

# BCCL



BCCL

## BRITISH CHAMBER OF COMMERCE IN LATVIA MAGAZINE

**EU Seminar  
Report**

**IN THIS ISSUE**

**No Business Like Snow  
Business**

**LIDA Goes to Scotland**

**Buying an Apartment**

**Work Safety Law Changes**

**Ethnic Marketing**

**Lost in Translation**

March 2005

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Size is limited to one column width (5.7cm) and a maximum height of 8 cm, which is 45.6 cm<sup>2</sup>, costing Ls 41.04.

This size will accommodate around 100 words of 10 point text.

### Message to Advertisers

The BCCL Magazine is already distributed widely beyond our member companies, and has proved popular at other British Chambers in the UK and throughout Europe, Embassies and ministries. Why not combine an ad with a banner on our refurbished website and sponsor a BCCL event – to really get your message across.

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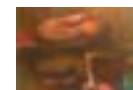
Exhibition of paintings „Miniature on wood”  
On gallery's „balcony”: exposition „To Paint in Black”

**Starting from April 18**

Exhibition of metal sculptures „502 Sculptures from SHANGHAI” by J.Rozental's Riga Art School students and tutors  
Exhibition by Ms Diana Dimma-Dimze „Life in the Clouds”

**Starting from May 5**

Exhibition by painter Ms Elizabete Melbarzde „...couldn't express it in words...”



The gallery hires out works of art to organisations and offers consultations on interiors.

# FROM the BCCL



by Doug Balchin

## From the Chairman

I have recently met many business people who have commented on how busy the beginning of this year has been for them. After the euphoria of EU entry we did expect to see a levelling out this year. Happily, this has not been the case, and the prognosis is for a boom year in many market sectors.

Property development, building, road construction and tourism are areas where we expected to see intense activity. However, many new and interesting business sectors have also developed. Grant Instruments, with their 50% purchase of a Latvian company, are sure to start a flurry of interest in the new scientific park. Several UK furniture companies have started negotiations to buy Latvian furniture production, with the possibility of investment in new lines.

However, competition is hotting up in many sectors as EU companies look for expansion in what, for them, are new markets. For example, textiles and garment manufacture are back in the news. The WTO's abolition of textile quotas will affect many businesses in manufacture and related trades. China is set to become one of the major beneficiaries of the abolition decision. Recent reports suggest that China's share of the European market could grow from 18% to 29%. Their share of the US market could rocket from 16% to 50%. Local manufacturers must prepare for the shift that is sure to come. Many are



looking for niche markets and shorter merchandising circles which could reduce the impact. The main change will come in October, which was traditionally the month when the quotas were exhausted. This year, sourcing from India and China will not taper off, the boom period for other producing countries will not happen and the impact will be carefully monitored.

The Chamber will remain focused on business, providing and improving member services. We strive to assist our current members in all aspects of business and to offer our support in sustaining and strengthening their economic vitality.

We welcome and salute the new enterprises coming into this region and offer our support to further their growth development. ∞

by Ben Nimmo

## From the Editor

Having now laid bare practically every detail of my private life and prejudices for the entertainment of BCCL magazine readers, I thought I ought to move on to more serious matters before Lana bans me from the computer entirely.

It is therefore with great pleasure that I have accepted the post of editor of the BCCL magazine. It has become increasingly clear over the last few months that the BCCL's rapid increase in membership and activity post-EU accession demands an expanded magazine editorial team, and my habit of dropping into the BCCL office for a coffee whenever life at the keyboard became too lonely (everybody say "Aaah!") clearly made me the perfect candidate. The coffees will still be happening, but they will now be accompanied by literary discussion of the highest calibre. Do join us.

We will continue to publish the magazine every two months. Our aim is to become the most sought-after and authoritative English-language business publication in the Baltics and to expand our distribution in the UK. We can only do this by drawing on our members' business expertise, so please, if there are any issues you would like to raise or suggestions you would like to make, don't hesitate to contact me on my email at [glm85@dial.pipex.com](mailto:glm85@dial.pipex.com) or via the BCCL office.

Wishing you all a prosperous (and prompt!) spring,  
Ben ∞

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# EU Funding seminar

by Ben Nimmo

## Into the Labyrinth

**BCCL seminar explores the complexity of EU funding**

On March 1 the BCCL held its first seminar on EU funding, entitled "EU Funding: Fact and Fiction" in the splendid setting of RISEBA's new seminar room, thanks to the generosity of RISEBA and the British Embassy.

After welcoming the 40-plus guests, BCCL Chairman Doug Balchin handed over to the afternoon's moderator, Kent Bentzen of Beras consultancy. Kent, who is currently president of the Association of Danish Transport Centres and vice-president of EUROPLATFORMS, the European Association of Freight Villages, began by pointing out that he has been involved in issues of EU funding since Denmark joined the then EEC in 1972. He defined the aim of the seminar as "to generate enthusiasm for EU funding systems and to stimulate questions," and pointed out that since EU funding follows common rules across the Union, the vast majority of other countries' experience can be shared.

Kent then went on to identify the most common misconceptions about EU funding, the first point on the list being the idea that EU funding is easy to obtain. He explained that it is worthwhile receiving an EU funding grant of 0%, because the EU's seal of approval will

improve the business' image in the eyes of clients and lenders. He also pointed out that there are thousands of different funding programmes, so that there are many avenues of possibility, but warned the audience that in the first years after Danish accession the Danes were disappointed with the results of their funding applications. EU funding is a highly complex system, and the best way to negotiate it is to employ an expert guide.

He then handed over to his Beras colleague Torben Rasmussen, an economist specialising in international trade, who explained the wide range of funding options available to Latvian businesses. He also pointed out that the rules governing these funds are the same across the EU, and concluded that in such a complex environment the wisest move for businesses wishing to access them would be to employ consultants who have experience of similar operations in other countries.

