

SJL's press, digital, broadcast and political coverage 2021

Date	Title	Media	News story
20-Jul-21	Insurance Times	Online	SJL Survey on Loss of Profits due to Cyber Attacks
27-Jul-21	Share Radio	Radio	Simon Lancaster Offers Industry Insight on Cyber Threats to Businesses and How they can Protect Themselves
23-Aug-21	Insurance Times	Online	SJL Offers Industry Insight into Cyber Threats to Businesses and How they can Protect Themselves
03-Sep-21	Insurance Post	Print	SJL Advise on How Open Banking to Play Important Role in meeting customer Needs
09-Sep-21	Worcester Times	Online	How Entrepreneur Simon Lancaster went from Parents Bedroom to International Business, 20th anniversary
09-Sep-21	Worcester Times	Print	How Entrepreneur Simon Lancaster went from Parents Bedroom to International Business, 20th anniversary
22-Sep-21	Daily Express	National newspaper	Simon Lancaster Ways in on the Debate - Rishi Sunak Set to Hit Self-Employed with more Taxes
24-Sept 21	Mark Bullock	Twitter	SJL National Start-Up Business Award 2021
25-Sept 21	Matt Green, Comedian, actor	Twitter	SJL National Start-up Business Award 2021
25-Sept 21	Dr Jane Booth	Twitter	SJL National Start-up Business Award 2021
27-Sept 21	Simon Baynes MP	FaceBook	SJL National Start-Up Business Award 2021
28-Sept 21	David Linden MP SNP	Twitter	SJL National Start-up Business Award 2021
28-Sept 21	Sir Peter Bottomley MP	FaceBook	SJL National Start-Up Business Award 2021
28-Sept 21	Amanda Solloway MP Derby North	Twitter	SJL National Start-Up Business Award 2021
28-Sept 21	Amanda Solloway MP Derby Norht	Facebook	SJL National Start-up Business Award 2021
30-Sept 21	Palmbay Herald	Online	SJL National Start-Up Business Award 2021
30-Sept-21	GB News	TV	SJL National Start-UP Business Award and Furlough
30-Sept-21	Good Things	Twitter	SJL National Start-up Business Award 2021
30-Sept 21	Tonia Antoniazzi MP Wales Labour	Twitter	SJL National Start-up Business Award 2021
01-Oct-21	Growth&SkillsHub	Twitter	SJL National Start-up Business Award 2021
01-Oct-21	Cornwall & Isles of Scilly Growth and Skills Hub	FaceBook	SJL National Start-up Business Award 2021
01-Oct-21	Startup Observer	Online	SJL National Start-up Business Award 2021
02-Oct-21	Chris Elmore MP Labour	Twitter	SJL National Start-up Business Award 2021
02-Oct-21	Alexander Stafford MP	FaceBook	SJL National Start-up Business Award 2021
04-Oct-21	New Funder - Charity Excellence Framework	Twitter	SJL National Start-up Business Award 2021
04-Oct-21	Ian McLintock Charity Excellence Framework	Twitter	SJL National Start-up Business Award 2021

04-Oct-21	Jennifer W Jia	Twitter	SJL National Start-up Business Award 2021
06-Oct-21	Mark Jenkinson MP Conservative	Twitter	SJL National Start-Up Business Award 2021
07-Oct-21	Student Enterprise USW	Twitter	SJL National Start-up Business Award 2021
07-Oct-21	Peter Gibson MP Darlington	Twitter	SJL National Start-up Business Award 2021
16-Nov-21	Urban Village Pizza	Facebook	Urban Village Pizza Celebrate receiving Funding from Insurance CEO Simon Lancaster outside Houses of Commons
16-Nov-21	KMTV	TV	SJL CEO Simon Lancaster Presents Bradley Cory with National Start-up Business Award 2021 outside Parliament
16 Nov 21	Worcester News	Online	Urban Village Pizza Celebrate receiving Funding from SJL National Start-up Business Awards 2021
16 Nov 21	ITV News Central	TV	Urban Village Pizza Celebrate receiving Funding from SJL National Start-up Business Awards 2021 featuring Simon Lancaster and SJL branding
17-Nov-21	Nationwide Caterers Association (NCASS)	Online	Urban Village Pizza receive Funding from SJL National Start-up Business Awards 2021
17 Nov 21	NRI Greenwich Uni	Twitter	Congratulations to Urban Village Pizza on Winning the SJL National Start-up Business Awards 2021
18 Nov 21	Robin Walker Worcester MP	Email Newsletter	Urban Village Pizza receive Funding from SJL National Start-up Business Awards 2021
18 Nov 21	Robin Walker Worcester MP	Online	Urban Village Pizza receive Funding from SJL National Start-up Business Awards 2021
18-Nov-21	Hereford & Worcestershire Chamber of Commerce	Online	Urban Village Pizza Receive Funding from SJL National Start-up Business Awards 2021
18-Nov-21	Worcester News	Print	Urban Village Pizza Celebrate Winning the SJL National Start-up Business Awards 2021
22-Nov-21	ITV Meridian	TV	SJL CEO Simon Lancaster Presents Bradley Cory with National Start-up Business Award 2021 outside Parliament
23-Nov-21	BBC Radio Hereford & Worcester 11am	Radio	Simon Lancaster interview about Urban Village Pizza
23-Nov-21	BBC Radio Hereford & Worcester 11.30am	Radio	Simon Lancaster Reveals Why He Started the SJL National Start-up Business Awards 2021 and Why Urban Village Pizza Won Funding
23-Nov-21	BBC Radio Hereford & Worcester 12.30pm	Radio	Urban Village Pizza interview mentioning SJL and Simon Lancaster
23-Nov-21	BBC Radio Hereford & Worcester 5pm	Radio	Simon Lancaster, SJL and Urban Village Pizza interview
03-Dec-21	University of Greenwich	Online	Disabled student Bradley Cory Breaks Down Barriers Through Innovation with the Support of SJL National Start-up Business Award 2021

20 July 2021

<https://www.insurancetimes.co.uk/news/british-businesses-suffer-average-loss-of-223516-from-cyber-attacks-sjl-insurance/1438191.article>

Insurance Times

To protect assets, companies should invest in adding cyber insurance to business policies

As many businesses in the UK continue to work from home during the Covid-19 pandemic, the mental health of staff that work remotely has been brought to light. Insurance Times looks at how broker bosses are managing the mental health of their employees.

To protect assets, companies should invest in adding cyber insurance to business policies

The average loss of British businesses who have experienced a cyber attack is £223,516, according to the findings from the latest survey commissioned by SJL Insurance Services.

The research, published last week (15 July) revealed that 17% of British businesses have experienced more cyber-attacks since their employees have started working from home because of the Covid-19 pandemic.

Furthermore, as a result of working from home, over half (55%) of businesses have received more fake letters, phone calls, text messages, and emails from companies pretending to be the likes of companies such as Royal Mail, the DVLA, and HMRC.

Exactly 12% of all businesses surveyed have lost money to fraudsters.

Despite this, only 23% had protection in the form of cyber insurance, which has led to 41% of businesses suffering losses up to £10,000.

Around 16% lost between £10,000 and 1,000,000.

Not 100% secure



For those businesses who have lost money during a cyber-attack, more than 61% were at home when it happened, compared to 23% who fell victims to the crime in the office.

The research also highlighted that only 14% of businesses bought cyber insurance after suffering an attack, while the number of companies that had invested in cyber insurance has fallen from 31% to 23% since 2019.

SJL Insurance Services' founder and chief executive Simon Lancaster, who has commissioned the survey now for two years, said: "The internet and technology is not 100% secure no matter how much investment you throw at it because we have seen the likes of huge multi-billion-dollar firms and governments with the best systems get phished and hacked.

"The single only way to protect your assets is to get cyber insurance added to your business policy."

On the flip side, 27% of people have reported experiencing fewer information technology accidents like spilling drinks onto equipment or leaving devices on trains while commuting.

In addition, those businesses who had claimed to have never fallen victim to a cyber-attack have almost halved from 79% in 2019 to 43% in 2021.

The research was carried out by YouGov in June 2021, involving 1,093 business owners across Great Britain.

Established in 2001, SJL Insurance Services is an official Lloyd's of London broker, with clients worldwide and gross written premiums (GWP) of more than £20m per year.

27 July 2021

<https://www.sjlins.co.uk/press/simon-lancaster-cyber/>



On the back of SJL's Cyber Report 2021, carried out by YouGov, cyber insurance expert and CEO of SJL Insurance Services's Simon Lancaster is interviewed on Share Radio. He discusses real life examples and advises how businesses can protect themselves from this growing crime. You can have a listen to the 15 minute discussion with the radio presenter on the YouTube video below.

23 August 2021

<https://www.insurancetimes.co.uk/insight/ransomware-surge-could-see-cyber-become-next-covid-related-crisis/1438256.article>

Insurance Times



Ransomware surge could see cyber become next Covid-related crisis

Cyber-linked business interruption cover 'should be viewed as vital' as research confirms that 17% of UK businesses have experienced more cyber attacks since Covid-introduced homeworking measures

While Covid-linked business interruption (BI) claims dominated the headlines in 2020, cyber insurance claims could be the next crisis to unfold following concerns from commentators within the insurance market.

According to **Howden's *Cyber Insurance: A Hard Reset* report, published in July 2021**, the number of ransomware attacks have increased by 170% worldwide in quarter four of 2020, compared to quarter one in 2019.

