advice and guidance throughout the acquisition. It isn't an easy process and having expert guidance is imperative. I simply could not have done it without him."

Michael added: "Those of our clients who have worked with Simon in the past will know of his tremendous drive and passion for sales. He has developed a particular expertise in the soft furnishings sector where he has helped numerous businesses to build markets overseas. Now he has the opportunity to do it for himself. I'm sure he'll make a huge success of it."

● **Contact Michael Pay on 07958 414956 or Simon Partridge on 07830 296021.**

Simon gets buy with a little help from his friend...

facility for working capital.

Michael also helped Simon identify suitable legal and tax advisors, with Healys Solicitors advising on the legal aspects and Carpenter Box on the tax.

In August the decision was taken to delay the purchase until October. This had a twofold benefit to Simon. It allowed him to attend a trade fair in September and carry out some crucial last minute commercial due diligence with customers, and it also provided a significant saving in legal fees as a result of new Companies Act legislation waiving the need for a financial whitewash on acquisitions made after September.

Despite the usual crop of last minute legal and financing

WINE IN THE SOLENT



Above: The winning crew from Posturite UK Ltd



Left: The Flintstones won the fancy dress prize. Left to right: Vicky Regan (Healys Solicitors); Michael Pay (EMC); Sam Maxwell Reed (Expand Recruitment); Rosie Freshwater (Leapfrog); Ben Potter (Leapfrog); Peter Maddalena (Expand Recruitment).

Now could be the time to buy

IT may sound crazy, but this could be the ideal time to consider growing your business through acquisition.

Think about it. If you take two businesses, each of whose sales are down by 20 per cent, and put them together, you end up with one business whose sales are up by 60 per cent! Not bad is it?

What's more, values

and attitudes to acquisitions and mergers are sure to be far more realistic in the current difficult economic times. So providing you've satisfied yourself that there are real synergistic benefits to be had and that you're not just taking on somebody else's problems, it's certainly worth considering.

We are currently working on one acquisition of a loss-making company. If our client takes it over he will be able to save more than £400k of costs, thereby turning the

small loss into a pretty good profit.

All too often owners are blinded by their own trading difficulties when they should be thinking of what they can do to overcome them. Acquisitions and mergers are often forgotten as a possible solution, but in recessionary times

consolidation is inevitable in almost any

market sector.

So how do you pay for the acquisition? Vendor financed deals, earn-outs, redeemable preference shares, share swaps or even bank finance are all options.

What you don't want to do is put your own business at added risk, so careful preparation, planning and targeting are essential.

In almost every crisis there is usually an opportunity. Growth by acquisition might just be yours.

by Nik Askaroff

YOU KEEP THE CASH ROLLING IN

educated
ding to you.

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the overdraft you're going to
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t steps can you take?

by Michael Pay

1 Agree credit limits with customers based on credit checking, bank and supplier references. This will limit your exposure to individual customers to levels you are comfortable with, allow you to ask for early payment when agreed credit limits are exceeded, and provide a warning system as credit nears its limit.

2 Agree payment terms in advance. A surprising number of businesses do not agree terms in advance with customers. So customers, especially larger organisations, then impose their terms on the supplier. Invariably this only comes to light when the first payment doesn't arrive when you're expecting it. In times of tightened credit, that could prove disastrous.

3 Invoice promptly and correctly. It may be obvious but getting the invoice out quickly speeds up collection. Also, knowing the information that your customer wants on the invoice and making sure it is all there, as well as addressing it to the right place, is imperative to get it paid on time. Most unpaid invoices are the result of customers not receiving them or not having all the information to enable them to process payment – and you can bet they won't rush to tell you!

1 Phone up when chasing. The most effective way of persuading customers to pay up is to call them as the account becomes due. Chase the largest and oldest debts first and also those you are concerned may be in trouble. Be firm but friendly asking them to confirm that there are no problems or disputes and to commit to a payment date. Make sure that you have all the relevant information to hand – invoice numbers, dates, etc. and don't be put off by delaying tactics.

5 Stop trading with non-payers. Make sure everyone in your business knows who the customers on stop are and do not be afraid to 'go legal' with them. Many businesses continue to trade with non-payers even when credit limits and broken promises have

occurred. Then they are afraid to issue legal proceedings for fear of upsetting the customer. Remember, the customer is the one who owes you the money and if they don't pay it is your right to claim against them.

Too many businesses go bust because of poor credit control, either because customers take too long to pay or, worse, the customer cannot pay. By having strong credit control procedures you can help protect your business and keep the cash rolling in.

Optimising cash collection and avoiding bad debts has always been key to success in business

Howzat for a cracking lunch!

NOT many people can lay claim to having their name immortalised by James Bond author Ian Fleming. So Henry Blofeld is something of a rare character... in more ways than one.

The man who is fondly known as 'Blowers' by his fellow commentators on the BBC Test Match Special team, revealed that Fleming, a family friend, had named his arch villain Blofeld after him.

It was one of several stories he told during an hilarious 20-minute spin through his life in journalism and broadcasting as guest speaker at an EMC-sponsored Christmas lunch at the Grand Hotel, Brighton, in support of Sussex cricketer Robin Martin Jenkins's benefit year.