His presentation led to a lively debate. Doug Balchin began by asking if it was true that some projects were so over-subscribed that last-minute applicants had been rejected out of hand. Torben confirmed this, but added that it is worth sending in a well-prepared application anyway, because many projects which are submitted early turn out to have been prepared incorrectly. Andris Brieze pointed out certain stories in the Latvian press suggesting that Latvia would only use 25 per cent of its funding, sparking a

discussion on which funds are most and least subscribed. The consensus was that funds supporting direct technical investment in production are the most contested, while there is still money to spare for technical innovation and staff training programmes.

This was followed by a presentation by Iлона Strode, MD of BCCL member Bridge Capital, a corporate finance company specialising in helping foreign companies access the Baltic market. She spoke on specific financial issues dealing with applications to the most popular source of EU funding, the structural funds. These included the applicant's background and financial criteria, tax and financing issues, and the most common mistakes in applications.

Among the latter were the addition of costs after approval of the application; commencement of construction before signing the funding contract; and a failure to include at least 3 offers for every piece of equipment purchased. One of the most problematic aspects in her view was that the Latvian Investment and Development Agency (LIDA) assesses applications on technical rather than business grounds, which means that applicants can still face rejection from lending banks even if LIDA approves the application. Another was the frequency with which clients' approach could be summed up as "create me a project so I can get structural funds."

Kent Bentzen asked if it was true that up to 10 per cent of approved projects were expected not to get bank financing, and on receiving an affirmative said that Denmark had learned to get bank backing before applying for EU funding. A series of questions on funding tourism revealed that structural funds do not support it directly, but that a clever operator can approach the question tangentially through aspects of staff training. Most importantly, the discussion led to the point that funding is meant to make a difference, and that the applicant should therefore never start work until the application has been approved.

After a break for coffee and networking, proceedings continued with a presentation by Halcrow's Normunds Čiževskis, a specialist in the planning, preparation and management of projects co-financed by EU and other funds.



**EU funding - Fact & Fiction**  
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with the support of the  
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**Get answers to questions like**

- Where does one begin - the funding options are so many, it's hard to know where to start
- Why do so many projects miss out, why does so much funding never get used?
- What are the pitfalls and who can help me overcome them?

**Kent Bentzen and Torben Rasmussen of Beras** - overall view from a company with experience in a number of markets and with first-hand knowledge of Brussels and its parks  
**Iлона Strode of Bridge Capital** - a Latvian company with international partners, actively involved in funding projects, will cover financial issues  
**Normunds Čiževskis of Halcrow** - a British company with 30 years experience working with local partners in the Baltic market will look at practical management of EU-funded projects  
**Bo Ollénbeck of Sweden's Thomas Sjö International** (incorporated in Latvia by FSI&C Recruitment) will cover issues and potential projects in the sphere of human resources

The presentations will be followed by a question and answer session with all presenters  
The day will be completed with an extended networking opportunity at 18:00

**Cost: Ls30 for BCCL Members  
Ls40 for non-members**  
Price includes printed materials, tea/coffee breaks and snacks and wine at the evening session. Attendance at evening session only (at 18:00): BCCL Members Ls7, non-members Ls10

**Reserve your place now by contacting the BCCL office on +371 703 5216  
info@bccl.lv  
web booking: www.bccl.lv/events/booking**

14:30 on Tuesday March 1, 2005 Riga International School of Economics and Business Administration (RISEBA)  
Marta iela 1, Rīga, LV-1048

**Why is Latvia not carrying out as many EU-funded projects as it could?**

# EU Funding seminar



Beginning with an analysis of which funds enjoy the highest demand in Latvia (Regional Development, Agricultural Guarantees and Fisheries), he then described the complete process of application with its accompanying pitfalls, highlighting the point that official fund administrators such as LIDA tend to assess applications on technical grounds rather than in terms of business potential, which he described as a preference of “form over content”.

This sparked an extremely lively discussion of the relationship between business and funding bodies. Some criticism was aimed at LIDA for its perceived lack of flexibility, it being claimed that LIDA’s standard response to information requests was “check the website”. Kent pointed out that Denmark had had similar problems thirty years ago, trying to man its agricultural department with just three people, and that this had only changed after a dialogue with businesses. He therefore suggested that the BCCL and FICIL approach the government on the issue. Asked whether a dialogue could be begun via Brussels, Normunds said no, because structural funds are currently managed at the national level.

The final formal presentation was from Bo Ottenback of HR consultant Thomas SLG International, which is represented in Latvia by BCCL Member PRIME Recruitment. Bo has had 20 years’ experience in the field, and is currently heavily involved with projects in Latvia and Russia. He spoke on the advantages of using structural funds by drawing on his own experience in Thomas SLG’s rapid expansion in the Russian market with funded backing. His presentation led to a series of questions on the topic of HR.

The official portion of the event ended with an hour-long question-and-answers session once again moderated by Kent Bentzen. This was a wide-ranging and energetic session, with several of the questions coming from Kent himself. Multi-national cooperation was discussed: several funds are available for cooperative efforts between member states, as are allocations for EU companies wishing to work with companies beyond the EU’s borders under the EU’s “neighbourhood” programme. The fact that a recent change in rules means that



*The BCCL seminar on EU Funding: Fact and Fiction drew an audience from the Latvian and British business communities together in the magnificent setting of RISEBA’s new building.*

companies can now buy equipment anywhere in the world as long as it meets EU standards was also covered. Kent expressed the hope that the next slice of EU funding would see more backing for business and communications projects, and less for agriculture and politically-motivated projects.

In conclusion, the panellists agreed that EU funding application is an extremely complex procedure in which precise wording is vital; that it is there-

fore advisable to have any application pre-screened by an expert consultant; and that funding can nevertheless bring enormous benefits to businesses with a valid plan.

