

LONDON *fashion forum*

Here to help **YOU**

Issue Two - June/July 2002

**Finance
Special Feature**

Cashflow is King!

*Everything you need to know
about how to raise finance*

London Manufacturers Showcase

*On June 20th -
Don't miss out!*

An African Majesty

"The Gathering of Africa's Best"

Also inside this issue... **Useful Contacts, Diary, News and much, much more...**

2/3 News Bites

Recent news relevant to the industry

4 Profile on Doreen Adusel

The latest installment in our continuing series of profiles on LFF personnel

4 Courage to Change -

The story of London Fashion

5 Cover Feature: An African Majesty

Winner of the coveted 'The Gathering of Africa's Best' Award

6/7 Special Feature: Cashflow is King!

Comprehensive guide to raising finance

8 The Euro

Now the sole currency for the majority of the EU - what you need to know

8 The Joint Fashion Industry Team

Here to help you understand Government Regulations

9 Trade Partners UK

Profile on this issue's main sponsors

10 Dimension Link - Electronic Measuring Tape

12 Events Diary and Useful Contacts

This issue we list details on major retailers,



London Fashion Forum Newsletter Issue 2

Published May 2002 by London Fashion Forum ©2002 All rights reserved.

Editor: Jenny Holloway (LFF)
 Features Editor: Valerie Silveyer (LFF)
 Consultative Editor, Design & Production:
 Phil Duscovitch-Davis (Business Link for London).

Contact Information

Fashion Forum House,
 28 Station Approach, Hayes,
 Bromley, Kent BR2 9EP
 ☎ 020 8462 1475
 Fax: 020 8462 2440

Space for Sale

We reach an audience of 2,000 (London) businesses - from right across the spectrum of the fashion industry. If you would like to advertise in future editions of London Fashion Forum newsletter, classified or display, please discuss your requirements and get our rates from Jenny Holloway. Call Jenny now on 020 8462 1475.

Thank you GOL & TPUK

Our thanks go to Trade Partners UK and Government Office for London for kindly sponsoring this edition of the London Fashion Forum newsletter.

news & views

from the Chair



David Jones, Chairperson for the London Fashion Forum reports:

The last quarter has proved to be good for retailers with Selfridges flagship store in Oxford Street reporting sales up 16% and Marks and Spencer up 12.6%. It is excellent to see the retail economy so buoyant but I still believe that all the segments of the clothing and textiles industry including designers, CMT, manufacturers and retailers need to be cautious and, in particular, carefully monitor their cash flow.

One of the major reasons for business failure is not lack of sales or sub-quality products but a squeeze on cash flow. In this issue we have extensively researched all available sources of information from government bodies, business support organisations (BSO's) and financial institutions to provide a first ever, unbiased and comprehensive listing of all financial help available from grants to loans. All contact details and criteria required to access the grants and loans have been set out for you on the centre pages... remember the LFF are HERE TO HELP YOU.

I am also extremely pleased to report that LFF are helping to coordinate the introduction of a Clothing and Textiles Portal system. The aim is to provide a simple one-stop information and access point for all sectors of the industry. The portal will also facilitate and promote e-business and business-to-business contact at all levels of trading activity. LFF are arranging a seminar to take place on the 28th and 29th May at the London Development Agency, St. Katherine's Dock, London. Anyone wishing to attend should contact Jenny Holloway: Tel 020 8462 1475. The industry has been waiting a long time to coordinate everyone together and provide a one-stop shop for the industry.

Another significant development has been the launch of Skillfast-UK. The LFF were invited to attend the launch on 23rd April at Lancaster House in London. The clothing and textiles industry is only one of six sectors that has a "trailblazer" status and hence is great news for our industry. See page 3 for further details on how Skillfast can benefit you.

Finally, the LFF is pleased to report that since the last newsletter our membership has doubled and we are becoming more and more integrated with grass roots projects that benefit a wide cross section within the clothing industry. To help facilitate the LFF growth I would also like to welcome Valerie Silveyer, the new Secretariat, who will be working alongside Jenny Holloway, the Project Manager and the rest of the dedicated committee members of the LFF.

The future bodes well for our industry and the LFF is here to help make it happen.

David Jones - May 2002

Supply Chain Service for London has a new home

The London Regional Supply Office (LRSO) which has been offering its supply chain development services to London businesses since 1995 has transferred to Business Link for London. This will enable them to offer a more comprehensive and integrated offer to their clients.

The LRSO will continue to offer:

- a development service to enable clients to improve their positions within supply chains;
- a supply chain creation programme to enhance design and innovation linkage to manufacture (in order to get new products off the ground).

In addition, they are actively developing a supply chain knowledge centre to help clients access the newest and most up to date information on how to improve your supply chain efficiency. For further details please ring 020 7010 1000 or contact Andrew Figgis - Supply Chain Advisor directly on 020 7010 1463.

New Sector Skills Councils

Building on the good work of the three National Training Organisations (NTO's), Sector Skills Councils have been set up by business for business. The Councils will form a new network giving employers a stronger voice in the planning and delivery of learning and skills. The Government's aim is that the Sector Skills Councils will help the UK to achieve a faster rise in productivity than our main competitors abroad. So far five new 'trailblazer' Councils have been set up and two are relevant to the fashion industry, and we attended the launch of one of these.....

Skillfast-UK Launch 23rd April 2002

On 23rd April the LFF was invited to attend the official launch of Skillfast-UK at Lancaster House, St. James' Palace. Skillfast-UK is the Sector Skills Council for the apparel, footwear and textiles industry. The council, made up of leading industry figures, will provide a new collective voice for the sector to address skills and training issues.

Skillfast-UK has been formed by the industry and three former NTO's: CAPITB Trust, NTTO and FLNTO. Their objectives are to increase skills and productivity within the industry. Skillfast-UK brings together employers, professional bodies, trade unions and government to work on developing skills needed to boost the industry. Through Skillfast-UK employers will have the opportunity to influence government to ensure the right numbers of people are trained in the right skills to meet the needs of the industry.

Through Skillfast-UK, employers will have the opportunity to influence government spending plans for education and training at the highest

level. This will ensure that the right numbers of people are trained in the right skills to meet the needs of the industry as it changes.

Douglas Alexander, Minister for E-Commerce and Competitiveness speaking at the launch said:

"The bringing together of these organisations offers the potential to build on the solid foundation they have set and I very much welcome that. The challenge will be for the SSC to develop a cohesive and strategic approach to training in these sectors, sectors which are constantly evolving. Skillfast will lead to a more focused skills policy - business will have the means to influence skills policy directly and to tell Government what is truly needed to meet business needs."

There will be a number of offices around the country including one for London and the South.