More than 400 business men and women turned up to hear speeches by 'Blowers' and Sir Tim Rice, and to contribute to the fund-raising efforts through a raffle and charity auction.

Part of the proceeds were shared between the Martlets Hospice at Hove and Kids Company, a charity which provides practical, emotional and educational support to vulnerable inner-city children and young people.

Sir Tim Rice, best known for his work as a lyricist with Sir

Page 6 captions Henry 'Blowers' Blofeld in action



Nik Askaroff with Robin Martin-Jenkins

Andrew Lloyd-Webber and Elton John, is also a big cricket fan. A former president of the MCC, he also runs his own team known as The Heartaches.

He paid tribute to Robin Martin-Jenkins, son of former Times cricket correspondent Christopher Martin-Jenkins, whose involvement with

Sussex cricket spans 23 years, starting with the county's under 10s. He joined the professional staff in 1995 and played a major part in Sussex's emergence as a trophy winning county, particularly in the C&G win of 2006 and in the championship winning years of 2003, 2006 and 2007.



Game for a laugh... Sir Tim Rice

EMC chief executive Nik Askaroff, who hosted three tables at the lunch, said; "Robin has been a terrific servant to Sussex cricket and EMC was delighted to sponsor the lunch which put the seal on what I hope and expect will prove to have been a successful benefit year for him."

AS the economic gloom deepens, spare a thought for the owners and managers of Britain's small and medium sized enterprises. They are the cornerstone of our economy, the risk takers and wealth creators. Yet it's often the loneliest job in the world, especially for those who are sole owners.

The entire burden for success or failure of the business rests on their shoulders – some would have it no other way of course – and the people they employ often become a second family. But rarely do they share their business problems with their staff, perceiving it as a sign of weakness.

This can be a big mistake. People who work for owner-managed enterprises can usually see what is going on. They take the calls from unpaid suppliers and see how hard it is to collect debts.

I have been working with owner-managers for the best part of 20 years and the most commonly aired regret they have about 'flying solo' is the lack of a confidante with whom they can discuss all aspects of their business – confidential and non-confidential.

Sadly too many professionals are prepared to offer advice only of the 'try to collect your debtors quicker' variety. It may be well intentioned, but it lacks any thought as to how this might be done in practice. Then those same professionals wonder why business people don't consult them!

Nearly all the team at EMC have been actively involved in running businesses during the last two or three major economic downturns. Our experience shows that, in these difficult times, it pays to involve those who have a vested interest

in the business, such as staff and suppliers. After all, they are as concerned as anyone that the business survives, and no-one has a monopoly on good ideas. Staff are usually grateful to be involved and often come up with the most productive suggestions.

When the going gets tough, the usual approach to suppliers seeking payment is to ignore them. In recent weeks I have had to try to reverse this culture in a manufacturing business I am involved with by openly telling about 100 suppliers exactly what was going on and why

payments have been slow.

I was variously accused of being both brave and/or foolish, but in reality there was nothing to lose and plenty to gain. One or two suppliers have grumbled, but most have been incredibly understanding and grateful for the communication. In fact it

has helped to forge some even stronger relationships – ones we will try to nurture in the future at the expense of those that have been less supportive.

There are still no guarantees of survival because of the rapid drop in activity and margins. But in the absence of anything resembling a banking system, most people have realised that they are in this mire together. Adversity is often a great catalyst for change and we are actively looking at how we can change our customer and supplier base so we are dealing with other privately-owned businesses who share similar values.

● Desmond High can be contacted on 01622 685734 or by email at desmondh@emcltd.co.uk

A problem shared is a problem solved

by Desmond High

Don't lose sight of innovation

IN these days of economic uncertainty there is often one casualty that limps quietly out of the corporate back door – **innovation**.

As we concentrate on increasing sales, reducing material and labour costs, and minimising overheads, the focal length of our corporate telescope reduces in order to view ever closer business targets.

Yet, whilst short term survival is essential, there is little value in coming through the bad times only to stumble and fall as the economy improves. This is the outcome for many companies who fail to realise that their competitors may well be designing new products and services to bring to market when the green shots of recovery are seen.

Take a look at your shipments for the last year. What percentage of your turnover is from products and services launched within the previous 24 months? If the answer is less than 20 per cent, you may have a disaster

waiting to happen. But how do you innovate cost-effectively and successfully?

One answer is to use the now politically incorrect term of 'brainstorming'. This process can involve management and/or staff in generating ideas which can be developed into product development plans. There are, however, a few rules that must be obeyed during the session.

- No idea should be criticised or commented upon in the initial part of the brainstorm.
- No one should be ridiculed or put down for a 'poor' idea.
- One should consciously strive for ridiculous or apparently impractical ideas.
- Try and build upon the ideas of other members of the group.
- Go for quantity not quality – the distillation comes later.

After the brainstorm you can then do an analysis of the ideas, splitting them into impossible, impractical,

possible and practical. Lateral thinking is the key to the exercise.

