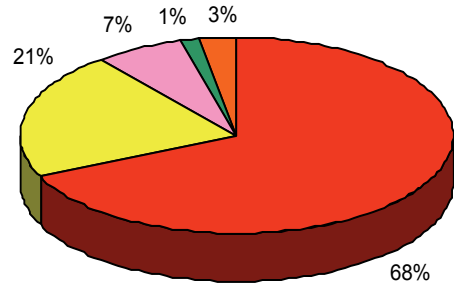


**Planning for 'Acts of God'**

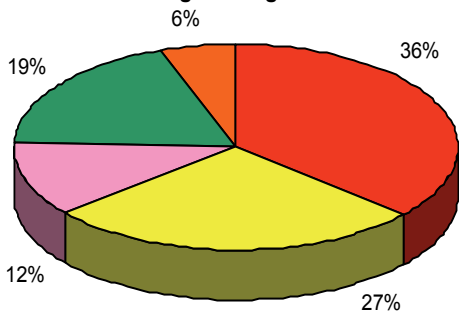
January's storms showed how businesses can be blown off course through power failures or damage to buildings. There are many possible causes of disaster besides 'Acts of God' and a new British Standard on Business Continuity Management (BS25999) is being published in two sections, the first in November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

Approximately what proportion of the businesses you advise have clear plans for how they can continue trading in the face of such "Acts of God"?



- 1. 0% to 10%
  - 2. 11% to 25%
  - 3. 26%-50%
  - 4. 51%-75%
  - 5. Over 75%
- after adjusting for 'don't know' responses: 20%

What proportion of the businesses you advise have specific insurance to cover loss of earnings through such events?



- 1. 0% to 10%
  - 2. 11% to 25%
  - 3. 26%-50%
  - 4. 51%-75%
  - 5. Over 75%
- after adjusting for 'don't know' responses: 31%

The UKBAB survey revealed that 68% of responding business advisers believe that less than 10% of their clients have clear plans for continuity following disastrous 'Acts of God', while 36% of respondents say that less than 10% have specific insurance to cover related loss of earnings.

**Prices rising for many**

The costs of insurance may be becoming more material to businesses seeking advice because 32% of panellists reported that clients have cited increases in insurance premia as a new and significant cause for concern to a high or reasonably high extent, compared to 16% when the question was asked last, in September 2002. At that time 62% said that insurance premia were not at all or not very significant a cause for concern for their clients, compared with this latest survey when this percentage dropped to 42%.



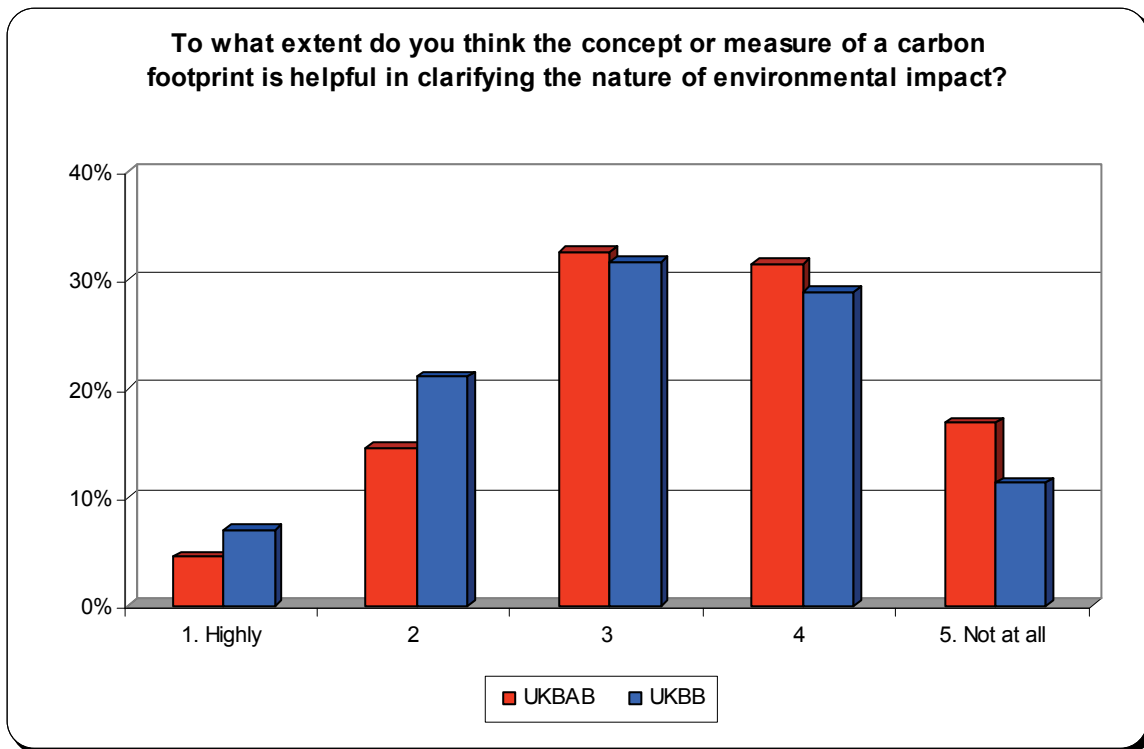
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> KEYNOTES FROM FEBRUARY 2007 - BAB54