For further information please contact Skillfast-UK: Tel 0113 227 3333 Fax: 0113 227 3388 email: enquiries@skillfast-uk.org



Pay Up! New Taxes introduced on Company Cars

As of 6 April 2002 a new tax system has been introduced for company cars. The tax due will be calculated using a percentage of the list price, which will vary according to the level of carbon dioxide emissions.

A minimum charge of 15% of the car's value will apply to cars emitting CO2 at or below a specified qualifying level, measured in (g/km). The charge will increase in 1% increments for every additional 5g/km over that level up to a maximum of 35% of the car's price.

Additionally there will be a supplement of 3% on the list price for diesel cars registered on or after 1 January 1998 up to a maximum of 35%, but this will be waived for cars meeting the EU standard for cleaner cars. Cars without an approved figure of CO2 emissions will be taxed on their engine size.

Further details can be found at the website www.inlandrevenue.gov.uk/cars or call the Inland Revenue Inquiry Line on 020 7667 4001, alternatively contact your local tax office.

UK Classic Womenswear Exhibition at NEC B'ham

It has been decided that there will not be a womenswear exhibition at Harrogate this summer. Instead the focus will be on the Moda UK exhibition at the NEC, Birmingham on 11, 12 & 13 August 2002.

There is some disappointment over the demise of the Harrogate show as the venue was seen as prestigious and was more accessible for buyers from Scotland and the North. On the other hand there is some feeling that splitting the shows has resulted in a loss of confidence in the UK show market.

However, the general consensus seems to be that concentrating on one venue will stop confusion and maximise returns for the investment in the show. It is thought that one larger event will attract more serious buyers with larger purchase power.

For further details contact Moda on: Tel 01484 846079, Fax 01484 846232, Email info@sflmarketing.com, Website www.moda-uk.co.uk.

The 2nd London Manufacturers Showcase confirmed for June

Venue: London College of Fashion,
 20 John Princes St, W1
 Date: Thursday 20th June 2002
 Time: 12pm set up for 2pm start,
 closing at 6pm

The long awaited sequel to the first London Manufacturers Showcase has been booked and it is now the time to sign up 49 manufacturers to exhibit* at this very important event.

Last year we had over a hundred visitors from the likes of Arcadia, House of Fraser, Debenhams, Takashimaya (Japanese Export), Amanda Wakeley, Betty Jackson, Whistles, Per Una, Reebok, Tristan Webber and Clements Ribeiro.

Orders were placed and successful business deals were done. This really is the only event of its kind.

One company received an order of 1500 units from House of Fraser and were subsequently introduced to Allders and opened an account with them.

A bag manufacturer received orders from 12 designers and has received many more as a consequence of producing for these designers.

This event will be bigger and better than the last. The venue is the newly constructed Rootstein Hopkins Space in the London College of Fashion, which is centrally located and in close proximity to many of the major buying offices. Arcadia, Debenhams and Marks and Spencer are situated within a stones throw as are many suppliers' offices.

This event will be heavily promoted to ensure we get as much coverage as possible. This in turn will attract more buyers and hopefully more business.



Can you really afford not to attend?

For details please call
 Cutting Edge on 020 7010 1234
 Fax: 020 8493 8845

*Exhibition Fee will apply. Details on application.

Each issue we profile a member of the LFF Steering Goup, this issue....



Doreen Adusei
MDes (RCA)

Doreen Adusei is the founder and creative director of Fashionworks, a product development consultancy for the fashion industry, which offers industry-led skills training.

After leaving the Royal College of Art with a Masters degree, she went on to design and oversee the production of collections for Hennes, Harvey Nichols and Liberties. She developed her forecasting and predicting skills at Courtaulds; and went on to become a lecturer in Fashion Design and Illustration at Loughborough University. She became Deputy Head of Department in 1987.

By 1994 her skills as a designer, and her insight into the fashion business and its needs, led her to originate her consultancy. Fashionworks is a unique source of design, technical and production consultancy and support to the industry. The establishment of Fashionworks has initiated a new kind of practical knowledge transfer to owners, managers, workforces and college graduates, acting as a catalyst for the industry.

Since its inception, Fashionworks, with its powerful team of senior collaborators, has conducted over two hundred projects. Each project demonstrates a passion for quality and beauty, combined with a pragmatic determination to achieve practical success for its business clients.

Fashionworks is sponsored by the European Union and the London Development Agency and works in partnership with Islington Enterprise Agency and other business support organisations.

Fashionworks "Strength through creativity, success through quality."

✉ c/o Islington Enterprise Agency,
64 Essex Road, N1 8LR
☎ 020 7704 9747
✉ doreen1367@aol.com

Courage to Change

The Story of London Fashion

Words: Ralph Bernstein Pictures: José Mendonca

In the world of business every change of circumstances brings a wave of upheaval. New technologies, shifting consumer taste and moving patterns of global commerce produce both tragedies and victories. Rigidity, fear and inertia cause failure, but within every success is a story of an individual's courage and ability to recognise their environment, adapt and change.

London has been the scene of such dramas for centuries and none more so than in the field of textiles and fashion. The vitality and creativity of London fashion is famous world wide, and behind the headline glamour and excitement lies a powerful supporting structure of skills and production.

The world will not stand still

The ultimate business skill is the confidence to change



But in order to retain its pre-eminent position in the world, the industry in London has had to confront formidable problems. In particular, low cost production from South East Asia, the Balkans, Turkey and North Africa has meant that London needs to re-focus itself and find new patterns of competitive advantage.

Mr Bullent Isa, proprietor and managing director of Homme Designs Ltd, has shown what can be done to meet the challenge of change.

When he started work in 1973 as a cotton cleaner, volume production was the order of the day and over the next twenty years he learnt to practice a wide range of skills. He could turn his hand to almost any aspect of garment making, as well as learning how to manage production and how to understand fabrics. Over the years he grew to see the importance of grasping the whole context of his work, so that garments were not just items that had to be routinely manufactured, but also designed, marketed, cared for and taken pride in.

Through the 80's, as the centre of volume production shifted increasingly away from London, Mr Isa realised that by broadening his view he could take advantage of London's special qualities of fashion flair and skill. Already a strong manager, he used his broad vision to redirect himself towards quality and flexibility on smaller runs with added value.

In 1994 he felt ready to found Homme Designs limited in the London borough of Hackney. Attention to detail, pride in quality and a determination to provide a helpful service enabled him to build a business manufacturing his clients orders, whilst gradually moving towards specialist design-led production. This meant new

skills and new attitudes in the fields of creativity and marketing.

Help was available. Two arms of the DTI were ready, with Trade Partners offering export advice and contact with potential overseas clients, and Business Link offering support and advice in Hackney.