This surge subsequently pushes up both the costs of and need for cyber cover - for example, Howden's study further revealed that cyber insurance pricing has climbed 32% on average year-on-year, as of June 2021.

Furthermore, the average cost of ransomware remediation globally has also increased, rising from \$700,000 (£506,320.50) to \$185m (£133m) in 2020.

Inigo's chief executive and co-founder Richard Watson told *Insurance Times*: "The big challenge for the insurance industry post-Covid is how [it responds] to risks that cannot be easily aggregated or controlled.

"Cyber is a great example of 'is that going to be the next Covid?'

"[Covid] has helped the industry understand that there are these large, unquantifiable risks that could happen. The trouble with the soft market is you get tempted to cover it. Our company is worth nothing if we don't pay claims."

Insurance Times explores how the insurance industry can navigate emerging risks surrounding the cyber insurance market and what drivers have pushed up pricing.

Shift to hybrid working

A ransomware attack is a form of malware that encrypts a victim's files - the cyber criminal then demands a ransom to restore access to the data.

Research published in July 2021 from SJL Insurance found that British businesses have suffered losses amounting to £223,516 on average from cyber attacks, with 17% of businesses experiencing more cyber attacks since employees began consistently working from home due to the pandemic.

Jacob Palmer, director of consulting at CyberCube, said: "We expect cyber to be the most important property and casualty news story of the coming years.



"This rise in both frequency and severity of cyber attacks has partially been enabled by the increase in home working.

"Criminals are exposing gaps in many companies' cyber security practices, with ransomware being a primary attack vector of choice.

"Cyber losses for 2020 have outstripped previous years, with many insurers experiencing over 100% loss ratios for their standalone cyber books. While some of the vulnerabilities have been patched, the move towards hybrid working could allow the door to remain open for some time."

Lindsey Nelson, cyber development leader at CFC Underwriting, disagreed, however. She feels that cyber cover will not need to be altered to accommodate a hybrid working model because there has always been the assumption of some remote working occurring, even pre-pandemic.

In terms of other drivers of cyber crime, broker Howden believes the reason for the spike in ransomware attacks is due to low-cost ransomware kits, or ransomware as a service (RaaS), combined with a new attack method that involves both data encryption and the publication of stolen data – this is known as double extortion.

Business interruption

CyberCube, meanwhile, expects to see a rise in cyber-related BI. According to Palmer, this is because the increasing complexity of the digital supply chain exposes companies to many single point of failure (SPoF) vulnerabilities.

For example, in May, infrastructure provider Fastly had an internet blackout which knocked out some of the world's biggest websites, including Amazon, Reddit, the Guardian and the New York Times.

This was reportedly triggered by a bug in the firm's code that had remained dormant until a single customer tried to update their settings.

"Although not expected to be a major cyber event, the Fastly downtime is a prime example," Palmer said.

"Understanding the SPoFs a company is exposed to will be critical - both for companies to secure the digital infrastructure and for underwriting decision making."

While cyber policies have historically been centred around privacy and data breaches, Nelson explained that the uptick in ransomware over the last 12 months has led policyholders to increasingly seek cover for cyber-related business interruption rather than solely focusing on the reimbursement of extortion.

This is because BI and reputational harm following a ransomware attack tends to be more costly for firms.

For Nelson, the main differentiator between BI and cyber policies is the trigger - cyber cover is typically related to systems and digital assets, while BI is mainly based on physical perils causing a loss of profits.

“Systems BI under a cyber policy carries both waiting and indemnity periods, similar to what would be observed under traditional property business interruption cover. However, [for] the latter, periods [can] range anywhere from 30 days to 12 months in the current market,” she continued.

Systems BI in a cyber policy is often triggered by a downtime of systems caused by a cyber event, such as an employee error or systems failure.

In recent years, cyber cover has broadened to include dependent or contingent business interruption – where clients’ cover extends to include downtime of third parties the client relies on to generate their own income, such as cloud computing providers.

For Nelson, cyber-linked business interruption cover “should be viewed as vital” because policyholders are more likely to suffer this type of event compared to a physical loss, such as a fire.

Policy evolution

In addition, the severity of today’s ransomware losses has prompted a shift in cyber insurers’ responses, which has a knock-on effect on brokers, Nelson noted.

She said: “Brokers should absolutely be expecting cyber insurers to have in-house cyber claims capabilities rather than outsourcing this function to a third party partner.”

Plus, brokers should “provide meaningful sanctions checks on behalf of policyholders”, creating an “objective and transparent report” that can help insurers decide whether policies should “respond on the **reimbursement of extortion payments** from a regulatory perspective”.

As for policy wordings, Nelson added: “We’re seeing a wave of exclusions, warranties and conditions new to the market in the last year – some of which we haven’t seen in the market for years with respect to systemic risk exclusions, coinsurance provisions and systems maintenance conditions for policy response.”

However, “what’s absolutely certain is that there is rarely uniformity across cyber policies”, Nelson conceded.

“It’s often what is beyond the words on the page that speak louder to the credibility of [the] cyber insurance market over the policy documents themselves.”

Why is ransomware so dangerous for insurers?

Daniel Guilfoyle, partner at law firm RPC, said: “Ransomware is increasingly seen by insurers as a primary cyber threat and the [business interruption] consequences can often prove far more serious than other cyber incidents.”

This is because organisations of all sizes are reliant on electronic systems.

Guilfoyle continued: “Ransomware attacks that encrypt these systems can cause immediate and major business disruption.”

However, even if organisations can restore their systems from backups, the time it takes to do this in a forensically safe way is still likely to cause disruption.

“Unfortunately, as well as encrypting systems, the perpetrators of these attacks will sometimes extract data as further leverage. In some circumstances, this may result in affected organisations having to notify regulators, clients and data subjects,” Guilfoyle continued.

“Managers and other personnel will have to field the enquiries that usually follow, diverting them from other profit-making activities. The threat is not sector specific and all organisations should mitigate their risk by ensuring robust backup procedures are in place.”

What is pushing up cyber insurance pricing?

Howden’s aforementioned July 2021 report, looked at three key factors that are driving the cyber insurance market today - it described these as “the three Rs”:

- Ransomware attacks.
- Higher rates.
- Shifting regulation.

Shay Simkin, global head of cyber at Howden, added: “The cyber insurance market is currently driven by a demand and supply imbalance, which shows no sign of relenting any time soon.

“Claims are up, capacity is down and underwriting profitability is, at best, under pressure.”

Why is ransomware so dangerous for insurers?

Daniel Guilfoyle, partner at law firm RPC, said: “Ransomware is increasingly seen by insurers as a primary cyber threat and the [business interruption] consequences can often prove far more serious than other cyber incidents.”

This is because organisations of all sizes are reliant on electronic systems.

Guilfoyle continued: “Ransomware attacks that encrypt these systems can cause immediate and major business disruption.”

However, even if organisations can restore their systems from backups, the time it takes to do this in a forensically safe way is still likely to cause disruption.

“Unfortunately, as well as encrypting systems, the perpetrators of these attacks will sometimes extract data as further leverage. In some circumstances, this may result in affected organisations having to notify regulators, clients and data subjects,” Guilfoyle continued.

“Managers and other personnel will have to field the enquiries that usually follow, diverting them from other profit-making activities. The threat is not sector specific and all organisations should mitigate their risk by ensuring robust backup procedures are in place.”

What is pushing up cyber insurance pricing?

Howden’s aforementioned July 2021 report, looked at three key factors that are driving the cyber insurance market today - it described these as “the three Rs”:

- Ransomware attacks.
- Higher rates.
- Shifting regulation.
- Shay Simkin, global head of cyber at Howden, added: “The cyber insurance market is currently driven by a demand and supply imbalance, which shows no sign of relenting any time soon.

“Claims are up, capacity is down and underwriting profitability is, at best, under pressure.”

3 September 2021

https://www.crif.com/media/3668593/post-crif_september_2021_full.pdf

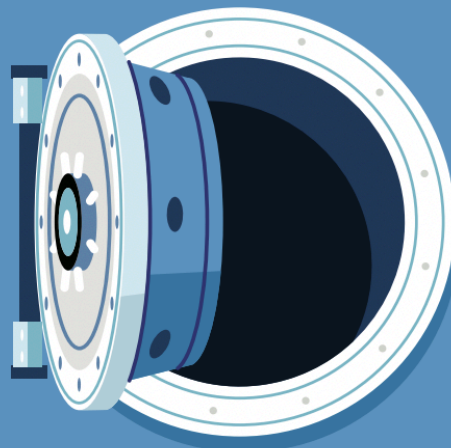
Insurance POST

Supported by



SPOTLIGHT
OPEN BANKING
AND SMES

Open banking will play an important part



in meeting customers' needs

Despite slow progress to date there are signs that some in the insurance sector are starting to get a handle on the value of open banking. On the back of a survey, in conjunction with Crif Decision Solutions, Post highlights some of the benefits that could be realised by integrating this technology into systems and processes

By Sam Barrett

Open banking offers huge opportunities for the insurance sector. But while access to the data may deliver benefits such as quicker risk assessment and improved customer relationships, take-up remains low.

According to a recent survey, *Open banking and SME risk*, which was conducted by Post in association with Crif Decision Solutions, nearly three quarters (73.9%) of respondents have no plans to start using this data (see figure one).