Doug Balchin concluded by thanking all participants and paying special attention to the efforts of the event’s sponsors, RISEBA and the British Embassy in Latvia. Participants then adjourned for more refreshments and networking, in the best BCCL style. ♦

## Upcoming event

### BCCL Trip to Rēzekne and Daugavpils

Depart Rīga Wednesday afternoon April 13

More information from BCCL Office +371 7035216 or [info@bccl.lv](mailto:info@bccl.lv)



# HOME front

by Indra Freiberga

## LIDA Goes to Scotland

*Introducing the BCCL's new columnist, Indra Freiberga of LIDA, who will keep us updated on developments on the other side of the continent*

ACCESS EUROPE 2005

On February 22, 2005, representatives of the Latvian Investment and Development Agency (LIDA) Indra Freiberga (Head of the Representative Office in the UK) and Daina Kazāka (Deputy Head) attended Access Europe 2005, the first ever exhibition in Scotland focused entirely on trading in Europe. Within the context of the enlargement of the European Union, it was a propitious time to focus on trade opportunities between Scotland and Latvia. LIDA participated with an exhibition stand. Also present at the exhibition was Charles Cormack, founder of the Scottish marketing and business development company Thinkengine, with whom the Latvian Investment and Development Agency has signed a cooperation agreement. The two hundred and forty Scottish companies present had the chance to meet an unprecedented number of business support organizations, including European embassies' economic departments, government trade departments, European business information specialists and, last but not least, Development Agencies from various EU countries. The event took place at Dynamic Earth, an exhibition area with an impressive glass-covered top floor called the Stratosphere, with views over Holyrood and the new Scottish Parliament.

Access Europe 2005 was organized by the Euro Info Business Gateway in local cooperation with five organizations with a strong European focus: Innovation Relay Centre Scotland, Scottish Chambers of Commerce, Scottish Council for Development and Industry, Eures and the Glasgow European Documentation Centre, with support from the European Commission.

The aim of the event was to encourage ambitious Scottish companies to explore new markets and the variety of opportunities available to them through Europe. The event allowed companies to answer busi-



*From left to right: Daina Kazāka (Deputy Head of LIDA representative office in the UK), Indra Freiberga (Head of LIDA representative office in the UK), Charles Cormack (CEO, Thinkengine)*

ness questions, including how to access European funding, European business information and public tenders, and allowed them to widen their business contacts. Fourteen European countries were represented at the exhibition: Latvia, Belgium, Croatia, the Czech Republic, Estonia, Finland, Germany, Hungary, Lithuania, Poland, Slovakia, Slovenia and the Ukraine.

Inspired by the beautiful surroundings, LIDA representatives had the opportunity to meet individually with over sixty companies interested in trade opportunities in Latvia. The range of sectors represented was varied and included co-operation and outsourcing interests in the area of information technology, wood and wood processing (including design in the furniture sector), textiles, bio-technology, tourism support, transport and logistics, and education (notably Napier University – Edinburgh and Elmwood College).

It should be noted that Napier University representatives, in collaboration with Thinkengine and LIDA, have already made several trips to Latvia.

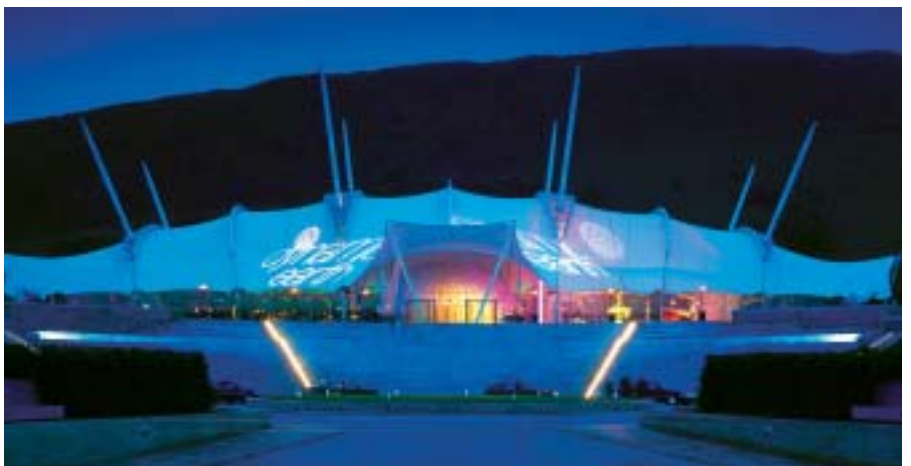
Napier University is collaborating with SIA Konsorts, RISEBA consulting, the Latvian Information and Telecommunications Association, Riga Technical University and others in the development of e-business projects.

A minority of Scottish businesses were interested in exporting to Latvia, including a family Scotch whisky company who came well prepared, providing 2 small sample bottles with the UK and Latvian flags printed on the label.

During the visit to Scotland, Indra Freiberga had the opportunity to give an interview with BBC Scotland which was aired after the BBC nightly news at 23:00 on February 21, 2005 to highlight the ACCESS EUROPE event taking place the following day. Also interviewed were Estonian and Slovakian representatives. Estonia has officially opened a Scotland House in Tallinn as of February 22, 2005 to promote trade between Scotland and Estonia.

Given the high participation rate and the range of sectors represented, ACCESS EUROPE was considered a success.

Looking ahead, Angus Council, in cooperation with the Scottish Council for Development and Industry (SCDI), and with the participation of LIDA and their Estonian counterparts, are hoping to organise a trade mission of Scottish companies to Latvia and Estonia at the end of May. Further information on the trade mission or on any aspect of economic and trade issues concerning the United Kingdom and Latvia can be obtained by contacting LIDA direct at [ukinfo@liaa.gov.lv](mailto:ukinfo@liaa.gov.lv), telephone: +44 (0)20 7229 8173. We look forward to hearing from you! ☼



*The impressive Dynamic Earth complex by night*



by Ben Nimmo

## New Board for 2005

Following the BCCL's record-breaking AGM attended by more than 60 members (some of them drawn by the wine, provided by City Group Services) a new board was voted in to lead and inspire the Chamber through 2005 and beyond. Three Board Members had resigned at the end of 2004 and therefore needed to be replaced. The Chamber has seen unprecedented growth in the last year, with 53 new members since May 2004. The new Board is committed to taking the Chamber to its next stage of development.