In addition, Fashionworks, the product and design development consultancy which operates in east London, gained funding from the European Regional Development Fund and provided Mr Isa with in-house training and support.

Going from strength to strength, he has established a strong customer base for his quality assured manufacturing and production at home and abroad, including impressive penetration of the Japanese market.

Homme Designs Ltd T/A Isa Apparel
Unit 4 Millers Avenue, Dalston, E8 2DS
Contact: Bulent Isa
Tel: 020 7923 3098 Fax: 020 7923 3098
E-mail: Hommesdsns@aol.com

Winner of the coveted 'The Gathering of Africa's Best' Award

An African Majesty



In Africa's present day context where its artists and designers draw considerably on their cultural and historical heritage, fashion clearly presents a link between the past, present and future.

Princess Adelaide Ofori Olagbaju, born into the 500 year old Panin dynasty in the eastern region of Ghana, is a textile designer and business woman who aspires to fabricate an African modernity that addresses the aspiration and richness of the post colonial era.

Adelaide made her mark in the business world as an executive director at Brian Munro Ltd in Ghana where she oversaw large accounts like Johnny Walker, Gordon's Gin and Heinz to name but a few. After leaving Brian Munro, Adelaide established her own business, Dachel and Company Ltd, to distribute and manage accounts for companies such as British Overseas & Export as well as acting as the sole agent for companies like Friesland Frico Domo.

In 1982 Adelaide left Ghana for Lagos with her Nigerian husband where they established a Nigerian operation of Dachel & Company Ltd. It was in Nigeria where Adelaide developed her passion for traditional African textiles into a signature hybrid design known as Kente-Oke while also constructing a purpose built loom with which she could recreate her designs.

By introducing the rich metallic yarns and colours that she found in traditional Nigerian textiles (Aso-Oke) to the intricate and ancient weaving techniques employed in Ghana for the ceremonial dress of its kings and queens (Kente), Adelaide had taken her first steps towards recreating a tradition for the modern market place.

The popularity of her textiles doubled overnight and to keep up with the demand she devised a way to achieve high quality work for the mass market as well as putting money back into the local community. With the help of a United Nations Development Grant Adelaide Olagbaju houses impoverished and destitute women, training and employing them in the art of Kente-Oke for which they receive a regular income. Furthermore she has set up a crèche to accommodate the needs of her weavers further. She now distributes to eleven countries across the globe.

Adelaide's tireless efforts to create subtle, sophisticated and beautiful cloths that can be used for bridal, formal, casual, corporate and everyday wear with readily available matching accessories that are accessible to the world inspired her to base her day-to-day operation in London's bustling Kensington Olympia. It is here that she runs her growing business and a shop, African Majesty, which sells Kente-Oke fabrics, clothes, soft furnishings, beautiful accessories and jewellery that incorporates Western, Oriental and African styles offering

entirely new colours, blends and materials.

As well as receiving an award for excellence in portraying Africa and African Fashion and Fabrics in a positive light from The Gathering Of Africa's Best. She has also become the voice of the African textile industry reporting on ethnic styles and trends as seen on the catwalk at London Fashion Week for BBC World News. Kente-Oke has been exhibited in the Central Arena at the Millennium Dome, the Living In Colour Exhibition and the Ebony Bridal Exhibition and is also due to be exhibited at Portcullis House, House of Commons, on the 15th of July 2002.

For information on private showings please contact African Majesty 011 44 207 751 1080, email: dacheluk@aol.com, Website: www.africanmajesty.com.

Her clients include: First Lady of Ghana, First Lady of Nigeria, Miss World, Femi Kuti, Sonti Mndebele, Kanya King, Lady Ademola, Janet Boateng, Issac & Marian Osei (Ghanaian High Commissioner).





Cashflow is King!

There are times in all businesses when cash flow is tight. A debtor delays payment, a dispute over quality arises delaying payment – the list can go on and on, but business can't. The bank manager needs to be kept happy and the only way this is achieved is to ensure you have sufficient funds to pay cheques raised. So, when there is a squeeze on cash flow, what help is out there to aid businesses to pay the bills?

"I need money"

Questions you need to ask yourself:

1. Are any grants available to help me?

There are grants available from the DTI backed Small Business Service for various purposes. Also see The Princes Trust and Shell Livewire.

2. Do you have a good proven track record?

If yes, then try a loan, overdraft, or perhaps factoring is an option.

3. Are you prepared to have joint ownership?

If your company is capable of growing rapidly and is in a strong market position you may consider Venture Capital or Business Angels.

4. Why do you need money?

- Investment in plant, machinery?
See the Regional Enterprise Grant Scheme for London and Regional Selective Assistance.
- Investment in technology?
See Smart and UK On-line for Business
- Setting up a new business?
See the Princes Trust, Shell Livewire and New Deal.

So what does all this mean?

There are five main areas of receiving financial aid:

1. LOANS

• Small Firms Loan Scheme

This initiative guarantees loans from the banks and other financial institutions for small firms that have viable business proposals but who have failed to get a conventional loan because of lack of security. Loans are available for between 2 – 10 years on sums from £5000 - £100,000 (£250,000 if a business has been trading for more than two years).

The government-backed agency Small Business Service guarantees 70% of the loan (85% if trading for more than two years). In return for the guarantee you, the borrower, pays the Small Business Service a premium of 1.5% per year on the outstanding amount of the loan. This premium is reduced to 0.5% if the loan is taken out at a fixed rate of interest. Further discussions regarding the loan amount, interest rate etc. are matters that need to be discussed by you and your bank.

The banks that participate in the scheme are:

- Bank of Ireland
- Bank of Scotland
- Barclays Bank
- Clydesdale Bank
- Co-operative Bank
- Doncaster Business Centre
- First Trust Bank/Allied Irish Banks
- HSBC Bank
- Lloyds TSB Group
- London Enterprise Agency
- Northern Bank
- National Westminster Bank
- Northern Venture Managers Ltd
- Royal Bank of Scotland
- UK Steel Enterprise
- Ulster Bank
- Venture Finance plc
- Yorkshire Bank
- Yorkshire Enterprise Ltd

For further information contact any of the lenders or SBS Loan Guarantee Unit:

Tel: 0114 2597308/9 Fax: 0114 2597316
E-mail: sflgs@sbs.gsi.gov.uk
SBS also operate a 24hr helpline on 0845 600 9006. There is also a website accessed via the Business Link site: www.businesslink.org.

Remember, forms need to be filled in and it takes time to process the applications. You need to forecast your cash requirements in advance to benefit from this scheme.

