



**BRITISH EXPORTERS
ASSOCIATION**

ANNUAL REVIEW 2022

REPRESENTING THE INTERESTS OF THE EXPORTING COMMUNITY SINCE 1940





THE BRITISH EXPORTERS ASSOCIATION (BExA) IS AN INDEPENDENT NATIONAL TRADE ASSOCIATION REPRESENTING THE INTERESTS OF THE EXPORT COMMUNITY.

OUR MEMBERSHIP

Our membership is drawn from a wide cross-section of companies: Large and SME Exporters, Banks, Credit Insurers and Brokers, Legal firms, Financial Technology providers, Alternative financiers and other service providers – giving us an excellent perspective of the issues that matter to UK exporters.

BExA is a valued contributor to, and is engaged with, many Government departments and committees to drive export policy forward. These include the Department for International Trade and UK Export Finance, the Foreign, Commonwealth & Development Office and supporting the All-Party Parliamentary Group for Trade & Industry and Houses of Parliament Select Committees.

MEMBERSHIP BENEFITS

REPRESENTING MEMBERS

BExA represents members' interests on day-to-day and policy issues relating to UK export and trade policy and on other specific trade and export finance-related issues raised by members. We meet Ministers and Government officials, participate in public consultations, liaise with other trade associations and obtain press coverage.

INFORMATION DISSEMINATION

Members receive informative minutes of Council, Committee and other meetings, focussed e-mailings on specific topics, and a regular BExA member newsletter.

THE EXPORTERS' FORUM

Members meet, exchange views, discuss trade and finance-related problems and update themselves on developments at periodic meetings of BExA's Committees. Members also have access to advice from the Chairman, who is himself a successful exporter.

MEMBER HELPLINE

BExA offers a dedicated helpline for members that are seeking specialist advice on international trade matters. The advice available through the helpline, which is free of charge to members, covers a wide range of areas including export and import documentation; export control regulations; customs regulations; contractual issues and transportation & logistics.

BExA GUIDES

The Association has published seven guides 'by exporters for exporters' on key trade issues. The guides are available to download at <http://www.bexa.co.uk/BExAGuides>

BExA SEMINARS

BExA holds exporter seminars which all members are invited to attend on a complimentary basis.

GTR BEXA YOUNG EXPORTER AND YOUNG EXPORT FINANCIER OF THE YEAR AWARDS

These annual awards bring recognition to a particularly capable young exporter and young export financier. For award parameters and to download a nomination form, please visit www.bexa.co.uk/ExportAwards

NETWORKING EVENTS

Our Annual Lunch, held in the autumn at the Mansion House, City of London, and our Spring Reception at the House of Commons are prestigious networking events in members' diaries.

MEMBER DISCOUNTS AND EXCLUSIVE OFFERS

Members have access to a growing list of benefits from the association's service providers. BExA has also arranged discounts and complimentary passes for members to attend many leading trade-related conferences and events.

Applications for membership can be made online at <http://www.bexa.co.uk/JoinBExA>

 Follow us on Twitter @BExA_Export

 Follow us on LinkedIn @ British Exporters Association

PRESIDENT

The Rt Hon. the Baroness Symons of Vernham Dean



CHAIRMAN

Professor Carl Stephen Patrick Hunter OBE [Coltraco Ultrasonics Ltd]

DEPUTY CHAIRMAN

Mr Mark Norris [Sullivan & Worcester LLP]

VICE-PRESIDENTS:

Mrs Susan Ross [Aon]
 Ms Deborah Bass [Credit Agricole CIB]
 Mr Geoffrey de Mowbray [Dints International Ltd]
 Mr Marcus Dolman [Rolls-Royce PLC]

JOINT CHAIRMEN, BANKING & INSURANCE COMMITTEE:

Mr Mark Donald [Bank ABC]
 Mr Guillaume Simonnet [Willis Ltd]

CHAIRMAN, INDUSTRY COMMITTEE:

Mr Guto Davies [GE Capital Ltd]

CHAIRMAN, SME & MICRO EXPORTERS COMMITTEE

Ms Susan Ross [Aon]

ELECTED COUNCIL MEMBERS:

Mr Alan Rides [Alan Rides Consultancy]
 Mr Russ Grazier [Barclays Bank plc]
 Ms Yvonne Wedel-Andersen [Bibby Financial Services Ltd]
 Mr Adrian Jones [Boskalis Westminster]
 Mr Hossein Nouri [Petro Power Construction Ltd]
 Ms Sandra Strong [Strong & Herd LLP]
 Mr Mark Wakem [XB FinCo Ltd]

TREASURER:

Mr Tony Chitty [TC Treasury Services Ltd]

ACCOUNTANTS

BExA's accounts are examined by a partner of Edwards & Keeping [Dorchester].