> 26

SPOTLIGHT OPEN BANKING AND SMES

For those that have embraced open banking, insurers and managing general agents are slightly ahead of the curve. 10% said they'd already integrated, or were currently integrating the data, with a further 23.3% planning to do so. In the broker market, 8.6% of respondents have integrated the data, or are currently doing so, with 11.4% planning to follow their lead.

Slow start

The survey points to a variety of reasons for this slow take-up, with the main obstacles including granting consent to access client data (63.1%), lack of trust in sharing bank account data with insurance companies (52.3%), and lack of trust in sharing this data with intermediaries (50.8%) (see figure two).

There's also the simple matter that respondents aren't up to speed with this form of technology. Nearly half (48.1%) admitted they weren't familiar with open banking at all, with this rising to 57.5% among brokers (see figure three).

Simon Lancaster, CEO and founder of SJL Insurance Services, isn't surprised by this. He says that in the 25 years

Respondents aren't up to speed with this form of technology. Nearly half (48.1%) admitted they weren't familiar with open banking at all, with this rising to 57.5% among brokers

he's worked in the insurance sector, it has always been slow to embrace new technologies. "Whether it was email, the internet or electronic data interchange, the insurance industry always lags a couple of years behind. I suspect it'll be the same with open banking," he comments.

While there may be frustrations about the sector's appetite for new technology, David Vanek, CEO and co-founder of Anorak, believes it's not completely to blame for the slow adoption of open banking. "To be fair to insurers and brokers, even the tier one banks are just starting to roll-out open banking in their online banking apps and services," he explains. "For a long time, open banking has been pre-empted by fintech startups that built the infrastructure and challenger banks

like Revolut and Starling, which consume these technologies and build added value services with open banking."

World events have also got in the way as Janthana Kaenprakhamroy, CEO of Tapoly, explains. Her firm, a commercial lines MGA specialising in the SME and freelance sectors, has been working on a project with some of the challenger banks to have access to customer data. "Covid-19 and Brexit have both been major challenges for this over the last 18 months," she says. "Some have been forced to pull out of the market and plans to share data have been delayed as the banks have had focus on Covid-19 related products, such as business loans."

Data overload

For Kaenprakhamroy, this hiatus has also highlighted one of the other reasons take-up of open banking has been slow in the insurance sector – the wealth of data that's readily available. "There's plenty of open source data available on the SME market, including all the data being collected through social media," she says. "Data has become much more valuable for insurance purposes but it does take time to test whether it's meaningful."

Her view is echoed by Shaun Hooper, group CEO at Complete Cover Group. He recently worked with its new parent company insurtech Abacai to develop a non-standard motor product that has open banking integrations within it. "It's partly down to the lack of experience in using the data that open banking generates," he explains. "It will take time for insurers to understand the huge risk selection and technical rating potential that exists in open banking data."

As well as determining whether or not data adds to an insurance proposition, there are also concerns around integrating the data, as David Sparkes, head of compliance and training at the British Insurance Brokers' Association, explains:

Figure one: Have you already integrated or do you plan to integrate Open Banking data into your systems and processes within the next 12 months?

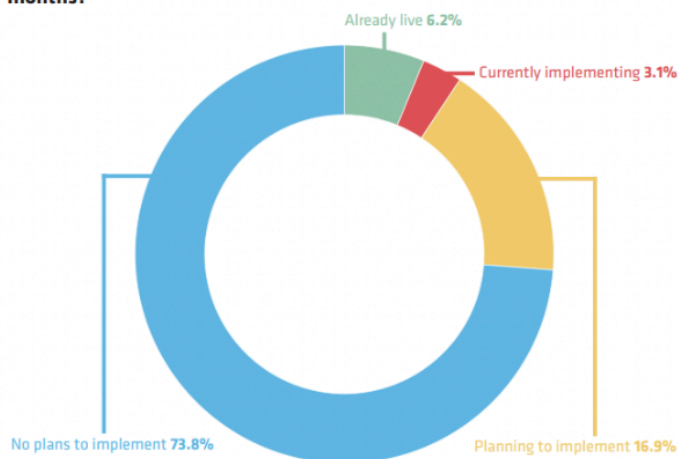
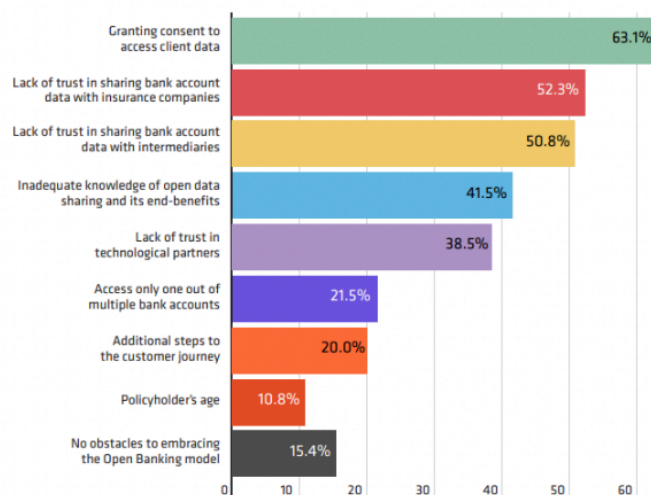


Figure two: What obstacles do you see in embracing the Open Banking model? Respondents ticked all that applied



“We understand open banking has not solved the problem of a lack of data standardisation. The insurance sector has a number of systems providers, so a need for a suitable taxonomy seems a prerequisite for a successful rollout. The terms ‘policyholder’ and ‘insured’ may mean the same thing, but IT developers know that, as data fields, they’re not recognised as such.” David Sparkes

“We understand that open banking has not solved the problem of a lack of data standardisation. The insurance sector has a number of systems providers, so a need for a suitable taxonomy seems a prerequisite for a successful rollout. The terms ‘policyholder’ and ‘insured’ may mean the same thing, but IT developers know that, as data fields, they’re not recognised as such.”

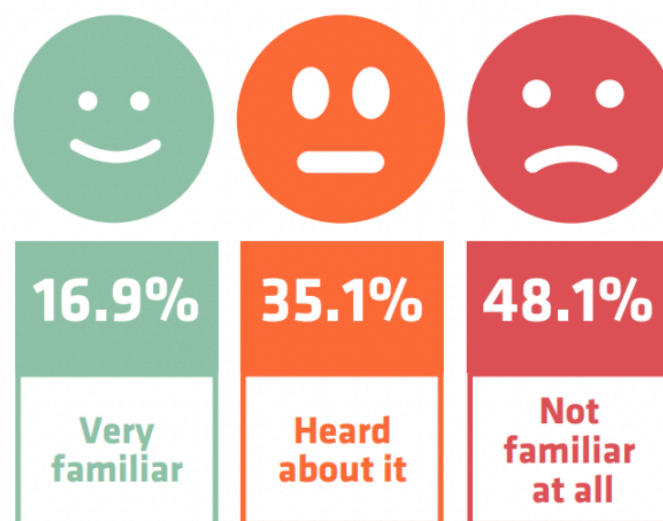
Open benefits

But, whether due to the pandemic or a focus on other data streams, the insurance sector may be missing out on some of the benefits that could be realised by integrating open banking into its systems and processes.

Having insight into a customer's financial behaviours can enable brokers and insurers to target products more effectively, ensuring they have the right type and level of cover. “It's good to know as much as possible about customers,” says Kaenprakhmroy. “A business's bank balance can give us insight into its revenue and the types of risks it might be facing.”

Another example of this is Anorak, which is an online independent broker for life

Figure three: Are you familiar with Open Banking?



9 September 2021

<https://www.worcesternews.co.uk/news/19556690.worcester-entrepreneur-went-parents-bedroom-international-business/>

Worcester News

NEWS

5th September

How a Worcester entrepreneur went from his parents' bedroom to an international business



BUSINESS: Simon Lancaster from SJL Insurance

AN entrepreneur who started a business from his parents' spare room has celebrated his company's 20th anniversary this week.

Simon Lancaster's business journey started with a dream in September 2001 and has now become reality, with SJL Insurance supporting nearly 25,000 customers worldwide.

Looking back, he said: "I'd never considered starting my own business until I was unemployed at the age of 23, having been made redundant and struggling to find a job at a company that appealed to me.

"I had a light bulb moment when I thought I could set something up myself that was better than the companies that I was being presented with."

Eventually securing a £500 grant from his local chamber of commerce, Mr Lancaster said many people scoffed at his business plan before he started.

He added: "The grant enabled me to get a PC, desk and chair to go in Mum and Dad's spare bedroom and I was away.

"As part of obtaining the grant I had to go on a one-week business start-up course and we had to take turns in outlining our business plan.

"Most were modest but admirable sole trader ideas such as cake baking, gardening etc.

"When it got to my turn, I sat there wearing my flip flops and told them I wanted to build an international insurance brokerage, employing over 50 people and turning over millions of pounds - they all laughed.

"I started work the next Monday with literally a blank sheet of paper and a blank PC screen.

"I faced challenge after challenge, and knock back after knock back but with perseverance things slowly began to work. The rest, as they say, is history."

Having started his business on the same day as England's famous 5-1 victory over Germany in Munich, September 1, 2001, the company has blossomed, now supporting clients worldwide.

Mr Lancaster added: "I want to thank all of our growing number of amazing customers of which there are now nearly 25,000 around the world.

"I'd like to thank my senior management team of Rob McKechnie and Karl Evans and all of our phenomenal staff, it's an honour to work aside you all and without you we wouldn't have the incredible business that we have today.