• London Business Start-up Fund

Set up to provide financial assistance to entrepreneurs who are not always understood by traditional bank lenders because of their cultural background, or are excluded for economic or social reasons. You can borrow up to £5,000 interest free. There is a management fee to pay. Loans are unsecured and are repaid over up to three years by direct debit. You should approach your local Enterprise Agency*.

• London Business Growth Fund

Set up to provide finance when banks or loan companies have refused loans. A comprehensive business plan is required. An Enterprise Agency Advisor can help to compile the business plan. A meeting is then arranged to discuss your application and needs. Amounts of up to £20,000 are available. Loans are unsecured and fixed at 5% over base rate for the first three years, then reset at the start of year four for the remaining term (up to a total of five years). Contact your local Enterprise Agency*.

2. GRANTS

• **Department of Trade & Industry Regional Enterprise Grant Scheme for London**
An Enterprise Grant is a once only form of

financial assistance available for most areas in London through the Government Office for London (GOL). The grants complement commercial funds in helping small and medium sized firms (SME's) to finance growth. The criteria for applicants are as follows: -

Small Enterprise

1. Fewer than 50 employees
2. Annual turnover of no more than £4m (Euro 7 million) or a balance sheet total no more than £3m (Euro 5 million)

Medium Enterprise

1. Between 50 and 249 employees
2. Annual turnover no more than £25M (Euro 40 million) or a balance sheet total no more than £17M (Euro 27 million).

The grants are available for spending on assets such as equipment, plant and machinery; acquisition of patents; associated land, site preparation and buildings. This is not for cash flow that is a capital expenditure. The amount of grant depends on the project. Up to 15% gross of capital costs may be supported up to a maximum grant of £75,000. High growth businesses with quality projects will be given preference and grants will only be allocated where it can be proved that, without the funds, the project could not go ahead. A project should have good prospects of becoming self-sustaining.

Applications should be made through the Government Office for London: Tel 020 7217 3239, Fax 020 7217 3476 or speak to a Grants Advisor at Business Link for London: Tel 020 7010 1234.

• Department of Trade and Industry Regional Selective Assistance (RSA)

Assisted Areas are part of the UK where regional aid may be granted. In London this applies to parts of Enfield, Haringey and Waltham Forest. Grants are available to most manufacturing and certain service industries. Amounts of between 5% - 15% are given to projects that will create new jobs or safeguard current employment. The company must demonstrate that without the funding the project could not go ahead.

Applications should be made through the Government Office for London: Tel 020 7217 3239, fax 020 7217 3476 or speak to a Grants Advisor at Business Link for London: Tel 020 7010 1234.

• Smart

This is a Small Business Service initiative that provides grants to help small and medium sized businesses to make better use of technology. Grants are available for a variety of technology projects, feasibility studies etc.

Contact SBS: Tel 0114 259 7788, Fax 0114 259 7330

• UK online for Business

A DTI led programme, which encourages businesses to invest in Information and Communication Technology (ICT) by helping with funding. Advisors can give guidance tailor made to meet individual needs. Tel UK Online for Business Infoline 0845 715 2000. Email info@ukonlineforbusiness.gov.uk. Website www.ukonlineforbusiness.gov.uk

3. DEBT FINANCE

• Factoring

This is when a company 'buys' your outstanding invoices at a discount which gives you immediate cash and gives the lending company a profit when the invoice is paid. Remember, you forfeit some of your invoice value as the lender takes a commission from the full invoice amount. There are many companies which specialise in this area such as: Factoring UK: Tel 0800 132156, Fax 01323 430014 Email info@factoringuk.com, Website www.factoringuk.com.

• Overdraft

An arrangement made between yourself and your bank. The bank will allow your account to be overdrawn but you will have to pay an arrangement fee and interest on the outstanding balance. A charge will probably be made for each cheque drawn and credit paid in. This is really only viable short term as interest rates and charges tend to be high.

• Hire Purchase or Leasing

This is a way for companies to have the use of equipment while spreading the cost over a period of time with regular payments. Hire purchase differs from leasing in that once all payments have been made, the business becomes the owner of the equipment. When leasing, the ownership never passes to the business. The Finance and Leasing Association provide a list of members who operate to an agreed Code of Practice. Tel 020 7836 6511, Fax 020 7420 9600, Email info@fla.org.uk, Website www.fla.org.uk.

4. EQUITY FINANCE

• Venture Capital

This is money raised by selling shares in your business. This type of investor expects high returns on the money. In exchange the investor will help your business plan long term strategies and to increase growth. The Community Development Venture Fund aims to stimulate the provision of venture capital to small and medium sized businesses. Contact SBS: Tel 0114 259 7788, Fax 0114 259 7330 or the British Venture Capital Association

provides information about possible investors. Tel 020 7240 3846, Fax 020 7240 3849, Email bvca@bvca.co.uk.

• National Business Angels Network (NBAN)

Set up to bring together companies seeking investment with investors looking for the right opportunity. The DTI and other financial institutions support NBAN. Companies are charged £200 plus VAT (£235) for entry into the NBAN Bulletin and investors are charged £100 plus VAT for access to the Bulletin. Tel 020 7392 2929 for general information or 020 7392 4141 for an information pack, Fax 020 7329 2626, Email info@bestmatch.co.uk or see the web site: www.nationalbusangels.co.uk.

5. OTHER

• The Phoenix Fund

Encourages entrepreneurship in disadvantaged areas by providing assistance to business support providers and to new businesses through various initiatives such as mentoring and rural renewal. Contact SBS Tel 0114 259 7788, Fax 0114 259 7330.

• Shell Livewire

Helps 18-30 year olds to start and develop their own business idea. Also hosts a national competition for new business start-ups and gives cash awards to top projects. Tel 08450 757 3252, Fax 0191 261 1910, Website www.shell-livewire.org.

• The Princes Trust

Provides loans of up to £5,000 and grants of up to £1,500 for young entrepreneurs (aged 18-30) who can show they have a valid business idea or project and have been turned down by lenders because of age, credit record or unemployment history. Also for people leaving the criminal justice system, leaving care, disabled, parenting alone or facing discrimination. Tel 0800 842842, Fax 020 7543 1200, Email info@princes-trust.org.uk, Website www.princes-trust.org.uk.

• New Deal 18-25

Part of the Government's Welfare to Work strategy. Provides support and advice for New Deal jobseekers and helps to draw up business plans.

• New Deal 25 plus

As above but aimed at the over 25s.

• New Deal 50 plus

Provides a Personal Advisor and an employment credit to help start up your new business. New Deal Contact info (all schemes): Tel 0845 606 2626, Fax 01789 277071, Website www.newdeal.gov.uk.