BExA SECRETARIAT

Managing Director: Ms Michelle Guile

ASSOCIATION STRUCTURE

The BExA Council manages the affairs of the Association, with the Executive Committee able to act on its behalf. Council members, representatives of BExA members elected annually at the Annual General Meeting, give their time on a voluntary basis and are assigned responsibility for specific roles or functions within the Association.

In addition to the standing Industry, Banking & Insurance, and SME & Micro-Exporters Committees, BExA has established a number of sub-Committees to respond to key issues or sector challenges. Chaired by a Council member and supported by Working Groups drawn from the wider membership, there are currently sub-Committees for:

- Customs & Export Licensing – Chaired by Sandra Strong
- Legal & Compliance – Chaired by Mark Norris



CHAIRMAN

Dr Carl Stephen Patrick Hunter OBE
[Coltraco Ultrasonics Ltd]



Carl was elected as Chairman of BExA in May 2022. He has been the Coltraco Ultrasonics Ltd representative at BExA since 2018 and joined the Council in May 2019 with specific responsibility for Government Relations.

DEPUTY CHAIRMAN

Mark Norris
[Partner | Sullivan & Worcester LLP]



Mark has been the Sullivan & Worcester LLP representative at BExA since 2013, was appointed Deputy Co-Chairman in May 2019 and currently also Chairs the Legal & Compliance sub-Committee.

VICE PRESIDENT

Mr Marcus Dolman
[Vice President, Customer Finance | Rolls-Royce]



Marcus held the position of Co-Chairman of BExA (with specific responsibility for large exporters) from May 2016-May 2022. He has been the Rolls-Royce representative at BExA since 2013.

VICE PRESIDENT

Mr Geoffrey de Mowbray
[Founder, CEO & Director | Dints International Ltd]



Geoff held the position of Co-Chairman of BExA (with specific responsibility for SME & Micro-Exporter members) from May 2016-May 2022. He has been a Council member since 2014 and was the recipient of the BExA Young Exporter of the Year Award in 2013.

TREASURER & COUNCIL MEMBER

Tony Chitty
[Director | TC Treasury Services Ltd]



Formerly Director of International Trade Finance at BExA member Mabey Bridge Ltd, Tony has been a Council member since 2014 and was appointed Treasurer in 2017.

COUNCIL MEMBER

Russell Grazier [Head of Export Credit and Trade & Working Capital, London | Barclays]



Russell has been the Barclays representative and Council member at BExA since 2017.



Note from the Chairman

Trade & Finance are vital to the United Kingdom's "Global Force for Good" ambition. The UK is one of the world's largest exporting nations and the second largest exporter of services. There is no single cause to the complexities of UK success in international trade. 10 risks exist and they include: EU Exit; COVID19; the changing relationship between HMG and business post-COVID19; Ukraine; suspending Russia from the global financial and trading system; the changing role of China; economic dislocation from China; global inflation; the disturbed nature of global supply chains and disturbed global markets.

However, multiple opportunities exist, including greater exporting to developing and Commonwealth countries, accession to CPTPP's USD 11 tn market, the UK's sovereign WTO role, or our science and technology agreements with Japan. Overall, UK opportunities are higher than global risks. On a year-on-year basis to October 2022 UK exports were GBP 758 bn, the highest on record, but generated by only 262,000 UK companies, meaning that 1/20th of UK companies generate approximately 1/3rd of the value of UK's GDP.

Prime Minister Rishi Sunak has rightly said that: "real change ... is invented". Invention and innovation are hallmarks of UK exporters, and the UK has an underlying advantage in our science superpower ambitions, and London is the world's second financial centre. Yet we still forget how successful an exporting nation we are.

DIT plays a significant role in this success. I thank DIT, the Secretary of State, and the Ministers. Both Export Strategies are excellent. The reason UK exporters succeed is because they face greater competition than non-exporters, "invent & innovate" more and are "Better-Faster-Cheaper" across global markets.