In the picture above, Charles Otter, Doug Balchin, Ģirts Greiškalns, Henrik Mjōman, Pēteris Tērmānis, Anita Kalēja, Nils Students, Ieva Broka, Juris Beņķis and Steve Austwick present the Chamber's new face to the world.

To the left we see the crowd filling all available places at our hosts - Armenian Restaurant Erebus. ♡



## Advertising in the BCCL Magazine

Because the BCCL Magazine is printed in a three-column format, advertisements need to be exactly one, two or three columns wide. This is the reason for the size limitations in the table below, and why the 'quarter page' ads may appear to have unusual sizes. The ads listed in the table are standard sizes, but other sizes are available. In principle, the larger the size, the lower the cost per cm<sup>2</sup>. In the future, more may be charged for strategic pages - inside covers, etc. ♡

Description	width x height mm	Cost for members, ad+VAT=Total	Cost for non- LVL members, LVL ad+VAT=Total
Full page	210x297	203.39+36.61=240	283.90+51.10=335
Half-page	180x124	127.12+22.88=150	177.97+32.03=210
Quarter-page (2 columns)	119x124	118.65+21.35=140	165.25+29.75=195
1/5 page (3 columns)	180x60	101.69+18.31=120	144.07+25.93=170
1/6 page (2 columns)	119x65	88.98+16.02=105	122.88+22.12=145
1/9 page (1 column)	57x87	72.03+12.97=85	93.22+16.78=110

### Technical information

Please submit artwork for advertisements in Adobe Illustrator format [text should be converted to Outline]. If the advert includes pictures, they should be included as a separate file in actual size with a resolution of at least 300 dpi. Please address any technical questions to office@base.lv. Conversion of other forms of artwork will be charged at cost. ♡



# LOST in translation

by Jāna Tetere

## A Man's Best Friend is His Dog Part IV - Resources

To bring it closer to home, a translator's best friend is his bookshelf of dictionaries. Odd, you may think, as surely a translator professes to being a linguist and therefore having an extensive vocabulary in more than language? Rubbish! Translation, more than anything, is reliant upon skill, techniques and having a feel for language. This is by no means the same as being a walking bilingual dictionary, which incidentally, is not of any great use without context.

A skilled translator knows how best to make use of the resources that are available to him or her and has the ability to convey the meaning of the written word into a different language. To avoid any confusion, I should point out that interpreting (conveying the meaning of the spoken word) requires an entirely different set of skills. But both translators and interpreters wouldn't be able to do their jobs without the help of basic resources such as dictionaries, or to bring us slightly more up to-date – the Internet.

I started out translating before the Internet became an everyday commodity and when Latvian-English dictionaries were few and far between (not to mention specialised dictionaries). Even then, the dictionaries I owned seemed to contain more references to communist

party officials' titles, or Supreme Soviet this, or Honoured People's that – when I was simply looking for legal terminology. But that was back in the early 1990s when the world was a different place.

Not only have historical changes and the move to a market economy in Latvia opened the door to competition (in my case, a greater choice of dictionaries), but the Internet has opened the door to translation clients in places ranging from Hong Kong to Helsinki, and Swindon to Stockholm. The Internet has also given birth to a vast number of translators' communities, providing valuable resources at the touch of a button.

Whilst I enjoy using the Internet for what it is, I am not someone who actively participates in discussions on such web-sites, which, whilst useful, can also be far too time-consuming. If I wanted to, I could of course take part in virtual discussions on dealing with clients who do not pay, or voice my opinion on the finer points of Euro-English. For me, however, the most useful resource is assistance with terminology that can't be found in a dictionary, such as the Latvian equivalent of 'no room to swing a cat' (which, incidentally, is 'no room to drop a needle').

Whilst electronic resources are now a part of everyday life and invaluable in my profession, I am one of a rare breed who actually enjoys the feel of a book and much prefer using a paper dictionary, as opposed to relying purely on the electronic version. After all without books, what would I put on my brand new bookshelves? ∞

## BCCL Calendar of Events Spring 2005

- **Tuesday March 22 08:00 Sterling Breakfast**  
Reval Ridzene  
Business in the Community.
  - **Tuesday, March 29 19:00 BCCL Dinner**  
Radisson SAS Daugava  
Jānis Leja, Director General, Latvian Chamber of Commerce & Industry  
"The Latvian economy since EU accession".
  - **Around April 20 Joint Bowling Event with Amcham.**
  - **April 13/14/15 Rēzekne/Daugavpils visit.**
  - **Tuesday, April 26 19:00 BCCL Dinner.**
  - **Tuesday May 10 18:30 London Reception** Latvian Embassy.
  - **May 20 – 29 Chartered Institute of Logistics and Transport Visit to Latvia.**  
Details to follow.
  - **May Commercial Break.**
  - **Tuesday May 31 19:00 BCCL Dinner.**
  - **Wed/Thur June 1/2 FICIL High Council.**
  - **Wed/Thur June 8/9 Latvia's Economics Minister – official visit to London.**
  - **June Commercial Break** (no Dinner in June).
  - **Friday June 17 BCCL pre-Jāni party**  
Outdoor venue.
  - **June 29/30 BCCL Seminars**  
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[www.gencs.lv](http://www.gencs.lv)**

# LOCAL culture

by Tomass Uzāns

## The Case For Ethnic Marketing

According to the Latvian Central Statistics Authority, 58.5 % of the national population are Latvians and 29.0 % are of Russian nationality. Only 47.8 % of Russians can speak Latvian. In Riga, the Russian-speaking population makes up close to 45% of the total. \* These are plain facts which are simply ignored by the Latvian advertising industry.