"I'm looking forward to the next 20 years being bigger and better."

9 September 2021

<https://www.express.co.uk/finance/personalfinance/1492558/capital-gains-tax-uk-rishi-sunak-warning-chancellor-increase?fbclid=IwAR26JtnW1WATUdEsZppbd6ycoYY4Zs2ghggDD5YgqO475q5ijztisE8ly0l>



'Entrepreneurs may feel why bother' – Rishi Sunak set to hit self-employed with more taxes

CAPITAL GAINS TAX (CGT) could be next on Rishi Sunak's list for targeting, as the Chancellor aims to find billions to cover coronavirus costs. So far, Mr Sunak has mainly altered tax rules for individuals in an attempt to cover NHS and social care costs but going forward, businesses and freelancers may need to pay more towards the Government's coffers. Unfortunately, this is likely to make it more difficult to be an entrepreneur in Britain.

Rishi Sunak recently revealed the next Budget will take place on October 27 and given the state's recent tax changes, Britons may be worried about what's on the horizon. Despite the changes already made, such as the raising of National Insurance and temporary removal of the triple lock, the Government reportedly still needs to find billions of pounds to cover coronavirus related costs. A number of experts expect the Chancellor will need to target Capital Gains Tax in the coming months as his options dry up, which will hit businesses, the self-employed and even cryptocurrency investors

Simon Lancaster, the founder of SJL Insurance Services, commented: "I think the discussion here is similar to the tax and spend discussion that has happened since time immemorial!

"But essentially - The Government does need to find lots of cash to pay for Covid, which in fairness as we know has cost them billions and billions. That is, without doubt, the question is; where it comes from. My fear is that they will put too much burden on business, many of whom are already struggling from the numerous effects of Covid themselves.

Businesses have already been hit with many recent increases, including the six percent corporation tax rise that will come into effect in April 2023, pension contributions (we at SJL Insurance Services now spend £120,000 a year on pension contributions for our staff), and the more recent NI rise last week which businesses have to pay for as well as employees. If they clobber businesses more in this Autumn budget, which I'm sure they will, it will push a lot of businesses over the edge.

"I fully expect the Chancellor will also increase Capital Gains Tax (which is the tax upon eventual sale of the business) so all in all entrepreneurs may feel why bother to start up a business, or why bother to expand and grow/take risks as the cost of tax burden is too high. And we need these business start ups and growing to fuel the economy, taxation and employment."

24 September 2021



Mark Bullock @mark__bullock

https://twitter.com/mark__bullock



Mark Bullock he/him ❤️

@mark__bullock

...

Your chance to be awarded a grant for your start up...[#PayItForward](#)

 **SJL Insurance** @SJLInsurance · Sep 24

Entries are open for the @SJLInsurance National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11 October. Full details here: tinyurl.com/kfrdwu6f
[#PayItForward](#)



4:09 PM · Sep 24, 2021 · Twitter for iPhone

25 September 2021



Matt Green @mattgreencomedy
<https://twitter.com/mattgreencomedy>



Matt Green ✓ @mattgreencomedy · Sep 25

...

I really enjoyed hosting the @SJLInsurance National Start-Up Business awards back in 2019 and will be doing it again this year (with a year off for...you know). If you own a start-up or your business has been affected by the pandemic, you could be there too! (1/2)



1



3



7



Matt Green ✓
@mattgreencomedy

...

Entries are open NOW for the @SJLInsurance National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11 Oct. Full details here: tinyurl.com/kfrdwu6f
[#PayItForward](#) (2/2)



The SJL National Start-Up Business Awards 2021 are live a...
Press release The SJL National Start-Up Business Awards 2021 are looking for the UK's best start-up businesses – thi...
sjlins.co.uk

11:31 AM · Sep 25, 2021 · Twitter Web App

25 September 2021



Dr Jane Booth @opus29jane
<https://twitter.com/opus29jane>



Dr Jane Booth
@opus29jane

...

Any start-ups out there looking for a boost?? It's not just about the money, there's peer support & mentoring too. Definitely worth a look 👉👉👉



SJL Insurance @SJLInsurance · Sep 24

Entries are open for the @SJLInsurance National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11 October. Full details here: tinyurl.com/kfrdwu6f
#PayItForward



2:59 PM · Sep 25, 2021 · Twitter for iPhone

27 September 2021



Simon Baynes MP for Clwyd South post on Facebook

https://twitter.com/baynes_simon



Simon Baynes MP for Clwyd South

27 September at 16:39 · 🌐

Entries are open for the [SJL Insurance Services](#) National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2,000 or £5,000 grant.

Finalists will pitch to a panel of 4 judges and an audience of invited guests at the Houses of Parliament on 16 November 2021.

Entries close on 11th October 2021. Full details here:

<https://tinyurl.com/kfrdwu6f>



28 September 2021

facebook

Sir Peter Bottomley MP for Worthing West Facebook post

<https://www.facebook.com/search/top/?q=Sir%20Peter%20Bottomley%20MP>



Sir Peter Bottomley MP ✓

28 September at 16:13 · 🌐

...

Entries are open for the SJL Insurance Services National Start-Up Business Awards.

Start-up owners shortlisted could receive a free £2,000 or £5,000 business grant and access to a free mentorship with entrepreneur Simon Lancaster and the staff at SJL Insurance Services and associates, as well as winning free publicity and PR coverage.

I encourage all eligible businesses across Arun and Worthing to apply: this includes start-ups or businesses affected by the pandemic.

Entries close on 11th October 2021. Full details here: <https://tinyurl.com/kfrdwu6f>



SJLINS.CO.UK

The SJL National Start-Up Business Awards 2021 are live and taking entries! - SJL Insurance Services

28 September 2021



David Linden MP @DavidLinden
<https://twitter.com/DavidLinden>



David Linden MP 
@DavidLinden

...

Entries are open for the [@SJLInsurance](#) National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11th Oct 2021. Full details here:

tinyurl.com/kfrdwu6f
[#PayItForward](#)



The SJL National Start-Up Business Awards 2021 are live a...
Press release The SJL National Start-Up Business Awards 2021 are looking for the UK's best start-up businesses – thi...
sjlins.co.uk

1:01 PM · Sep 28, 2021 · Twitter for iPhone

28 September 2021



Amanda Solloway MP Derby North @ASollowayUK
<https://twitter.com/ASollowayUK>



Amanda Solloway ✓
@ASollowayUK

...

Entries are open for the [@SJLInsurance](#) National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close 11th October 2021

Full details here: tinyurl.com/kfrdwu6f

[#PayItForward](#)



10:17 AM · Sep 28, 2021 · Twitter Web App

28 September 2021

facebook

Amanda Solloway MP

<https://www.facebook.com/AmandaSollowayOfficial>



Amanda Solloway MP ✓

28 September · 🌐

...

Entries are open for the [SJL Insurance Services](#) National Start-Up Business Awards.

If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant.

Entries close on 11th October 2021.

Full details here: <https://tinyurl.com/kfrdwu6f>

[#PayItForward](#)



👍❤️ 5

1 share

30 September 2021

<https://palmbayherald.com/the-sjl-national-start-up-business-awards-2021-are-looking-for-the-best-start-up-businesses-and-recovering-businesses-in-the-uk/>

Palmbay Herald

The SJL National Start-Up Business Awards 2021 are looking for the best start-up businesses and recovering businesses in the UK.

September 30, 2021



This year's contest will take entries from established businesses negatively affected by the Covid-19 pandemic.

Calling all businesses. The SJL Foundation's annual SJL National Start-Up Business Awards are live and taking applications for start-up businesses to win a free £2,000 or £5,000 business grant. This year, the contest will open the net wider to help established businesses recover and restart if they've been negatively affected by the Coronavirus pandemic. Any member of the public aged 18 and over can apply to become one of five finalists to pitch to 4 judges in front of a live audience in the House of Commons on Tuesday 16 November 2021, as to why they should win a free business grant.

Winners will be awarded the business grant but also receive one year's free mentorship and coaching as well as a free publicity and PR which is priceless.

To enter the competition, people can email foundation@sjlins.co.uk to ask for an application form. They will then be emailed the form with just 8 questions to answer. Each competition entrant must also submit a three-minute video of themselves saying what their business activity does, and how they'd spend the £2,000 or £5,000 grant, and how Covid-19 affected their business if they're not a start-up.

The closing date for entries is 11:59pm on Monday 11 October 2021. It is compulsory for all finalists to travel to the House of Commons on Tuesday 16 November 2021 and the event finishes at 10.30pm.

There will be four judges are:

- [Simon Lancaster](#), trustee of SJL Foundation, founder and CEO of [SJL Insurance Services](#)
- Rachel Elnaugh, former Dragon from Dragons' Den Series 1 and 2 and CEO of [Source TV](#)

- Kerry Hopkins, CEO of broadcast public relations agency the [Broadcasters' Academy](#)
- Shalini Khemka, founder and CEO of [E2E Exchange](#)

MP Robin Walker, the Parliamentary Under-Secretary of State serving jointly between the Scotland Office and the Northern Ireland Office in the UK Government is hosting the evening reception at the House of Commons on behalf of the SJL Foundation.

Simon Lancaster, Trustee, SJL Foundation said: “Having started SJL Insurance Services 20 years ago with the help of a £500 council grant, I launched the SJL Foundation to pay it forward. In the upcoming national competition, we will help start-up businesses and are also widening the net offering the chance for established businesses that have been hit negatively during the pandemic, to apply for a grant too to recover and restart.”