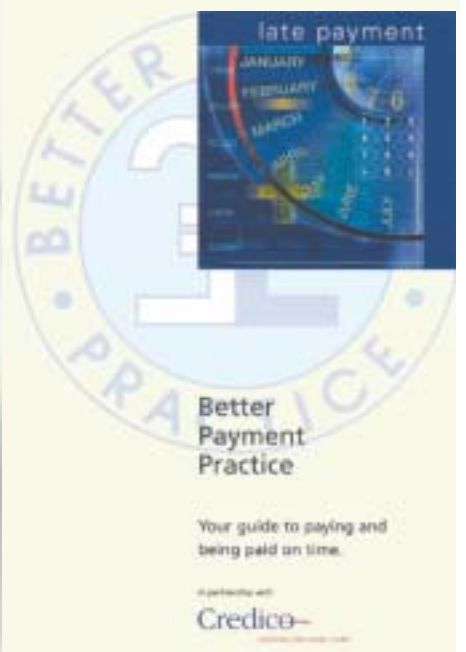
*Please see page 10 for details of how to find contact details for your local Enterprise Agency.

Late Payment Interest: It's Your Right

Remember you can charge for late payment. The Late Payment of Commercial Debts (Interest) Act 1990 gives businesses with 50 or less employees a right to charge interest on late payments from other organisations. Payment terms can be stated verbally or in a contract or invoice. If no credit period has been agreed, the Act specifies a time of 30 days from delivery or provision of service is reasonable. Once payment is late you should write to the customer stating the daily amount of interest being charged by you.

The Act suggests an interest rate of 8% above the Bank of England base rate. However, credit terms and interest rates can be agreed between you and your customers from the outset. Remember, it may be difficult and awkward to do this but it is your business and you have the right to charge.

The Better Payment Practice Group (BPPG) in partnership with Credico and with the assistance of the Institute of Credit Management has produced some excellent leaflets. If you would like to obtain free copies you should telephone 0870 150 2500, fax 01732 748620 or visit the website at www.payontime.co.uk.



€ Euros



How the new currency affects your business

The Euro is now the sole currency for twelve members of the European Union:

France	Netherlands	Germany
Finland	Italy	Portugal
Spain	Republic of Ireland	Greece
Austria	Luxembourg	Belgium

There are only three member countries that have kept their own currency: -

Denmark	Sweden	United Kingdom
---------	--------	----------------

Points to bear in mind

- As the Euro is now the major currency of the EU you may encounter customers who ask to be invoiced in Euros.
- There is no obligation for you to accept payment in Euros, but you are free to do so if you wish.
- It is advisable to approach your bank or accountant to discuss the implications.
- You may wish to consider opening a euro account but be aware that the euro sterling exchange rate varies on a daily basis. The rate can go up or down.

- When invoicing you will need to state the exchange rate used. This can be set by you to allow for market fluctuations or can be obtained from a variety of sources. If you are operating a euro account at your bank they will be able to give you a daily rate.

When invoicing in Euros there are VAT implications that need to be addressed

If you have customers either in the UK or the EU and are invoicing them in Euros, the sterling equivalent needs to be shown for VAT purposes. The exchange rate used can either be the UK market selling rate at the time of supply or a rate obtained from HM Customs and Excise. Their web site is very clear and shows rates for all currencies including Euros, updated on a weekly basis. The web site address is www.hmce.gov.uk/business/rates/rates.htm. They also have a fax polling facility that will fax you the rates on a weekly basis. Telephone 01702 367941 to give your fax number.

The British Retail Consortium is involved in

the debate on possible changeover to the euro in this country. They have highlighted the following points: -

- Retailers need clarity from the government before they will invest time and money in preparing for a changeover.
- It is difficult to calculate costs to implement the euro but an estimate has been made of 1-2% of turnover.
- Retailers will require at least two years preparation time. If implemented, an introduction date of mid-Feb is favoured as this is the quietest trading period.
- It is thought that a dual circulation period should be no longer than 8 weeks.

Further information can be found at: -
The British Retail Consortium, Tel 020 7854 8900, www.brc.org.uk • Bank of England, Tel 020 7601 4444, www.bankofengland.co.uk • H M Treasury (there are 12 regional forums) for London Tel 020 7203 1818. www.euro.gov.uk

The Joint Fashion Industry Team

Following the success of the Joint Working Pilot on the Fashion Industry in 1999/2000 – where eight government agencies worked together to look at improving conditions in the Industry - Joint Fashion Industry Teams (JOFIT) were set up in London and Leicester to:

- Act in partnership with other groups to help level the playing field – allowing bona fide businesses to survive in the Industry
- Raise the level of understanding of Government Agency obligations
- Help small and medium sized businesses to meet these obligations and improve working conditions.

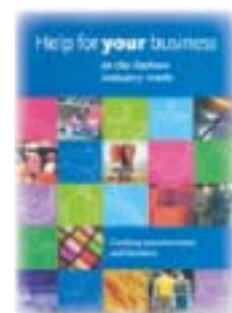
Steve Percy – Head of London JOFIT, said: “People we meet start off by being sceptical about what we do and some see us as just another vehicle for the Government to come down hard on the Industry”.

“However, JOFITs are completely different to normal teams - focussing on working together with the Industry to provide help and advice to small businesses or individuals rather than take a “big stick” approach that may actually result in businesses closing down”.

“What we are about is helping new businesses to get things right from the start - helping them to complete returns due and meet their obligations. The aim is for these businesses to trade for longer and thrive in the Industry.”

“As an example, there are a number of companies we have helped in this way over the past year – where each had a previous history of failed/liquidated companies and large crown debts. With the help of their manufacturers and ourselves, these companies have been able to turn this around and are now fully compliant with their obligations to render returns and pay tax”.

As an aid to new businesses, a booklet “Help for your business in the Fashion industry” has been developed to:



- Help people through the “minefield” of government rules and legal obligations
- Provide the information required to set up a new business and where to get additional help if required

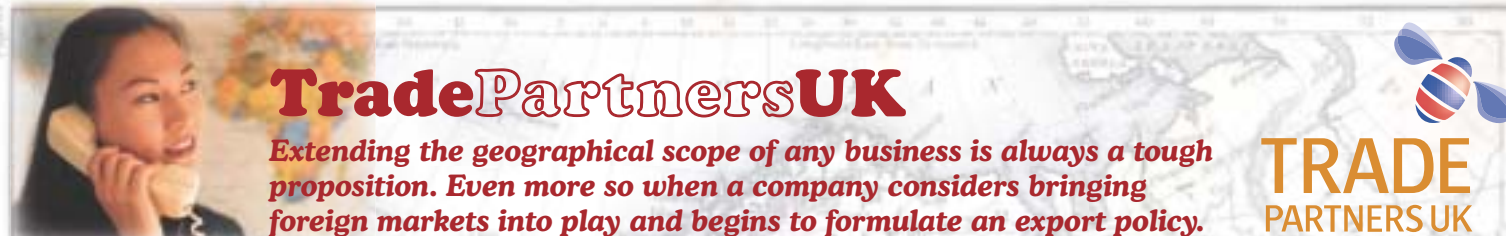
Helping you to understand Government Regulations

The booklet (which is available in a number of languages) can be obtained by calling the JOFIT helpline or by e-mail (see below).