Often, while implementing a brand strategy or executing an advertising campaign or other marketing communication activity, only the values and behaviour patterns of the Latvian-speaking part of the target audience are taken in to account.

Why? A rather simple answer to such a complicated question would be that the largest share of advertising budgets, both from clients and ad agencies, is serviced by Latvians and westerners. Their values, work environment, information resources, media, lifestyle and circle of friends are naturally Latvian, with strong western leanings. The result of this environment is that an „irrelevant“ 30-45% of potential clients are simply forgotten. (In some cases this works in exactly the opposite way: Russian advertisers completely ignore Latvian audiences. Within the framework of this article, we will focus on the first problem.)

When this happens, media space is bought, the creative concept is accepted, the artwork is created, the copy is written, 95% of the work is done, the client and agency are happy, and at the last moment, all the campaign materials are sent for Russian adaptation. As with most things, there are exceptions, and an integrated approach to branding for both audiences exists, but in the Latvian advertising market, the number of such examples is very small.

Predictably, Latvian and Russian perceptions often differ when evaluating an advertising campaign. In the luckier cases, the deviation is not substantial, but in others the difference is dramatic. Furthermore, many different sectors of the economy are segmented into „Latvian“ and „Russian“ brands: finance, retail, some FMCG categories etc. Indeed,

for some companies and brands the ethnic identification problem is so acute that it can take years to solve. Both the enterprise and the end consumer lose out, and the only winner is the advertising agency, which receives 30-45% more money than it deserves for the work done.

Of course, the core responsibility lies within the marketing departments of the branded goods in question. In many cases, only the consumer's sex, age and income level are taken in to account when defining the target audience. The ethnic parameter is often forgotten.

Is there a solution to this problem? Of course there is. The Americans came up with it years ago: different agencies work to target the Hispanic, African-American and Asian consumer segments of the same brand. People in charge of the Hispanic market, for instance, can speak and think in Spanish

This very easy approach should apply here.

If you want your message to reach Latvian and Russian consumers, simply hire people who can speak and think in their advertising language, and when planning any marketing communications activity, consider the demographics of our society.

A different message for different target groups is the solution in some cases, but it involves more work and costs (marketing departments love this word) and can dissolve the message if not executed carefully. An integrated approach and clear mes-

sage is more often the answer. But the key ingredient to successful communication is an open mind. Even though we are an independent country and the official language is Latvian, we must not forget that part of this society speaks Russian, has a different cultural background and values, perceives design differently, exists in an entirely different media space, does not have any local heroes, does not always entirely agree with what is happening in Latvian politics, etc. etc. etc. Therefore, if we want our product to be sold, we had better speak a language that is understood! Simply adapting a Latvian message to Russian – or vice versa – won't work.

It is unlikely that we will see the emergence of agencies specializing in ethnic marketing in such small market as Latvia, but at least our experience now shows that large Latvian companies have identified the need for a careful examination of previous practices and the implementation of a strategic approach in order to reach both of the country's largest ethnic groups.

\* more information about demographics in Latvia on [www.popin.lanet.lv](http://www.popin.lanet.lv), [www.csb.lv](http://www.csb.lv)

Tomass Uzāns is Client Service Director at POP- FRONT (an advertising agency with 50% Latvian 50% Russian demographics) PS. just another fact: the most downloaded mobile-phone melody in Latvia last year was not by Kylie, nor even Brainstorm. It was a melody from the Russian cult film „Bumer“. Ask your Russian friends..... ∞



Candidates to be mayor of Riga Yuri Petrovovskiy, Ivors Forands and Aivars Aksenoks present their views of Riga's future to the BCCL's monthly dinner. They knew which ethnic groups they address!

# WINTER blues

by Ben Nimmo

## Income from the Cold

While most of the world rejoices in the implementation of the Kyoto Protocol and humanity's first step in the battle against global warming, western Europe has celebrated the coming of March by wondering what on Earth has gone wrong with the weather.

By March 3 the BBC was publishing pictures that would have been unthinkable in more stable times: blizzards in Madrid, snowball fights in Greece, the Eiffel Tower an icicle and, inevitably, complete and utter chaos in Britain, with Kent "buried under almost 15 cm of snow". How we do it, nobody knows; but yet again, the merest skimming of snow on the ground has led to school closures, traffic disasters and national breakdown from Canterbury to Cape Wrath.

The Baltics, meanwhile, have been bracing themselves for bracing temperatures, and predictions of figures below  $-20^{\circ}\text{C}$  have been splashed all over the papers.

I recently had a visit from a British friend, on one of those springlike nights when the temperature dropped to a mere  $-15^{\circ}\text{C}$ . As we staggered home from deLacey's after another England rugby defeat, he turned to me and exclaimed, "Wait 'til I tell the folks back home about this! They'll be so impressed!" Since he couldn't have been impressed with the game's result, I had to assume he meant the weather.

Amazingly, other foreign visitors have confirmed his view. Sub-zero temperatures and a wind like a Gillette razor may just be a pain in the cheeks to those of us who live here, but for visitors from warmer climes, they're something to write home about. As far as climate is concerned, this is the Edge of the Wild. The only Brits who normally meet those kind of temperatures are big-bearded adventurers slogging solo across the Pole. A simple stroll to a Riga pub, suitably wrapped, can be turned into a life-or-death narrative guaranteed to get the girls back home doing a Desdemona: "Wow, Othello, tell me about the Ice Trek again!" You may never have thought of it this way before,

but really cold winters are cool.

For the Baltics, this is a business opportunity not to be missed.

I can see the adverts now: "Come where the snow is whiter!" "Latvia: the Land that Freezes." "Do you want ice with that?" For years, Baltic hotels have been wondering what to do to improve visitor numbers in the low season. Why not market the winter? There's a kind of tourist who'd love to be able to write home and say, "I'm a Real Man! I was outside at  $-20^{\circ}$ !" Why not give them the chance?