100% of donations go to the SJL Foundation charity. The SJL Foundation currently raises money for start-up businesses, businesses negatively affected by the Covid-19 pandemic and Acorns Children's Hospices.

30 September 2021

<https://www.youtube.com/watch?v=287lYdJWzfm>

GB news



30 September 2021



Good Things @GoodThings_UK
https://twitter.com/GoodThings_UK



Good Things
@GoodThings_UK

...

These awards helped get Good Things off the ground!
🚀 A great opportunity to gain expert business support
and funding 🙌 #PayItForward #StartUp



SJL Insurance @SJLInsurance · Sep 24

Entries are open for the @SJLInsurance National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11 October. Full details here: tinyurl.com/kfrdwu6f
#PayItForward



2:52 PM · Sep 30, 2021 · Twitter for Android

30 September 2021



Tonia Antoniazzi MP @ToniaAntoniazzi
Welsh Labour MP
<https://twitter.com/ToniaAntoniazzi>



Tonia Antoniazzi MP  
@ToniaAntoniazzi

...

Entries are open for the [@SJLInsurance](#) National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11th October 2021. Full details:

tinyurl.com/kfrdwu6f
[#PayItForward](#)



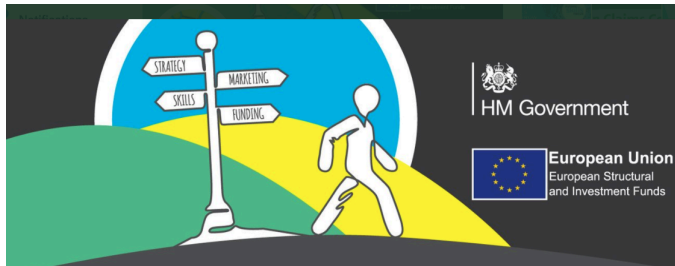
The SJL National Start-Up Business Awards 2021 are live a...
Press release The SJL National Start-Up Business Awards 2021 are looking for the UK's best start-up businesses – thi...
sjlins.co.uk

11:00 AM · Sep 30, 2021 · TweetDeck

1 October 2021



<https://twitter.com/growthskillshub>



Growth&SkillsHub
@growthskillshub

...

The SJL Foundation's Awards are live and taking applications for start-up businesses to win a £2,000 or £5,000 business grant! This year, established businesses negatively affected by the Coronavirus pandemic will also be in the running.

Go for it! zcu.io/Ha44



1 October 2021

facebook

Cornwall & Isles of Scilly Growth and Skills Hub

<https://www.facebook.com/growthskillshub>



Cornwall & Isles of Scilly Growth and Skills Hub

2.3K like this · Business service

...

1 Oct · 🌐 · The SJL Foundation's Awards are live and taking applications for start-up businesses to win a £2,000 or £5,000 business grant! This year, established businesses negatively affected by the Coronavirus pandemic will also be in the running. Go for it! 🍷 <https://zcu.io/Ha44>



1

1 October 2021

Startup Observer

<https://startupobserver.com/the-sjl-national-start-up-business-awards-2021-are-looking-for-the-best-start-up-businesses-and-recovering-businesses-in-the-uk/>

News

The SJL National Start-Up Business Awards 2021 are looking for the best start-up businesses and recovering businesses in the UK.

October 1, 2021

Closing date for entries is 11 October 2021.

Calling all businesses. The SJL Foundation's annual SJL National Start-Up Business Awards are live and taking applications for start-up businesses to win a free £2,000 or £5,000 business grant. This year, the contest will open the net wider to help established businesses recover and restart if they've been negatively affected by the Coronavirus pandemic. Any member of the public age 18

and over can apply to become one of five finalists to pitch to 4 judges in front of a live audience in the House of Commons on Tuesday 16 November 2021, as to why they should win a free business grant.

Winners will be awarded the business grant but also receive one year's free mentorship and coaching as well as a free publicity and PR which is priceless.

To enter the competition, people can email foundation@sjlins.co.uk to ask for an application form. They will then be emailed the form with just 8 questions to answer. Each competition entrant must also submit a three-minute video of themselves saying what their business activity does, and how they'd spend the £2,000 or £5,000 grant, and how Covid-19 affected their business if they're not a start-up.

The closing date for entries is 11:59pm on Monday 11 October 2021. It is compulsory for all finalists to travel to the House of Commons on Tuesday 16 November 2021 and the event finishes at 10.30pm.

There will be four judges are:

- [Simon Lancaster](#), trustee of SJL Foundation, founder and CEO of [SJL Insurance Services](#)
- Rachel Elnaugh, former Dragon from Dragons' Den Series 1 and 2 and CEO of [Source TV](#)
- Kerry Hopkins, CEO of broadcast public relations agency the [Broadcasters' Academy](#)
- Shalini Khemka, founder and CEO of [E2E Exchange](#)

MP Robin Walker, the Parliamentary Under-Secretary of State serving jointly between the Scotland Office and the Northern Ireland Office in the UK Government is hosting the evening reception at the House of Commons on behalf of the SJL Foundation.

Simon Lancaster, Trustee, SJL Foundation said: "Having started SJL Insurance Services 20 years ago with the help of a £500 council grant, I launched the SJL Foundation to pay it forward. In the upcoming national competition, we will help start-up businesses and are also widening the net offering the chance for established businesses that have been hit negatively during the pandemic, to apply for a grant too to recover and restart."

100% of donations go to the SJL Foundation charity. The SJL Foundation currently raises money for start-up businesses, businesses negatively affected by the Covid-19 pandemic and Acorns Children's' Hospices.

2 October 2021



Chris Elmore MP @CPJElmore

<https://twitter.com/CPJElmore>



Chris Elmore MP ✓
@CPJElmore

...

 Businesses in **#Ogmore!**

Entries are now open for the **@SJLInsurance** National Start-Up Business awards.

If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant.



Entries close on 11th October 



The SJL National Start-Up Business Awards 2021 are live a...
Press release The SJL National Start-Up Business Awards
2021 are looking for the UK's best start-up businesses – thi...
sjlins.co.uk

10:00 AM · Oct 2, 2021 · Twitter Web App

2 October 2021

facebook

Alexander Stafford MP

<https://www.facebook.com/AlexStafford4RotherValley>



Alexander Stafford MP

2 October at 12:00 · 🌐

...

👉 BUSINESS GRANTS PITCH - APPLY BELOW 👈

Entries are now open for the second SJL Foundation "SJL National Start-Up Business Awards" in the House of Commons. Start-up owners shortlisted could receive a free £2,000 or £5,000 business grant and access to a free mentorship with entrepreneur Simon Lancaster and the staff at SJL Insurance Services and associates, as well as winning free publicity and PR coverage.

This year the entry criteria is being extended by also looking for e... [See more](#)



👍 7

2 shares

4 October 2021



Jennifer W Jia @JenniferWJia
<https://twitter.com/JenniferWJia>



Jennifer W. Jia @JenniferWJia · Oct 4

...

Entries open for the @SJLInsurance National Start-Up Business Awards! 🎉
If you own a start-up, or your business has been disrupted by the pandemic, you can enter to win a £2,000 or £5,000 grant. Closing date: 11 October 2021. Details:



The SJL National Start-Up Business Awards 2021 ...
Press release The SJL National Start-Up Business Awards 2021 are looking for the UK's best start-up...
sjlins.co.uk



1



4 October 2021



Ian McIntock @ian_mcl
https://twitter.com/ian_mcl



Ian McIntock
@ian_mcl



Entries open for [@SJLInsurance](#) National Start-Up Business Awards. If you own a start-up or your business has been disrupted by the pandemic, you could win a free £2,000 or £5,000 grant. Closing date: 11 October 2021.
Details: <https://www.sjlins.co.uk/latest-news/business/>



4 October 2021



Ian McIntock @ian_mcl
Charity Excellence Framework
https://twitter.com/ian_mcl



Ian McIntock
@ian_mcl



They would particularly welcome applications from those working to prevent knife crime or protecting women from violence.



SJL Insurance @SJLInsurance · Oct 4

Thank you for the tweet @ian_mcl 🙏. We hope many of your connections in the charity world apply for one of our business grants. Closing date for completed application forms is 11.59pm on Monday 11 October 2021. #PayItForward. twitter.com/ian_mcl/status...

4:05 PM · Oct 4, 2021 · Twitter Web App

6 October 2021



Mark Jenkinson MP @markjenkinsonmp
<https://twitter.com/markjenkinsonmp>



Mark Jenkinson MP ✓
@markjenkinsonmp

...

🎉 Entries are open for the [@SJLInsurance](#) National Start-Up Business Awards.

If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant.

Entries close on 11th October 2021.

👉 markshar.es/r-wttx

[#PayItForward](#)



The SJL National Start-Up Business Awards 2021 are live a...
Press release The SJL National Start-Up Business Awards 2021 are looking for the UK's best start-up businesses – thi...
sjlins.co.uk

7:30 PM · Oct 6, 2021 · Post Planner Inc.

7 October 2021



Student Enterprise @EnterpriseUSW
<https://twitter.com/EnterpriseUSW>



Student Enterprise @ USW
@EnterpriseUSW

...

Have you been negatively affected by the pandemic?
The SJL National Start-Up Business Awards are looking
for UK's best start-up businesses, to award them

★ £2,000 or £5,000

★ One year FREE mentorship

★ FREE publicity & PR

🔴 DEADLINE 11/10/21! 🔴

Details: sjlins.co.uk/latest-news/bu...