### 'Carbon footprint' - how helpful is it as a measure of environmental impact?

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



### Panellist's view

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

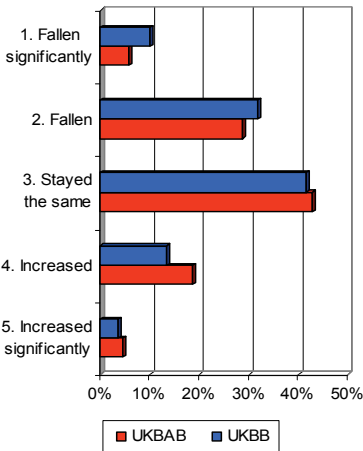
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> KEYNOTES FROM FEBRUARY 2007 - BAB54

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

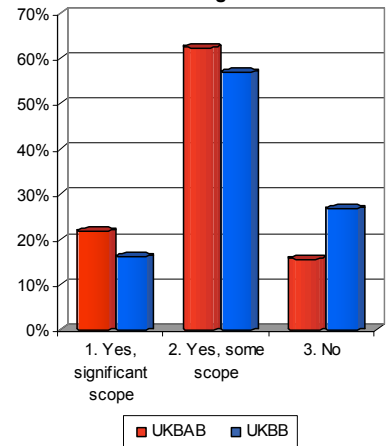
Face to face meetings are still reckoned to be important by 43% of UKBAB respondents, and 23% think their importance has increased, although 34% say that their importance has diminished. Respondents to the parallel survey of business advisers, the UKBB, have similar views: 42% think email and the Internet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

In this world of email and Internet, to what extent do you feel that the importance of face to face meetings with your clients has changed?



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

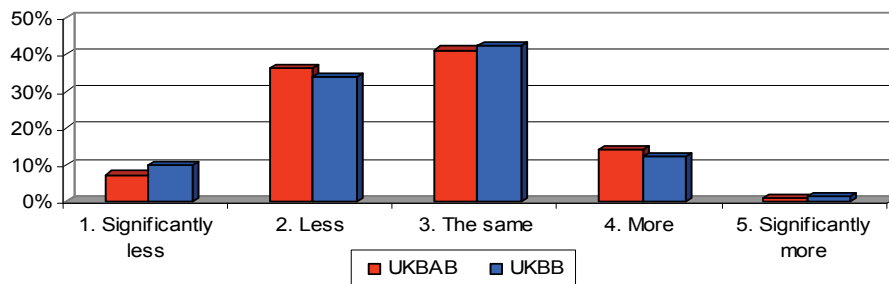
Do you believe there is significant scope in your profession/business for an increase in the use of alternatives to face to face meetings?



**Does 'ecomunication' mean that we are travelling less?**

One of the impacts of using alternatives to face to face meetings is reduced travelling. Some saving on travelling already seems to be taking place, because 44% of UKBAB respondents say they are travelling less than they did five years ago while only 15% who are travelling more. There are also 44% of UKBB respondents who are travelling less than five years ago while only 14% say they are travelling more.

With the growth of ecommerce and ecommunication, are you travelling more or less than you did five years ago?



after adjusting for 'not applicable responses': UKBAB 1%; UKBB 8%

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## > QUESTIONS FROM FEBRUARY 2007 - BAB54

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



### The Barometer Project Team:

#### Rick Eagles

t: 0115 8466860

e: [rick.eagles@nottingham.ac.uk](mailto:rick.eagles@nottingham.ac.uk)

w: [www.ukbab.ac](http://www.ukbab.ac) and [www.ukbb.ac](http://www.ukbb.ac)

#### Liz Rose

t: 0115 8466189

e: [liz.rose@nottingham.ac.uk](mailto:liz.rose@nottingham.ac.uk)

**Greater transparency of business needs as observed by the adviser community**