As for the winter traffic in Riga, it could be a bigger money-spinner than all the oil in Ventspils. Think about it. One day of snow, and the whole of the UK shut down: seventy-odd county councils, as many police forces, thirty thousand drivers, some of Europe's busiest cities. That's an awful lot of people who need training, and where can they do it? Not England.

So this is the plan, as developed by the BCCL: let's turn Latvia into Europe's biggest winter-training centre. Winter over here lasts from *Mārtiņi* to May Day, and yet somehow the country copes.

Roads are cleared and pavements swept, sliding doors refuse to open and newspaper kiosks refuse to close. Latvia has a thousand years of expertise in winter survival, and it's about time we started selling it. I'd suggest starting with London, which is big and rich and so chaotic that nothing we can possibly do could make it worse. (I speak as one who flew back to London for a wedding and didn't make it because the North London Line broke down.) Write to the Mayor of London offering to teach his little playmates how to deal with snow and ice. Get all the Riga hotels on board, organise an urban winter traffic-control conference ("Wrecks and the City"), run seminars on road-clearing, pavement-sweeping and train-running, and watch the money roll in. If we play our cards right, every municipality in Britain could end up passing through the Riga School of Winter Administration. That's a market worth aiming for.

And if, on the way through, they felt like giving the local municipality a few hints on transparency, I'm sure we wouldn't complain either... ∞



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by Elīna Čakste-Rēzna

## Legal Aspects of Buying an Apartment in the Latvia

During the last few years there has been a boom in the newly-constructed-apartment market in the Baltic States. Not only are the inhabitants of the three Baltic States interested in acquiring apartments in new apartment houses, but foreigners have also seen good opportunities for investment.

Usually, potential buyers of new apartments in Latvia will find the first, general information (price, apartment size, location) on an Internet site. Usually, when offering apartments for reservation, the developer has only obtained a construction permit and the construction has not yet started. The buyer can therefore only imagine how the apartment will look, what kind of quality it will be, etc.

The potential buyer is further faced with the proposed pre-agreement form of the particular developer – legal terms and provisions under Latvian laws. The idea of concluding the pre-agreement is to bind the parties to sign the purchase agreement in the future.

### Pre-payment

The developers ask to effect pre-payment upon booking or concluding the sale agreement – in Latvia approximately 10% of the purchase price, in Estonia 15 - 20%. The amount of the pre-payment is not determined by the laws, but is set by the developers. For an apartment buyer in Latvia it means freezing funds for approximately 6 – 8 months in the developer's bank account without receiving any security for it. Since the real estate market lacks large numbers of new projects, the chance of negotiating the exclusion of those provisions is vague.

### Maintenance

Payment for the maintenance and management system of the new house and its calculation are not set in the pre-agreement. In Lithuania, for example,



*Elīna Čakste-Rēzna is an associate at Sorainen Law Offices in Riga*

apartment owners are usually forced to enter into membership of a housing community which is responsible for maintaining the newly built house. Should the majority of apartment owners in Estonia decide to form an association, all apartment owners shall join it; however, developers often form an apartment association before they start selling the apartments

In Latvia, house maintenance is provided by a company connected to the developer and it is therefore possible to ask the developer to include the price and scope of maintenance services in the pre-agreement.

### Mortgages

In Latvia, the developers offer to cancel the mortgage in favour of the bank financing the project only after the purchase price is paid in full, but the banks financing the apartment purchase usually release the funds after the mortgage on the apartment is registered in their favour.

In order for the buyer to avoid the risk of having the mortgage on the apartment in favour of the bank financing the project, it is recommended to pay the purchase price via an escrow account on condition that the purchase price be paid to the seller only after the buyer's title to the apartment has been registered with the Land Book and the mortgage in

favour of the bank financing the project has been deleted. In addition, it should be pointed out that in Latvia it is very common to use an escrow account for real estate purchases, while in Estonia a deposit with a notary is more often used.

### Parking places

In general, the opportunity of using a parking lot in the basement or the yard of a new building shall be paid for by the buyer, but real estate developers in Latvia usually do not offer a clear and valuable legal construction of those objects, i.e. the objects might be non-alienable, therefore, they do not have the expected value in eyes of either the bank financing the deal or further potential buyers. Even if there is no legal basis for registering ownership rights, there might be a possibility to register usage rights under Latvian Civil Law. These should then be followed by other apartment owners in the new building and may remain in force after selling the apartment to the next buyer. Unfortunately, if the developer is not ready to organise registration of the usage rights with the Land Book, it might be very hard for the new apartment owner because all the apartment owners should with their signatures accept registration of these usage rights with the Land Book. In practice, there might be no disputes between apartment owners on the usage of parking lots if everybody has the right to use one parking lot.

The few listed questions are important from the buyer's point of view and are brought up by many buyers using professional help (lawyers) to conclude the deal. Please note that these questions are not clearly and uniformly regulated by the laws, and that it is therefore important to reach an agreement between the parties. I would like to encourage real estate developers to cooperate with lawyers more closely on starting a project in order to define clients' potential questions and to solve these in the agreements. Developers could thereby sell a higher-quality product. I would like to encourage buyers to include in the agreements all the developer's promises and all agreements reached. Despite the impression that developers do not change their agreements, in practice changes are possible. ◇

by Helen Barker,  
Manager PWC Latvia

## Tighter Safety-at-Work Rules

According to section 9(5) of the Safety at Work Act, the Cabinet of Ministers has drafted a Regulation entitled 'Lines of business in which the employer shall engage a competent institution'. Available to our subscribers, this article outlines which lines of business will be governed by these rules, when they take effect, what safety-at-work steps will be required of the employer and what additional costs and tax liabilities the employer is likely to face.