SJL Insurance @SJLInsurance · Oct 5

Entries open for @SJLInsurance National Start-Up Business Awards. If you own a start-up or your business has been disrupted by the pandemic, you could win a free £2,000 or £5,000 grant. Closing date: 11 October 2021. Details: sjlins.co.uk/latest-news/bu...

#PayItForward @MatthewGwyther

[Show this thread](#)

4:02 PM · Oct 7, 2021 · Twitter Web App

7 Oct 2021



Peter Gibson MP @Gibbo4Darlo

<https://twitter.com/Gibbo4Darlo>



Peter Gibson MP

@Gibbo4Darlo

...

Entries are open for the @SJLInsurance National Start-Up Business Awards. If you own a start-up or your business has been affected by the pandemic, you could secure a £2000 or £5000 grant. Entries close on 11th October 2021. Full details here:

tinyurl.com/kfrdwu6f<https://tinyurl.com/kfrdwu6f>



1:39 PM · Oct 7, 2021 · Twitter for iPhone

16 November 2021

facebook

<https://www.facebook.com/search/top/?q=Urban%20Village%20Pizza>



Urban Village Pizza is at House of Commons.

23h · London · 🌐

...

Best Pivot Entrepreneurs Award on behalf of the SJL Foundation for The National Start-Up Business of the year 2021. 🇬🇧🏆

Very proud of what we have achieved in a small amount of time, after setting up the business in lockdown last year 🍕

None of this would be possible without our family & loved ones. Who have been a constant rock of support throughout our journey so far ❤️

Thank you to [SJL Insurance Services](#) we look forward to the mentorship & coaching over the next 12 months.

Our growth plans & expansion will continue over the next 12 months, with our Pop-Up Events & Kitchen Takeovers.

Start Small Dream Big 🔥



16 November 2021

https://www.kentonline.co.uk/kmtv/video/kent-tonight-tuesday-16th-november-2021-36306/?fbclid=IwAR36SWS_FRbxWVfqzmWQf99ZMZnoPnN464T-hRiboEXBIZW_gUHAZT34tA0



SIMON LANCASTER
SJL FOUNDATION

Kent Tonight - Tuesday 16th November 2021
Catch up on the latest news from across the county with Katya Fowler.

17:54 27:31

16 November 2021

<http://www.kentonline.co.uk/kmtv/video/26-year-old-from-chatham-named-as-the-winner-of-the-uks-best-eco-friendly-inventor-at-business-awards-36303/>



Kent Tonight - Tuesday 16th November 2021

Catch up on the latest news from across the county with Katya Fowler.

16 November 2021

<https://youtu.be/V0q9DXaYreQ>

Evening news



16 November 2021

<https://www.worcesternews.co.uk/news/19723498.sjl-award-worcester-brothers-set-pizza-business-lockdown/>

Worcester News

SJL award for Worcester brothers who set up pizza business in lockdown



By Tom Banner | [@TomBannerWN](#)
Senior Reporter



WINNERS: Robin Walker, Simon Lancaster, Joe Birbeck, Josh Birbeck and Kerry Hopkins outside Westminster



TWO Worcester brothers are celebrating after winning a county business award.

Josh and Joe Birbeck, who set up Urban Village Pizza, have been crowned winners of the SJL National Start-up Business Awards, set up by city firm SJL Insurance.

Urban Village Pizza allows for delivery or collection in areas which aren't in a delivery catchment area.

The two were chosen for the SJL award, which sees them receive a £2,000 start-up business grant, one year's mentorship and a PR campaign.

Josh Birbeck, said: "As a start-up business an injection of cash will help us to expand into festivals in 2022, along with employing a new full-time member of staff.

"We have been kneading the dough by hand so a grant would mean we can purchase a new mixer for the fresh dough."

The pair met with SJL founder Simon Lancaster and Worcester MP Robin Walker in Westminster, where they received their award.

Mr Lancaster said: "Joe and Josh remind me of myself when I was starting out as they both work 18 hours a day, seven days a week.

"It is that sort of hard work that is needed, especially in the first few years, to ensure a business has the best chance at becoming profitable and sustainable.

"The SJL Foundation's ethos is to support start-up business entrepreneurs and encourage others to pay it forward so that we build a community of building people up who take risks to set up their own business."

"If I had not got a council grant 20 years ago, I wouldn't be where I am today, so I ask Joe and Josh to give back by paying it forward too.

Robin Walker added: "These awards are a fantastic opportunity provided by the SJL Foundation to recognise innovative and ambitious entrepreneurs who been through a tough couple of years but have done so fighting.

"I was particularly pleased to see Urban Village Pizza win.

"They are going from strength to strength and even expanding which is great to see."

The SJL Foundation has been raising funds since 2019. 50 per cent of proceeds go to the SJL Foundation Start-Up business fund, 50 per cent goes to Acorn's children's hospices.

18 November 2021

Worcester News print version

Worcester News



Thursday November 18, 2021

worcesternews.co.uk

Brothers land award

TWO Worcester brothers are celebrating after winning a county business award.

Josh and Joe Birbeck, who set up Urban Village Pizza, have been crowned winners of the SJL National Start-up Business Awards, set up by city firm SJL Insurance.

Urban Village Pizza allows for delivery or collection in areas which aren't in a delivery catchment area.

The two were chosen for the SJL award, which sees them receive a £2,000 start-up business grant, one year's mentorship and a PR campaign.

Josh Birbeck, said: "As a start-up business an injection of cash will help us to expand into festivals in 2022, along with employing a new full-time member of staff."

"We have been kneading the dough by hand so a grant would mean we can purchase a new mixer for the fresh dough."

The pair met with SJL founder Simon Lancaster and Worcester MP Robin Walker in Westminster, where they received their award.

Mr Lancaster said: "Joe and Josh remind me of myself when I

By Tom Banner

was starting out as they both work 18 hours a day, seven days a week.

"It is that sort of hard work that is needed, especially in the first few years, to ensure a business has the best chance at becoming profitable and sustainable."

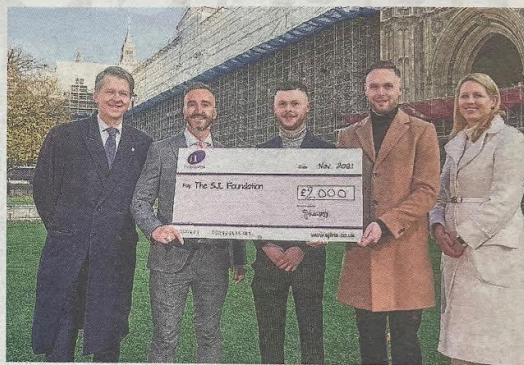
"The SJL Foundation's ethos is to support start-up business entrepreneurs and encourage others to pay it forward so that we build a community of building people up who take risks to set up their own business."

"If I had not got a council grant 20 years ago, I wouldn't be where I am today, so I ask Joe and Josh to give back by paying it forward too."

Worcester MP Robin Walker added: "These awards are a fantastic opportunity provided by the SJL Foundation to recognise innovative and ambitious entrepreneurs who have been through a tough couple of years but have done so fighting."

"I was particularly pleased to see Urban Village Pizza win."

"They are going from strength to strength and even expanding



WINNERS: Robin Walker, Simon Lancaster, Joe Birbeck, Josh Birbeck and Kerry Hopkins outside Westminster

which is great to see."

The SJL Foundation has been raising funds since 2019. 50 per cent of proceeds go to the SJL Foundation Start-Up business fund, 50 per cent goes to Acorn's children's hospices.

CONTACT

tom.banner@newsquest.co.uk
Twitter @TomBannerWN

16 November 2021

<https://youtu.be/V0q9DXaYreQ>



17th November 2021

<https://www.ncass.org.uk/sjl-foundation-announce-winners/>



BUSINESS

SJL Foundation Announce Winners



SJL Foundation Announce Winners of the UK's Best Pivot Entrepreneurs in the SJL National Start-Up Business Awards at the Houses of Parliament, are Brothers from Worcestershire

Joe Birbeck, 26, and Josh Birbeck, 30, owners of Urban Village Pizza will receive a £2,000 start-up business grant, one year's mentorship and a PR campaign

Today (16 November 2021), sees the announcement by the SJL Foundation of the winners of the SJL National Start-Up Business Awards. Brothers Josh Birbeck, 30, and Joe Birbeck, 26, from Hartlebury

in Worcestershire have won the category for the UK's Best Pivot Entrepreneurs Award in the SJL National Start-Up Business Awards. Josh lost his retained client in his self-employed social media company and Joe lost his job as a casual chef, when the first lockdown happened in March 2020. Both men did not qualify for any government furlough money so they decided they would be safer working for themselves in their next role rather than being an employee, and five months later Urban Village Pizza was officially established in August 2020.

Back in the summer of 2020, the brothers, to cut costs, moved back in with their mum, a part time administrator for the NHS. Josh sold his personal car so that they could afford to buy a van for the business. The men worked 12 hour shifts over four consecutive days working a 48-hour week at the Worcester Covid Test site for one year with G4S to help with testing. Then they would use the next four days to work on their new business, investing their wages that they made working at the Covid testing site, straight into their business.