Some of BExA's members are among the largest UK companies and international trade financiers including Rolls-Royce, BAE Systems, Lloyds, Barclays, Santander, JP Morgan, and HSBC. These BExA members employ over 800,000 people. Alongside these are our smaller members supported by our President, Managing Director, Vice Presidents, and Deputy Chairman. Our key events at the House of Commons and Mansion House bring our membership and HM Government together.

The 2021 Integrated Review of Foreign Policy defined the UK's aim as being a "Global Force for Good", placing Trade & Finance at the centre of our defence and diplomatic capabilities. Just as UK Export Finance (UKEF) is the oldest national export finance agency in the world, so DIT is one of the world's great economic ministries, exercising the UK's sovereign trade capability at a time when we have never needed a strong, tripartite Government-Business-International Trade & Finance relationship more. BExA holds strong relationships with UKEF, DIT and the FCDO. We aim in 2023 to create relationships with BEIS, HMRC and HMT too. UK exporters are key to the Government's "Whole of Nation" and "Whole of Government" approach to succeed more.

Global prosperity ensures our domestic prosperity, stability and domestic security. This prosperity continuum finances our collective security. We could say today that our national purpose is to: "elevate the condition of our people at home, and those overseas, in a shared national endeavour to succeed". It means applying our creative determination and will to serve our country and play our part to make a better, safer world, with successful Trade and Finance helping make the UK a Global Force for Good. God Save The King.

*Prof. Carl Stephen Patrick Hunter OBE
BExA Chairman*



Outline of BExA's engagement with UK Government

To deliver on our commitment to represent members' interests on day-to-day and policy issues relating to UK export and trade, BExA's Government engagement and lobbying efforts continued unabated throughout 2022 and included the following activities.

BExA members have access to the minutes of all meetings and the contents of all correspondence included in this list.

18th January | Letter to UKEF regarding short-term Export Credit Insurance

BExA wrote to then-Chief Executive of UKEF, Louis Taylor, about the phasing out of the adjusted list of non-marketable risk countries and SMEs' ability to obtain single risk cover. BExA outlined some of the challenges companies face in securing cover and proposed that UKEF not take a 'broad-brush' view and instead build an entrepreneurial portfolio of smaller value export risk to help SMEs progress their export journeys.

11th February | Letter to UKEF about revolving lines of credit

Following reports that UK exporters engaged in making sales overseas on authorised dealership, distributor models, or to end customers with repeat orders, had been receiving requests to provide payment terms in developing and emerging markets that UK banks are typically not able to finance, BExA proposed that UKEF consider extending its product range to provide revolving lines of credit to the dealers or end users, thereby allowing UK companies to export more efficiently.

28th March | Meeting with UKEF to discuss BExA's UKEF Annual Benchmarking Report

The BExA co-Chairs met with several senior UKEF representatives to follow up on recommendations made in the UKEF Annual Benchmarking Report, published in December 2021, and to obtain an update on other product-related issues raised subsequently.

The discussion touched on the need for more non-bank lenders willing to lend to smaller businesses under the General Export Facility, the much-anticipated development of an FCDO-led concessional lending product, as well as UKEF's fossil fuel policy.

4th July | Meeting with UKEF to introduce BExA's new Chair and discuss ongoing engagement

BExA's new Chair, Carl Hunter, and Vice-President, Marcus Dolman, met with Louis Taylor and other senior UKEF representatives. Amongst other matters, the discussion covered UKEF's work in Africa and its limits on Ghana, the ongoing issue of SME engagement, and the need for export-led innovation in the UK.



31st October | Letter to Kemi Badenoch MP, Secretary of State for International Trade

BExA reached out to newly appointed Secretary of State for International Trade, Kemi Badenoch, to congratulate her on her new role, introduce her to the work that BExA carries out on behalf of its members, and provide an overview of issues of particular importance, including encouraging new exporting and enhancing the success of existing exporters and associated service providers.

The letter noted the significance of BExA's UKEF work and the ways in which the association has encouraged UKEF to improve its product range through the BExA UKEF Annual Benchmarking Report. It also outlined BExA's support of the Export Strategy 2021, the successful implementation of which the association is eager to help drive.

14th November | Meeting with UKEF ahead of the launch of the 13th Annual BExA UKEF ECA Benchmarking Report

BExA Vice-Presidents Geoff de Mowbray and Marcus Dolman met with UKEF Interim Chief Executive Samir Parkash and other senior representatives to discuss matters related to BExA's 13th annual benchmarking report.