The draft Regulation and an appendix to it determine several lines of business in keeping with the general commercial activity classification NACE, which, once the new Regulation comes into force, will be required to engage a competent institution to set up and maintain a safety-at-work system. The appendix, which lists the lines of business that are covered by the Regulation, can be accessed on our website [www.mindlink.lv](http://www.mindlink.lv).

### Competent institution

Within the meaning of the draft rules, the 'competent institution' is a central or local government agency, a company or an individual that is sufficiently qualified and has taken out an appropriate licence required by the Cabinet of Ministers. The draft rules also state that the competent institution must insure its civil liability and the fact that an appropriate certificate has been obtained must be announced in 'Latvijas Vēstnesis'.

### Exceptions

The employer need not engage a competent institution if he has up to five employees. An employer with more than five employees need not engage a competent institution if he sets up his own safety-at-work system, which must be notified to the National Employment Office. In that case, however, for internal monitoring and risk-assessment purposes the employer should employ an expert who has obtained the appropriate professional higher education and has valid documentary evidence of his education. This employee will be responsible for setting up the system.

### Implementation and control

It is expected that these rules will be enforced by the existing safety-at-work

agencies, and that the rules should take effect from 1 January 2006. To avoid insuperable difficulties for companies, paragraph 10 of the Regulation states that until 1 January 2009 these responsibilities may be carried out by experts qualified in other professions with at least five years' experience of safety-at-work issues.

### Employer expenses

According to available estimates the services of a competent institution will cost one company about Ls 250–1,500 depending on the number of employees and workplaces, while the cost of a survey of one workplace will average Ls 10. These estimates exclude additional expenses incurred in improving safety at work, should any such improvements be necessary.

### Impact on taxable income

Paragraph 36 of the Cabinet of Ministers' 19 September 2000 Regulation 319, 'Application of the Corporate Income Tax Act', states that taxable income needs no adjustment for expenses incurred by the employer in ensuring the fulfilment of the obligations specified by sections 7, 8, 12, 14 and 25 of the Safety at Work Act.

The draft Regulation was prepared to implement the Safety at Work Act, section 9(5), 'The Organizational Structure for Safety at Work'. Can the employer claim a corporate tax deduction on expenses that are necessarily incurred to comply with this section?

The draft Regulation has been prepared in line with Directive 89/391/EEC prescribing steps that should be taken to improve employees' health and safety at work. Accordingly, the company's taxable income needs no adjustment for expenses that are necessarily incurred to set up an organizational structure for safety at work under section 25(18) of the Safety at Work Act. ♦♦



BCCL Board Member Henrik Mjöman has safety on his mind as he tries to determine which button not to press during last year's visit to Daugavpils. This particular panel runs a dio-diesel plant.

# EVENTS

## events, events



### Burns Supper 2005

This year's Burns Supper, in the splendid atmosphere of the Mazā Ģilde, was the biggest ever. In the pictures, Piper Iain Watson of the Strathclyde Police Pipe Band accompanies the evening's distinguished guests to their table, and then shows an amazed audience the best way to deal with a genuine haggis. Elina Lange, Ieva Broka and Anita Kalēja pause for a moment's quiet outside the hall, and Iain Watson and Master of Ceremonies Iānis Kalējs congratulate speakers Joe Stansfield, Faye MacCallum and Ben Nimmo on a job well done.



# EVENTS

## events, events

### Commercial Break – KPMG's new home

BCCL members were also welcomed in style to KPMG's new home, the office with the best view in all Latvia. In the photos, HM Ambassador Andrew Tesorière and his wife Dr Alma Tesorière lead a happy group on an exploration of the building, while the BCCL's Andris Brieze invites us to admire the view by night and day.



# EVENTS

## events, events

### BCCL Dinner

February's Chamber dinner brought some movers and shakers from Riga's political scene together as Riga City Council candidates expressed their views of the city's future. In the pictures, the British Embassy's Helen Teasdale proves her diplomatic mettle in moderating the event, while Marks Mūsis (all the way from Adelaide, Australia), Oksana Mikhailova (of PRIME Recruitment) and Aija Matule (of the Canadian Embassy) enjoy the speakers' views and the BCCL's hospitality. Valters Kronbergs, Pēteris Tērmānis, Executive Director Juris Beņķis and For Human Rights in a United Latvia activist Yuriy Petropavlovskiy relax with a soothing orange juice after the debate. →



### New Deal

One of the year's biggest scoops was the announcement that UK-based Grant Instruments has bought a half share in existing Latvian-based business partner Biosan. In the picture, Andris Ozols of LIDA, Indriķis Muižnieks of the University of Latvia, Biosan's founder Vasiliy Bankovskiy and chairman of Grant Instruments Ludo Chapman present the new alliance to the world's press, while Economy Minister Krišjānis Kariņš and Science and Education Minister Inese Druviete (left of picture with their backs to the camera) look on approvingly. ↓



# DAUGAVPILS trip



By Nils Students, Head, Trade and Investment Section, British Embassy Riga

## Go East, Young Man

Now that all the ugliness of the elections is behind us, except in the two cities the British Chamber is going to visit, and with a new board in hand, the British Chamber is planning a field trip to Rezekne and Daugavpils.

First off Daugavpils. Foreign Direct Investment (fDi, a Financial Times Business Limited publication) in its survey of 140 European cities and regions, rated Daugavpils 3rd in the overall category – City with the largest economic potential (Athens 1st and Düsseldorf 2nd), as well as 3rd in sub category - cost effectiveness.

With average official labour costs at close to Riga rates (222 vs. 140 Ls/month), a growing population (presently 120 000) as people migrate for work from the surrounding regions, transport links to Russia, Beloruss, Lithuania (all borders within 100 km) and beyond, its easy to fathom that Latvia's second largest city (by population) will someday soon be Latvia's true 2nd city.