Additional JOFIT activities include:

- Running a helpline to provide support and guidance on legal obligations
- Advertising its services in National Press and in Trade Magazines
- Building up partnerships and relationships with people from the Industry – to develop new techniques to help businesses thrive and help with potential cashflow problems etc.
- Offering face to face meetings or places on seminars regarding specific government legislation – Income Tax, PAYE, Tax Credits etc
- Providing help/guidance/leaflets to individuals at County Shows
- Roadshows and other events

Further information or a copy of the leaflet can be obtained by contacting JOFIT on our Helpline numbers: 020 7667 4916 (London) or 0116 228 2830 (Leicester) or by e-mail: jofit.london@gtnet.gov.uk • jofit.leicester@gtnet.gov.uk



TradePartnersUK

Extending the geographical scope of any business is always a tough proposition. Even more so when a company considers bringing foreign markets into play and begins to formulate an export policy.

TRADE PARTNERS UK

Very often the companies with the most to offer overseas markets are small to medium sized (SMEs) firms without existing corporate networks or worldwide contacts. It is these firms that Trade Partners UK was established to help in May 2000 by bringing together teams in 200 British overseas embassies. Also enlisted are 45 UK Business Links and at least nine government departments as well as representatives in Chambers of Commerce across the country.

Government-funded, Trade Partners UK aims to help SMEs break into foreign markets by giving them the tools to find local partners and distributors as well as pragmatic advice on the intricacies doing business in a particular country.

Based in the City of London, Trade Partners UK's team of advisers is managed by director, David Train and deputy director Franc Sullivan.

The team coordinates the Passport to Export scheme giving potential exporters access to grants, market research, training and consultancy to make their export initiatives successful.

“We aim to make London the premier region for exporting in the UK by offering a comprehensive service that advises on every aspect of overseas trade. We do this through our International Trade Advisors who have extensive international market knowledge

gained from both the public and private sector,” said David Train. “Recent studies predict that over 40,000 companies have the potential to export but only 15,000 of these companies are actually doing so.”

Once a company has decided to export. It should contact Trade Partners UK for an initial ‘health check’ which looks to ensure that it can meet the demands of the foreign markets it is trying to enter. The information gained at this point goes into producing a ‘company report’, which forms the basis of the advice from the International Trade Advisor on what the company needs to do to make it viable for export.

Trade Partners UK's Passport to Export package includes possible funding of up to £4000 as well as six days of export advice. Another package, Business Development Credits can provide up to £3000 worth of matched funding for export projects. Other packages include Tailored Market Information Reports with contact details of potential business partners, Overseas Visits, development of international press materials and, if needed, specialist legal and financial advice on a target market.

The International Trade Team includes advisors with specific fashion sector experience and a keen awareness of the issues facing fashion companies not only in the domestic market, but also those that compete

internationally. Collaboration with partners such as trade associations, the British Fashion Council and the business support network within London is vital to ensure that companies get the right assistance.

Since September 2000, Trade Partners UK London has played an active part in London Fashion Week offering advice on international trade to exhibitors. The Passport to Export scheme is particularly suited to companies within the fashion sector offering as it does a tailored package of support. Funding for publicity materials is of particular relevance as is support for exhibitions.

Fashion businesses often find that movement of company funds are tied up within delivery and payment cycles, so undertaking new projects to develop business overseas can be extremely difficult. Passport to Export considers all these challenges and not only offers advice and funding, but can also provide vital training to help fashion businesses sell successfully and get paid safely.

For more information please visit the Trade Partners UK website at www.tradepartners.gov.uk, or contact Trade Partners UK, Tel 020 7556 2390, Fax 020 7556 2389 or Phillipa McEvoy - International Trade Team Adviser, Business Link for London/Trade Partners UK. Tel 020 7010 1484, email pmcevoy@bl4london.com.

Export advice doesn't come cheap – it comes free



Trade Partners UK has a vested interest in your export success. As a government organisation, we want British businesses to be strong – competitive, leading edge and world beating. Which is why we offer as much support as we can to companies and organisations wanting to break into world markets.

Whether you are an established exporter, or exploring the opportunities for the first time, our international network of experts will offer objective advice, in-depth information and unrivalled experience to help you understand markets, develop contacts and create new trading opportunities.

Advice and information is free. Other services, like training and trade missions, are heavily subsidised. If you'd like to know more, either visit our website – www.tradepartners.gov.uk – or phone us on 0207 215 5444. We look forward to hearing from you.

TRADE PARTNERS UK
www.tradepartners.gov.uk



When measuring is a science

The new development of the 'Electronic' Measuring Tape for Retail & Production has huge benefits



The Dimension Link tape measure brings accuracy and objectivity to measurements on the shop floor. Designed for use in a factory and retail environment, the tape handles like an ordinary cloth tape measure, but records dimensions directly onto a computer screen.

Reading and recording the data is automatic and the operator can carry out faster and more detailed measurements. There is no operator error in making and transcribing measurements, the quality and consistency of the final product is controlled.

The tape can operate as a single stand alone measuring station, or a number of measuring stations within the production area can be networked and integrated into a customised data collection system, with onward links to the organisation's Q.A., Quality control, production planning and retail data collection systems.

Typical production applications include:

- For the trimming material supplier
- Estimation of trimmings & thread use in volume production runs
- For the production planner
- Estimating labour content in garment, measuring seams sewn
- For the volume manufacturer
- In-process measurements control, final quality checking of products
- For the distributor's Q.A. departments
- Quality and consistency of sizing of garments from sub-contractors
- For the fashion industry
- Size control of garments in retail situation

The tape measure operates through the serial port of a standard personal computer or laptop. The Dimension Link software enables communication between the tape measure and the data processing functions. The system runs on all applications up to Windows 2000.

It has many advantages for the operator:

- Provides a calibration to confirm tape accuracy
- Records into "Excel" spread sheets
- Prompts for the next measurement in a user defined sequence
- Can be set up for out of tolerance measurements to be highlighted
- Allows successive measurements as the tape is further extended
- Stored data for trace ability
- Assessment of reject/ rework levels
- Dimension profile of work pieces
- Links to statistical analysis programmes

The Dimension Link tape has been developed at the National Physical Laboratory in association with experts from the clothing manufacturing industry. It is designed to the highest standards of quality and accuracy.