Every brainstorm session should have an experienced moderator responsible for controlling the meeting, writing up the ideas and controlling the analysis phase. If you do not have such a person in the company, you

by **Martin Stanton**

should bring in an expert. They will provide the structure that will allow the process to work, despite any emotions or strong feelings that may be raised during the session.

By using this technique, amongst others, you will exit any recession confident in the knowledge that you have current and future products to maintain the growth in your own marketplace – and to beat the living daylight out of the competition.

● **Martin Stanton is a director of EMC and an experienced brainstorm moderator. For more information please contact him on 07980 012382.**

Gill helps Tatty Bumpkin to launch franchise operation

TATTY Bumpkin, the award-winning natural lifestyle brand for children aged one to seven years, has moved successfully into franchising.

EMC specialist Gill Levett has been working with the Sevenoaks-based company to help build the network. Eleven people have already signed up as franchisees with several others in the pipeline.

"The interest has been tremendous," Gill said. "We easily achieved our 2008 target and are very confident about 2009."

Tatty Bumpkin, which was formed in 2004, benefits from the exposure it receives via tour operators such as Sunsail, Canvas Holidays Thomson and First Choice, who build its yoga-inspired, multi-sensory movement classes into their children's entertainment programmes.

The franchise programme offers people the opportunity to market and run Tatty Bumpkin classes within a specified territory, and to sell the associated ranges of funky organic clothing, fair trade toys and ethically-sourced accessories.

Tatty Bumpkin plans to build a network of 50 franchises by 2011 and launch internationally at the end of 2010.

To find out more about the company and its products, visit www.tattybumpkin.com

Experience counts in a recession

WE'VE all been living with the media's doom and gloom stories about the economy for several months now, and they're unlikely to let up any time soon. Households and businesses everywhere are feeling the effects. Banks usually get a bad press at the best of times, but in the current climate their role in the economic pantomime has more evil overtones than usual.

Lender attitudes and lending policies have undoubtedly hardened and the prospect of any early relief needs to be treated with some caution. Whatever the views and opinions on who is to blame, it is paramount that we all focus on getting on with business and adapting to what is going on around us.

EMC works with most of the principal lenders in the market place and they're all telling us that they are still actively lending for the right propositions. Although none of us can be sure what the right proposition actually looks like at the moment, keeping your business in good shape and adapting to the difficult market conditions will give you the best chance of obtaining the support and assistance you may need from lenders.

by **Terry Rainback**

While it's true that there are more business failures at the moment – some undoubtedly the result of the changes in lender attitudes – it is imperative that borrowers and lenders work closely together to minimise the risk of support and confidence being lost at just the time when the business needs it most.

In the last recession, a lot of businesses were rescued or avoided total failure by working closely with lenders to find a sensible outcome that left both parties better off. The same will apply this time around. In any scenario, being on top of business and working through problems always widens the options for a successful outcome.

Nobody likes dealing with these sort of problems, but the sooner they are tackled the better. EMC has helped steer scores of businesses through just these kind of difficulties for many years. We're able to draw on an enviable depth of experience to help clients find the right outcome.

For a free, confidential consultation, call us on 01323 410144 or email terryr@emcltd.co.uk

YOUR EMC TEAM



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Stephen Milton



Simon Partridge



Michael Pay



Terry Rainback



David Smith



Martin Stanton

Crawley's next for business lunch club



Nik Askaroff (left) and Tim Cobb at a recent Brighton Lunch Club meeting

EMC's Nik Askaroff and leading Sussex PR man Tim Cobb are to launch a lunch club for business people in the Crawley area later this year.

It will be run along similar lines to the Brighton & Hove Business Lunch Club that the pair started just over a year ago and which has proved to be a huge success.

That means only the bosses of companies with a turnover in excess of £2 million or who employ at least 10 staff will be able to join. Also there will be a limit of only two companies from each of the professional services.

Nik Askaroff explained: "We make no apologies for being elitist in the size of the businesses we allow into membership and discriminatory in not permitting more than two bankers, solicitors, accountants or whatever. I've been to too many business clubs and events that are dominated by the professions or are used by small traders or sales people to tout for work.

"Our intention in setting up the Brighton & Hove Club, which will be mirrored at Crawley, was to give those running local SMEs or the senior managers of national companies the opportunity to meet in some new and

exciting places to share good food, common experiences, discuss issues relevant to all and listen to inspirational speakers, not always from the business world.

"Running your own company can be a lonely job. Sometimes it's nice to know you're not alone. Our members are prepared to share their knowledge and offer advice and guidance where appropriate. And while gaining new business from the club is great if it happens, we do not encourage overt selling. We leave that to some of the other networking clubs."

The formula obviously works because the Brighton & Hove club has grown steadily over its first year and now has more than 50 members who are frequently joined by leading decision-makers and influencers – local MPs, heads of local government, senior police officers and so on - as well as well known Sussex sportsmen and women.

Anyone interested in becoming involved in the new Crawley club should contact Janet Kemp of Cobb PR on 01273 311810 or email janet@cobbpr.com

Meanwhile you can find out more about the Brighton club via its website at www.brightonandhovebusinesslunchclub.co.uk

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