Urban Village Pizza is a Street Food Pizza Pop-Up, providing fresh pizza for takeaway or collection in rural areas that aren't in a delivery catchment area. The brothers chose urban locations to put on their street food events also with pubs that don't offer food. They have expanded to set up their gazebos and four Ooni ovens at weddings, corporate events and festivals as well.

Rather than buying frozen ready-made dough, the duo buy all their ingredients from Italian suppliers and make their own home-made dough on their mum's kitchen table using a secret recipe that is attracting 5 star customer reviews.

Commenting on being announced as a winner Josh Birbeck, said: "As a start-up business an injection of cash will help us to expand into festivals in 2022, along with employing a new full-time member of staff. We have been kneading the dough by hand so a grant would mean we can purchase a new mixer for the fresh dough.

"The money from the SJL Foundation is great. It's more than that as it is the ultimate compliment to our accomplishment over the last year recognising the hard work we have put into the business, which will help us keep pushing forward and keep up with the demand. We are currently doing a kitchen take-over in a restaurant in Worcester."

Joe Birbeck, who is the head chef said: "Combining my chef skills and Josh's social media marketing skills we thought we would make a great team and so Urban Village Pizza would work, and it has. So much so that when we do pop ups in village locations, we have usually sold out before arriving and can't take any more orders whilst parked up, but just cook the pizzas that were pre-ordered. So having this grant will help us expand, to be able to keep up with the growing demand."

Commenting on the brothers, Simon Lancaster, founder and trustee, SJL Foundation said: "Joe and Josh Birbeck remind me of myself when I was starting out as they both work 18 hours a day 7 days a week and I worked 18-hour days 5 days a week. It is that sort of hard work that is needed especially in the first few years, to ensure a business has the best chance at becoming profitable and sustainable, so Joe and Josh are making all the right moves.

"If I had not got a council grant 20 years ago, I wouldn't be where I am today, so I ask Joe and Josh to give back by Paying It Forward too. The SJL Foundation's ethos is to support start-up business

entrepreneurs and encourage others to Pay It Forward so that we build a community of building people up who take risks to set up their own business.”

Robin Walker MP for Worcester said: “These awards are a fantastic opportunity provided by the SJL Foundation to recognise innovative and ambitious entrepreneurs who been through a tough couple of years but have done so fighting. Not only do winners receive cash for their business, but important support including a cash grant, allowing the businesses to grow which is what the SJL Foundation is all about.

“I was particularly pleased to see Urban Village Pizza from Worcestershire win recognition for their efforts in building an exciting business from the ground up during lockdown. They are going from strength to strength and are even expanding which is great to see.”

Part of the SJL Foundation is its #PayItForward ethos, encouraging winners who have been helped by the charity, to give back by helping others as they grow. Each finalist had to agree, before we accepted them as a finalist, to Pay It Forward so that they also help another start-up entrepreneur too, and as part of that agreement ask their future mentee to also agree to Pay It Forward. Increasing the SJL Pay It Forward movement growing for the good of communities across the nation.

The SJL Foundation has been raising funds since 2019. 50% of proceeds go to the SJL Foundation Start-Up business fund, 50% goes to Acorn’s children’s hospices.

17 November 2021



NRI @NRInstitute

<https://twitter.com/NRInstitute>



NRI @NRInstitute · 4h

...

🎉 Amazing news from @NRInstitute/@GRE_STAART #alumni & #PhD student @BradleyZa1 (Bradley Cory) who has been named as the winner of the UK's best #eco-friendly inventor at the SLJ business awards which includes funding for his **Barrier-Free world** business bit.ly/3kJcNqK



SJL Insurance and 4 others

18 November 2021

<https://www.walker4worcester.com/news/worcestershire-business-recognised-national-business-awards>



Robin Walker MP

Delivering Results for Worcester

Welcome to the official website of Robin Walker, Conservative MP for Worcester since 2010. Working every day to improve the lives of Worcester residents, I am working to improve our city through growth and investment. Having grown up in Worcestershire I am passionate about our world class County and ambitious for its future. Here, you can find my latest news and campaigns, and more about me, including how to get in touch.



Worcestershire business recognised at national business awards

[Tweet](#)

Wednesday, 17 November, 2021



Yesterday the SJL Foundation announced the winners of the SJL National Start-Up Business Awards, with a Worcestershire business receiving a prize. Brothers Josh Birbeck, 30, and Joe Birbeck, 26, from Hartlebury in Worcestershire won the category for the UK's Best Pivot Entrepreneurs Award. Josh lost his retained client in his self-employed social media company and Joe lost his job as a casual chef, when the first lockdown happened in March 2020. Both men did not qualify for any government furlough money so they decided they would be safer working for themselves in their next role rather than being an employee, and five months later Urban Village Pizza was officially established in August 2020.

Back in the summer of 2020, the brothers, to cut costs, moved back in with their mum, a part time administrator for the NHS. Josh sold his personal car so that they could afford to buy a van for the business. The men worked 12 hour shifts over four consecutive days working a 48-hour week at the Worcester Covid Test site for one year with G4S to help with testing. Then they would use the next four days to work on their new business, investing their wages that they made working at the Covid testing site, straight into their business.

Urban Village Pizza is a Street Food Pizza Pop-Up, providing fresh pizza for takeaway or collection in rural areas that aren't in a delivery catchment area. The brothers chose urban locations to put on their street food events also with pubs that don't offer food. They have expanded to set up their gazebos and four Ooni ovens at weddings, corporate events and festivals as well.

Rather than buying frozen ready-made dough, the duo buy all their ingredients from Italian suppliers and make their own home-made dough on their mum's kitchen table using a secret recipe that is attracting 5 star customer reviews. They have also brought their food to Worcester, where they serve at the Oil Basin on Copenhagen Street.

Commenting on being announced as a winner Josh Birbeck, said: "As a start-up business an injection of cash will help us to expand into festivals in 2022, along with employing a new full-time member of staff. We have been kneading the dough by hand so a grant would mean we can purchase a new mixer for the fresh dough.

"The money from the SJL Foundation is great. It's more than that as it is the ultimate compliment to our accomplishment over the last year recognising the hard work we have put into the business, which will help us keep pushing forward and keep up with the demand. We are currently doing a kitchen take-over in a restaurant in Worcester."

Joe Birbeck, who is the head chef said: "Combining my chef skills and Josh's social media marketing skills we thought we would make a great team and so Urban Village Pizza would work, and it has. So much so, that when we do pop ups in village locations, we have usually sold out before arriving and can't take any more orders whilst parked up, but just cook the pizzas that were pre-ordered. So having this grant will help us expand, to be able to keep up with the growing demand."

Commenting on the brothers, Simon Lancaster, founder and trustee, SJL Foundation said: "Joe and Josh Birbeck remind me of myself when I was starting out as they both work 18 hours a day 7 days a week and I worked 18-hour days 5 days a week. It is that sort of hard work that is needed especially in the first few years, to ensure a business has the best chance at becoming profitable and sustainable, so Joe and Josh are making all the right moves.

"If I had not got a council grant 20 years ago, I wouldn't be where I am today, so I ask Joe and Josh to give back by Paying It Forward too. The SJL Foundation's ethos is to support start-up business entrepreneurs and encourage others to Pay It Forward so that we build a community of building people up who take risks to set up their own business."

Robin Walker MP for Worcester said: "These awards are a fantastic opportunity provided by the SJL Foundation to recognise innovative and ambitious entrepreneurs who been through a tough couple of years but have done so fighting. Not only do winners receive cash for their business, but important support and advertising, allowing the businesses to grow which is what the SJL Foundation is all about.

"I was particularly pleased to see Urban Village Pizza from Worcestershire win recognition for their efforts in building an exciting business from the ground up during lockdown. They are going from strength to strength and are even expanding into the city which is great to see."

Part of the SJL Foundation is its #PayItForward ethos, encouraging winners who have been helped by the charity, to give back by helping others as they grow. Each finalist had to agree, before we accepted them as a finalist, to Pay It Forward so that they also help another start-up entrepreneur too, and as part of that agreement ask their future mentee to also agree to Pay It Forward. Increasing the SJL Pay It Forward movement growing for the good of communities across the nation.

The SJL Foundation has been raising funds since 2019. 50% of proceeds go to the SJL Foundation Start-Up business fund, 50% goes to Acorn's children's hospices.

18 November 2021

<https://hwchamber.co.uk/sjl-foundation-announce-winners-of-the-uks-best-pivot-entrepreneurs-in-the-sjl-national-start-up-business-awards/>



SJL Foundation Announce Winners of the UK's Best Pivot Entrepreneurs in the SJL National Start-Up Business Awards

18th November 2021



SJL Foundation Announce Winners of the UK's Best Pivot Entrepreneurs in the SJL National Start-Up Business Awards at the Houses of Parliament, are Brothers from Worcestershire.

Today (16 November 2021), sees the announcement by the SJL Foundation (charity) of the winners of the SJL National Start-Up Business Awards. Brothers Josh Birbeck, 30, and Joe Birbeck, 26, from Hartlebury in Worcestershire have won the category for the UK's Best Pivot Entrepreneurs Award in the SJL National Start-Up Business Awards. Josh lost his retained client in his self-employed social media company and Joe lost his job as a casual chef, when the first lockdown happened in March 2020. Both men did not qualify for any government furlough money so they decided they would be safer working for themselves in their next role rather than being an employee, and five months later Urban Village Pizza was officially established in August 2020.