For further information contact the Dimension Link sales team on, 0208 977 3222 or visit their website www.npl.co.uk/dimensionlink

Dimension Link, NPL, Centre for Basic, Length and Temperature Metrology, Queen's Road, Teddington, TW11 0LW



Every high street shop revealed – at the click of a mouse (for just £4,000 a year)

The best database on 17,500 fashion retailers in the UK and Irish Republic is now available on CD-Rom and the internet.

When he was a fashion agent, John Pearce was frustrated by one fundamental problem. No matter how hard he tried, he could never keep up with all the changes on the high streets of the UK and Irish Republic. How many fashion shops are there out there? Who are the buyers? What are their bestselling brands? And what else might they like to buy?

John decided to find the answer to these questions. And three years later with his team he has put all the answers into Fashion Profile, a totally new fashion business database which looks set to revolutionise how brands and agents market their collections to buyers. Based on a CD-Rom, and backed up with an internet connection, Fashion Profile lists more than 17,700 independent and multiple women's fashion retailers on both sides of the Irish Sea.

It lists buyers' names and contact details, plus the top five brands sold in each shop or department.

"The great thing about the database - to use the jargon - is that it can be "mined" or "interrogated" - that is, searched-in all sorts of ways to build up different lists of retailers." John explained.

"Let's say an agent is bringing in a new collection which they believe will sit well alongside Frank Usher and also Louis Féraud. The database will list all the customers where these brands appear in the top five. Then let's say the agent decides to concentrate at first on three different geographical areas-the list can be further refined by country, county, city or postcode.

The savings in time, effort, wasteful mailshots, pointless telephone calls and useless visits can easily be imagined - Fashion Profile enables agents to target themselves so much more accurately".

Plenty of agents, of course, claim that they know everyone in their sector. Quite possibly they know most people, but no one knows everyone. More importantly, what if that agent wants to expand his or her business by going into a completely new sector, say from mainstream collections to young brands? Fashion Profile can save them months, if not years, of research by producing a list in seconds of all the shops that sell young fashion brands.

The company was formed three years ago, and Fashion Profile was launched only in December last year, but already it has been bought by some of the best known names in the business (see box below). The price

of a year's subscription, just £4,000, is an absolute steal. The first subscribers already have a competitive edge over their rivals. They are now able to market much more accurately to a tightly selected list of fashion buyers.

The database is updated each season. The advantage for retailers to have their details on the database is to encourage agents and suppliers to come to them only with relevant merchandise-and they will probably be offered it before any other shop in their area. Who doesn't want to be first with a hot new collection?

The database is on an easy-to-use CD-Rom and Fashion Profile will be providing a free Web presence for manufacturers, agents and retailers. In an age of fast communications, Fashion Profile is completing the marketing circle between suppliers, retailers and, ultimately, the consumer. Isn't it about time you took a look at Fashion Profile?



• Fashion Profile subscribers include:

- Alterna, Anton Dell (GAT Group), Brandtex, Claire.dk, De Keyser, DTI, Ellis Bridals/John Charles Eveningwear, Emap Fashion, Emreco International, Enterprise Ireland, Etnika Accessories, Fenn Wright & Manson, Fisser, Frank Usher, Identity PR, Iceberg Jeans, Joop!, Louis Féraud, Olsen, Peter Golding Jeans, RedGreen, Simon Ellis, Slimma Fashion, Yellohammer.

What the brands think

"Brilliant, inevitable." **Mike Claridge** - sales manager, Brandtex UK

"A new way of doing business, a great concept, a great product. You should get everyone in the business at this price." **Richard Ellis, Ellis Bridals/John Charles**

"One decent order per year covers the cost of running this package for the year, which is very impressive." **Henrik Hansen, Claire.dk**

"A great new industry tool." **Robert De Keyser, De Keyser**

www.fashionprofile.com

The Fashion Profile CD is compatible with Microsoft Windows 95/98/2000/NT/XP. It costs £500 + VAT including installation and training, followed by a minimum of 12 months' contract at £291.66 + VAT per month. Total cost for 12 months is £4,000 + VAT (or Euro equivalent).

Contact John Pearce on sales@fashionprofile.com
Mobile +44 (0) 7789 656443 Telephone +44 (0) 20 8541 4460
Fax +44 (0) 20 8255 3344 www.fashionprofile.com

Clicksalesman Software Ltd, Suite Three, Marlowe Court, Parkleys, Richmond, Surrey TW10 SLR

CREATIVE BEADCRAFT LTD
also trading as **ELLIS & FARRIER**

Specialising in:-
BEADS
IMITATION PEARLS
SEQUINS
JEWELRY FINDINGS
DIAMANTE
IMITATION STONES
SEQUIN & LUREX BRAIDS

LARGE SELECTION OF ITEMS AVAILABLE FROM STOCK

MAIL ORDER & ENQUIRIES (WHOLESALE & RETAILERS)

Tel: 01494 715606
Fax: 01494 718510
Personal callers:
20 Beak Street,
London W1R 3HA

Whaleys (Bradford) Ltd.

Many types of natural fibres. Silk, Cotton, Linens, Wools, Canvas, and Calicos suitable for dyeing and printing.

For fast and efficient service please phone: 01274 576718 or fax: 01274 521309
whaleys@bfinternet.com
www.whaleys-bradford.ltd.uk

Your Company's Name Here

Reach a targetted audience of 2,000+ London Fashion Industry companies by advertising in London Fashion Forum Newsletter. Call Jenny Holloway on 020 8462 1475 to find out how.

Enterprise Agencies

There are around 100 enterprise agencies in the London Area. These can be found in the Yellow Pages under 'Business Enterprise Agencies'. For example: -

Portobello Business Centre,
2 Acklam Road W10Tel 020 7460 5050

London Enterprise Agency,
Park Street SE1Tel 020 7236 3000

Ethnic Minority Enterprise Project,
7-15 Greatorex Street E1Tel 020 7655 0906

Business Link for London,
103 Oxford Street WC1Tel 0845 600 9006

Camden Enterprise Ltd,
61 Birkenhead Street WC1H.....Tel 020 7278 5757

Islington Enterprise Agency,
64 Essex Road N1Tel 020 7226 2783

Kings Cross Partnership,
31a Wicklow Street WC1X.....Tel 020 7713 1177

Enfield Enterprise Agency,
201 Hertford Road EN3.....Tel 020 8443 5457

South Central Business Advice Service,
53 Brixton Station Rd SW9Tel 020 7274 9119

Kingston Small Business Advisory Service,
90 Richmond Rd, Kingston upon Thames.....Tel 020 8296 9598

C.M.T. MANUFACTURER
of designer tailored jackets, coats and suits, also sampling. Modern fully equipped established firm. References from top British designers. No minimum orders. Contact 020 7473 5700

AA ALWAYS BOUGHT FOR CASH
Surplus fabrics stock "bulk surplus" sample lengths and garments. For the best offer contact: Adrian Seal. Tel 020 7241 5661/2

DRESS AND LINING FABRICS.
Satin, Shot Taffs, Chiffon, Georgette, Cotton Velvet, Pongee, Organza, Givrine, Acetate, Nylon, Poly lining. All stock. Eker and Albert. Tel 020 7739 0158

A BETTER INTERPRETATION
of your designs by ex-designer. Many years' experience, accurate first patterns, ladies and childrenswear. Tel/Fax Ruth 020 7624 4683. Mobile 07958 461833.