Rezekne, on the other hand, is losing businesses and brains. Although technically the regional capital of Latgale, small and mid-size service companies are migrating 90 kilometres southwest to Daugavpils. Before the municipal elections, Latvian TV, in its survey of Latvian cities depicted Rezekne as a depressed city with more problems than solutions. With a decreasing population of only 40 thousand, there is little reason for young people looking in the nearby regions not to sidestep Rezekne for Daugavpils, Riga or work abroad.

What Rezekne does have is peace and quite, clean air and is surrounded by small lakes in all directions with rolling hills on a par with Finland's famed north without the bitter chill. In terms of getting away from it all, there may be no better place in Europe left.

Going back to my opening statement, both cities have had peculiar if not com-

pletely unexpected local election results. Daugavils finds itself split almost evenly between the right (present mayor's party with 6 seats) and left (former mayor's party with 5 seats) where the swing vote will be held by any of the remaining 4 seats split amongst three parties.

Rezekne's outright winner (The New Centre party with 4 seats) is being accused of vote-purchasing by both the authorities and most of the remaining 8 parties all of whom have only 1 seat with the National Harmony Party taking only 2. There is a distinct possibility of a re-vote as most of these 9 individuals are refusing to work with members of the New Centre Party. The market value of a vote in Rezekne? Two to 20 Ls, according to LTV1 election night reports.

Nevertheless, both these cities provide opportunities no longer available in Riga. Good infrastructure, low real estate and labour costs, willing and hospitable municipal governments, plus as close to Russia's market and resources as possible while still under NATO crosshairs.

Our goals are to catch up with the French, who already have two major investments in Daugavpils, see the changes, and participate in the opportunities.

The itinerary will be updated on BCCL's website as we get feedback from the companies that will have us as visitors, but the framework is as follows:

### 13.04.2005

13:00 – Leave Riga for Rezekne

18:00 – Arrive Rezekne, begin Commercial Break with local business and government representatives

### 14.04.2005

09:00 – Company visits

14:00 – Lunch and Checkout

18:00 – Arrive Daugavpils, begin Commercial Break with local business and government representatives

### 15.04.2005

09:00 – Company visits

15:00 – Return trip to Riga

Should the weather turn, we may choose to make an extended weekend out of it. ☼

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# NEW MEMBERS and News

From the British Embassy

## British Ambassador Leaves on Completion of Tour

The Ambassador, Andrew Tesorière, and his wife, Alma, will leave Latvia on completion of their 3-year tour at the end of March in order to take up a new Ambassadorial appointment in late June. Andrew will be succeeded by Mr Ian Bond, who arrives on 11 April.

During his period, Andrew has seen and been involved in much change in Latvia.

The key changes have revolved around Latvia's accession to NATO and the EU.

The Embassy's NATO work has and will continue to support Latvia's defence reform programme, including her capability to contribute operationally to NATO in a timely and value-added way. The Embassy continued to organise annual Baltic workshops in Riga (the fourth on 14 January) as a means to keep decisions on strategic defence reform on track.

On EU issues, Latvia and the UK enjoy a shared outlook across the economic and social reform agenda. The EU's future financing is a particular focus. Senior UK officials and counterparts from the three Baltic States met in Vilnius on 22 February to develop common ground.

On bilateral issues, Andrew placed a particular emphasis on **Latvia's regions and social integration** so that Latvia might maximise the gains from EU membership. His individual efforts resulted in two special initiatives. Firstly, in May 2004 Latvia and Wales, territories of similar size and ambitions, signed an agreement on mutual exchange and support. This has given rise to a wide range of practical programmes. Secondly, in August 2004 the Embassy opened a liaison office in Daugavpils to act as a catalyst and platform for UK help in Latgale. The focus has been on regeneration, job creation, social cohesion and education.

**Business** between Latvia and the UK has more than doubled in this 3-year period. The UK remains Latvia's main timber market. Latvian goods into the large UK market are diversifying and of a more added-value nature. British companies and investors are now very active in



*Still smiling after three years - HMA Andrew Tesorière and Dr Alma Tesorière at the February Dinner with Riga municipal election candidates*

Latvia. 18 trade missions came to Latvia in 2004. Larger UK investments in Latvia are growing, for example global gift-wrapping production in Liepaja. These successes are in large part the fruits of close Embassy collaboration with the Latvian Investment and Development Agency (LIDA) and the British Chamber of Commerce in Latvia (BCCL).

**Educational and cultural ties** have thickened with concerts and school exchange a regular feature in both directions. The Embassy has sought to work hand-in-hand with the British Council in promoting in Latvia the UK's excellence in English language training, a greater focus on science education and technological innovation, and public administration and financial management systems.

**People-to-people** ties between Latvia and the UK have multiplied fast. Our respective economies have benefited. London is now the major foreign destination and travel route for Latvians. Many Latvians are now working and studying in the UK. British tourists and businessmen are taking full advantage of inexpensive and plentiful flights to visit Latvia. The making of a British-Latvian-Lithuanian film production in Latvia about Wallis Simpson, the wife of the late Prince of Wales, will bring Latvia into many British households!

On a **personal note**, Andrew and his wife Alma are saddened to leave Latvia.

They have thoroughly enjoyed the country, the people and the work. Latvia has truly sung for them! They hope to keep their ties active with Latvia, knowledge of Latvian alive, and to revisit frequently. They have become life-long friends of Latvia and will support the newly-established British-Latvian Association in the UK.

## New Member Announcements

Space limitations mean that we cannot give full details on our new members this time, but we would nevertheless like to welcome the following to the BCCL fold:

- **Kronbergs & Čukste (Platinum)**
- **TNS (Baltic Data House)**
- **William Verry Latvia (both Sterling)**
- **Beras**
- **City Group Services**
- **Kalser (Technical Partners)**
- **Merks**
- **Transparent (Corporate)**
- **Sergey Sarkisov (Individual)**

We look forward to listing full details of these new members in our next edition. ∞

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Cover picture: Straightforward steps to EU funding. Photo by Ben Nimmo