Back in the summer of 2020, the brothers, to cut costs, moved back in with their mum, a part time administrator for the NHS. Josh sold his personal car so that they could afford to buy a van for the business. The men worked 12 hour shifts over four consecutive days working a 48-hour week at the Worcester Covid Test site for one year with G4S to help with testing. Then they would use the next four days to work on their new business, investing their wages that they made working at the Covid testing site, straight into their business.

Urban Village Pizza is a Street Food Pizza Pop-Up, providing fresh pizza for takeaway or collection in rural areas that aren't in a delivery catchment area. The brothers chose urban locations to put on their street food events also with pubs that don't offer food. They have expanded to set up their gazebos and four Ooni ovens at weddings, corporate events and festivals as well.

Rather than buying frozen ready-made dough, the duo buy all their ingredients from Italian suppliers and make their own home-made dough on their mum's kitchen table using a secret recipe that is attracting 5 star customer reviews.

Commenting on being announced as a winner Josh Birbeck, said: "As a start-up business an injection of cash will help us to expand into festivals in 2022, along with employing a new full-time member of staff. We have been kneading the dough by hand so a grant would mean we can purchase a new mixer for the fresh dough.

"The money from the SJL Foundation is great. It's more than that as it is the ultimate compliment to our accomplishment over the last year recognising the hard work we have put into the business, which will help us keep pushing forward and keep up with the demand. We are currently doing a kitchen take-over in a restaurant in Worcester."

Joe Birbeck, who is the head chef said: "Combining my chef skills and Josh's social media marketing skills we thought we would make a great team and so Urban Village Pizza would work, and it has. So much so, that when we do pop ups in village locations, we have usually sold out before arriving and can't take any more orders whilst parked up, but just cook the pizzas that were pre-ordered. So having this grant will help us expand, to be able to keep up with the growing demand."

Commenting on the brothers, Simon Lancaster, founder and trustee, SJL Foundation said: “Joe and Josh Birbeck remind me of myself when I was starting out as they both work 18 hours a day 7 days a week and I worked 18-hour days 5 days a week. It is that sort of hard work that is needed especially in the first few years, to ensure a business has the best chance at becoming profitable and sustainable, so Joe and Josh are making all the right moves.

“If I had not got a council grant 20 years ago, I wouldn’t be where I am today, so I ask Joe and Josh to give back by Paying It Forward too. The SJL Foundation’s ethos is to support start-up business entrepreneurs and encourage others to Pay It Forward so that we build a community of building people up who take risks to set up their own business.”

Robin Walker MP for Worcester said: “These awards are a fantastic opportunity provided by the SJL Foundation to recognise innovative and ambitious entrepreneurs who been through a tough couple of years but have done so fighting. Not only do winners receive cash for their business, but important support including a cash grant, allowing the businesses to grow which is what the SJL Foundation is all about.

“I was particularly pleased to see Urban Village Pizza from Worcestershire win recognition for their efforts in building an exciting business from the ground up during lockdown. They are going from strength to strength and are even expanding which is great to see.”

Part of the SJL Foundation is its #PayItForward ethos, encouraging winners who have been helped by the charity, to give back by helping others as they grow. Each finalist had to agree, before we accepted them as a finalist, to Pay It Forward so that they also help another start-up entrepreneur too, and as part of that agreement ask their future mentee to also agree to Pay It Forward. Increasing the SJL Pay It Forward movement growing for the good of communities across the nation.

The SJL Foundation has been raising funds since 2019. 50% of proceeds go to the SJL Foundation Start-Up business fund, 50% goes to Acorn's children's hospices.

18 November 2021

Worcester News print version

Worcester News



Thursday November 18, 2021

worcesternews.co.uk

Brothers land award

TWO Worcester brothers are celebrating after winning a county business award.

Josh and Joe Birbeck, who set up Urban Village Pizza, have been crowned winners of the SJL National Start-up Business Awards, set up by city firm SJL Insurance.

Urban Village Pizza allows for delivery or collection in areas which aren't in a delivery catchment area.

The two were chosen for the SJL award, which sees them receive a £2,000 start-up business grant, one year's mentorship and a PR campaign.

Josh Birbeck, said: "As a start-up business an injection of cash will help us to expand into festivals in 2022, along with employing a new full-time member of staff."

"We have been kneading the dough by hand so a grant would mean we can purchase a new mixer for the fresh dough."

The pair met with SJL founder Simon Lancaster and Worcester MP Robin Walker in Westminster, where they received their award.

Mr Lancaster said: "Joe and Josh remind me of myself when I

By Tom Banner

was starting out as they both work 18 hours a day, seven days a week.

"It is that sort of hard work that is needed, especially in the first few years, to ensure a business has the best chance at becoming profitable and sustainable."

"The SJL Foundation's ethos is to support start-up business entrepreneurs and encourage others to pay it forward so that we build a community of building people up who take risks to set up their own business."

"If I had not got a council grant 20 years ago, I wouldn't be where I am today, so I ask Joe and Josh to give back by paying it forward too."

Worcester MP Robin Walker added: "These awards are a fantastic opportunity provided by the SJL Foundation to recognise innovative and ambitious entrepreneurs who have been through a tough couple of years but have done so fighting."

"I was particularly pleased to see Urban Village Pizza win."

"They are going from strength to strength and even expanding



WINNERS: Robin Walker, Simon Lancaster, Joe Birbeck, Josh Birbeck and Kerry Hopkins outside Westminster

which is great to see."

The SJL Foundation has been raising funds since 2019. 50 per cent of proceeds go to the SJL Foundation Start-Up business fund, 50 per cent goes to Acorn's children's hospices.

CONTACT

tom.banner@newsquest.co.uk
Twitter @TomBannerWN

November 2021

https://youtu.be/YYg_Ws892pg

itvNEWS
Meridian



YOUTUBE.COM

SJL and Barrier Free World feature on ITV News



23 November 2021

<https://www.bbc.co.uk/sounds/play/p0b14cfy>

11.00am



23 November 2021

<https://www.youtube.com/watch?v=1eu0E56yGz8&t=110s>

11.35am



23 November 2021

<https://www.youtube.com/watch?v=V0q9DXaYreQ>

12.35pm



23 November 2021

<https://www.youtube.com/watch?v=UNmOCH4JdiU&t=354s>

5pm



3 December 2021

<https://www.gre.ac.uk/articles/engsci/a-barrier-free-world-university-of-greenwich-disabled-phd-student-breaks-down-barriers-through-innovation#>

A barrier-free world: University of Greenwich disabled PhD student breaks down barriers through innovation

Bradley Cory, a disabled student, was told he would not be able to study a PhD. Now, he is both a PhD student and a successful entrepreneur improving accessibility for disabled people through exciting new inventions.

 3 December 2021

"Throughout history there have been movements to bring about change. The work I'm doing is bringing about the next big change – a barrier-free world."

Bradley has spent years innovating new ways to break down barriers facing disabled people, as well as supporting disabled students as a Biology undergraduate at the University of Greenwich.

Most recently, Barrier-Free World, the social enterprise he created to improve accessibility for disabled people, has won awards amounting to £4,500. At the SJL National Start-Up Business Awards, he was named as the UK's best eco-friendly inventor. Meanwhile, a new system he has developed – and is using himself to complete his own PhD at his university – may mean more disabled students will be able to access PhDs in the future.

Making life easier

"In the development process, you look at what else is out there. You look at how to make a product cheaper. You look at what can make life easier."

Bradley was motivated to do more to improve accessibility for disabled people when he noticed equipment already on the market was expensive and "targeted at an older demographic."

"A lot of products were out there but weren't hitting what people needed, so I redesigned them."



After an extensive research and development phase, he began using a 3D printer to bring to life his designs. These include a dyslexic reading ruler, which is cheaper than other products on the market and offers “more colours and better functionality.” It was this product that won the social category of Enterprise Challenge 2021. “A small tool, but it means so much more – it can allow someone to access higher education, for example.” [Enterprise Challenge](#) is the University of Greenwich’s yearly competition designed to help Greenwich students and recent graduates develop their business ideas, regardless of which course they are studying.

Bradley’s most recent product is a “universal tool holder” that can be used to hold cutlery, pens and more. It connects to the hand so it cannot be dropped. “I can allow people to be independent and reduce pain.”

Involved from the beginning

“I have been involved with STAART from the beginning.”

His passion for helping others began when he worked as a Senior Student [STAART](#) Ambassador whilst completing his degree.

The initiative supports prospective and current disabled students, including those with specific learning difficulties; long-term health conditions; and/or mental health difficulties. As a STAART ambassador, Bradley provided guidance and information to prospective students with various disabilities, specific learning difficulties and/or mental health conditions. His work allowed four students to start their degree with confidence.

He is still involved with STAART alongside his studies today.

He finds the university itself a supportive place to be. Bradley explains, “we care about our students. I can speak to my lecturers. We have STAART. We have friendliness.” He points out that Vice-Chancellor [Professor Jane Harrington](#) is also a “big advocate” for inclusion.

Own barriers

“It’s hard balancing my business and my studies. Things are more challenging.”

Bradley has had his own barriers to overcome. He had to give up his ambition of becoming an airline pilot when he had a stroke at the age of sixteen, which left him with a left side weakness.

Inspired by the health staff who led his recovery, he decided to study Biology at Greenwich, a university close to home for him. With the support of his lecturers and STAART, he completed his degree with a First-Class honours.

His intention was to go on to study a PhD, but when he was told by someone in his industry that he would not be able to do this due to being a disabled student, he was worried that, once again, he would have to rethink his plans.