FREELANCE PATTERN CUTTER
with own studio. Experience in ladies daywear/eveningwear/ tailoring. London/South East. Contact Geraldine 01323 647945

YOUR AD COULD BE HERE!
Contact Jenny Holloway for more details and to book your space in our next issue. Call Jenny on 020 8462 1475

ALL LACE & TRIMMINGS (Trade)

W.M. Bedi Ltd

Tel: 0115 922 0100
Fax: 0115 922 0101
www.lacemerchant.co.uk
email:
wmbedi@lacemerchant.co.uk

EventsDiary

UK Events

JUNE

- 19 **THE TEXTILE INSTITUTE AGM AND AWARDS PRESENTATION**
Marks and Spencer, 47-67 Baker Street, London W1U 8EP
Tel 020 7580 8289 (Must book in advance)
- 25 **UKFE TREND SEMINAR**
Board Room, 5 Portland Place, London W1B 1PW
Tel 020 7636 5577 Laurian Davies Fax 020 7636 7848

AUGUST

- 11-13 **PRIMA** (womenswear)
Harrogate International Centre Tel 0870 429 4672
- 18-20 **PURE** (womenswear)
Olympia, London Tel 0870 429 4504
- 18-20 **PREMIER** (womenswear)
Olympia, London Tel 0870 429 4486
- 18-20 **HARROGATE** (lingerie and swimwear)
International Centre, Harrogate Tel 020 7937 6401

SEPTEMBER

- 1-3 **FURURA FAIR** (womenswear, menswear, childrenswear, footwear)
Royal Dublin Society Tel 00353 1295 7418
- 1-4 **AUTUMN FAIR** (giftware and accessories)
NEC, Birmingham Tel 020 8277 5865
- 17-19 **RETAIL INTERIORS AND INTERNATIONAL DISPLAY WEEK**
(Interior design and display equipment)
Earls Court, London Tel 01424 870015

Overseas Events

JUNE

- 4-6 **EXPOFIL**
Parc des Expositions, Paris-Nord, Villepinte, Paris
Tel 020 7221 3344
- 20-23 **PITTO UOMO** (menswear)
Fortezza da Basso, Florence Tel 00 39 0055 3693407
- 28-30 **PITTO BIMBO** (childrenswear)
Fortezza da Basso, Florence Tel 00 39 0055 3693407

JULY

- 3-5 **PITTO FILATI** (womenswear)
Fortezza da Basso, Florence Tel 00 39 0055 3693407
- 5-7 **KIND & JUGEND** (children and menswear)
Kuln Messe, Cologne Tel 020 8681 8166
- 5-7 **SALON PLANETE 0-16** (childrenswear)
Paris Expo, Porte de Versailles, Paris Tel 00 33 1490961
- 20-23 **ISPO NEW MUNICH TRADE FAIR CENTRE** (sportswear)
Tel 020 8940 4625



Useful Contacts

This issue: Major Retailers

Arcadia Clothing Plc

Colegrave House
70 Berners Street
London W1T 3NL
☎ 020 7580 9085
✉ ir@arcadiagroup.co.uk
🏠 www.arcadiagroup.co.uk

Army and Navy Stores

101 Victoria Street
London SW1E 6RA
☎ 020 7834 1234
☎ 020 7630 8822
🏠 www.houseoffraser.co.uk

Barkers of Kensington

63 Kensington High Street
London W8 5SE
☎ 020 7937 5432
☎ 020 7937 6829
🏠 www.houseoffraser.co.uk

Debenhams

1 Welbeck Street,
London W1G 0AA
☎ 020 7408 4444
☎ 020 7408 3366
🏠 www.debenhams.com

French Connection Group Plc

249-251 Regent Street
London W1B 2ER
☎ 020 7493 3124
☎ 020 7495 3157
🏠 www.frenchconnection.com

Harrods Ltd

Brompton Road
Knightsbridge
London SW1X 7XL
☎ 020 7730 1234
☎ 020 7581 0470
🏠 www.harrods.com

Harvey Nichols & Co Ltd

109-125 Knightsbridge
London SW1X 7RJ
☎ 020 7235 5000
☎ 020 7235 8560
🏠 www.harveynichols.com

Hobbs Ltd

47 South Molton Street
London W1K 5RY
☎ 020 7629 0750
☎ 020 7629 3380

House of Fraser

318 Oxford Street
London W1A 1DE
☎ 020 7529 4700
☎ 020 7629 9479
🏠 www.houseoffraser.co.uk

Jigsaw

9 Argyl Street
London W1 F 7TQ
☎ 020 7437 5750

John Lewis Partnership

Oxford Street
London W1A 1EX
☎ 020 7629 7711
☎ 08456 049 050
🏠 www.johnlewis.com

Karen Miller

22-23 James Street
London WC2E 8NS
☎ 020 7836 5355
☎ 7836 6900

Laura Ashley Ltd

Kensington High Street
London W8 4SG
☎ 020 7938 3751
🏠 www.lauraashley.com

Long Tall Sally

21 Chiltern Street
London W1U 7PL
☎ 020 7487 3370

Marks and Spencer PLC

47-67 Baker Street
London W1U 8EP
☎ 020 7938 3711
☎ 0207 938 1300
🏠 www.marksandspencer.com

Muji

135 Long Acre
London WC2E 9AD
☎ 020 7379 0820
☎ 020 7379 0835
🏠 www.mujionline.com

River Island

283 Oxford Street
London W1C 2DL
☎ 020 7499 3920

Selfridges

400 Oxford Street
London W1A 1AB
☎ 020 7629 1234
☎ 020 7495 8321
🏠 www.selfridges.co.uk

Warehouse

19-21 Argyl Street
London W1F 7TQ
☎ 020 7437 7101

Whistles

1 Thayer Street
London W1U 3JA
☎ 020 7935 7013

Key to symbols: ✉ = Post, ☎ = Tel, ☎ = Fax, ✉ = Email, 🏠 = Website