The meeting was an opportunity for BExA to obtain an update from UKEF on a number of issues it has been lobbying on, including the Standard Buyer Loan Guarantee; the Export Insurance Policy (EXIP); Tender to Contract FX cover; UKEF product usability, availability and accessibility; and the Direct Lending Facility. The UKEF team also provided information on various upcoming areas of focus, including sustainability and women-owned businesses, the refreshed Bills & Notes Guarantee, and UKEF's support of exporters during the recession.

29th November | Letter to Andrew Bowie MP, Minister for Exports

BExA wrote to the new Minister for Exports, Andrew Bowie, to congratulate him on his appointment and to outline BExA's work in support of the UK exporting community.

Ongoing | Engagement with UKEF regarding the introduction of Tender to Contract FX cover and changes to EXIP wording

BExA continues to lobby and engage with UKEF on the introduction of cover to reduce foreign exchange (FX) risk for UK exporters.

BExA believes that a simple, portfolio-based approach to mitigate against such risk could be set up by UKEF to run at no net cost to the taxpayer. To that end, the association has proposed a Tender to Contract FX Cover (TTC) UKEF product that would enable exporters to confidently bid for overseas contracts with minimal up-front costs, certainty of their margins, and the ability to manage the risk of bidding in foreign currency.

As of December, BExA's proposal to UKEF is "still under consideration".

Elsewhere, BExA has been liaising with UKEF regarding changes to its Export Insurance Policy (EXIP) wording, to bring it up to date and in line with the private market.

BExA engaged with the UKEF 'User Centre Defined' team several times throughout the year to participate in research for the EXIP Modernisation Programme. In September, UKEF launched its EXIP online quote/premium checker – one of the initiatives for which BExA had been lobbying.

BExA's dialogue on the matter included encouraging exporters to test and provide feedback on UKEF's proposed new online application form for the EXIP product.



Contributions to advisory groups, industry reviews, calls for evidence and inquiries

One of BExA's key roles is to represent members' interests on day-to-day and policy issues relating to UK export and trade policy, and on other specific trade and export-related matters. BExA has long been a valued contributor to, and is engaged with, many Government departments and committees to drive export policy, and regularly responds to calls for evidence to industry-related reviews and inquiries.

In 2022, these included:

February | International Trade Committee inquiry examining trade and the environment

BExA responded to an inquiry into the extent to which the Government's approach to trade reflects its net zero ambitions, as undertaken by the House of Commons-appointed International Trade Committee, which scrutinises the spending, administration and policy of the Department for International Trade and other associated public bodies.

BExA's comprehensive written response centred on the disconnect between the Government's free trade agenda and its environmental policies, which the association noted frequently result in conflict with UK companies' competitiveness overseas.

"A tapered approach that links to the UK exporter's own transition journey, with rewards for greener solutions, would have a far greater impact on reducing global emissions than the current [UKEF Fossil Fuel] policy. A more nuanced approach, as opposed to the cliff edge of the current policy, could transform it into one that works for both business and the environment," reads BExA's correspondence.

The response also touched on the impact of carbon border adjustment mechanisms on UK trade, the measures by which the environmental impacts of new free trade agreements should be assessed, and what the UK can learn from other countries' experiences of aligning trade and environmental policies, among other related matters.

View the responses here:

<https://committees.parliament.uk/work/1699/trade-and-the-environment/publications/>

March | Report on the effects of the post-Brexit trading environment on UK-Irish trade

BExA met with the British-Irish Parliamentary Assembly (BIPA) Economic Committee in Liverpool, and contributed evidence which was credited in its report (published in October 2022) on 'The effects of the post-Brexit trading environment on UK-Irish Trade', which can be accessed here:

<http://www.britishirish.org/assets/221024-ComCPost-Brexit-Trade-ReportFinal.pdf>



July | UK's Trade & Sustainable Development Domestic Advisory Group (TSD-DAG)

Having responded to a Department for International Trade public expression of interest campaign, BExA was delighted to be appointed as a member of the TSD-DAG. This Group will play an important role in monitoring and making recommendations to the UK's and partner countries' implementation of the TSD chapters in Free Trade Agreements with non-EU partners.

November | Submission to Government on recommendations to inspire Free Trade Agreement utilisation

BExA was invited by the CBI to provide input to its submission to the Department for International Trade entitled 'Recommendations to inspire Free Trade Agreement (FTA) utilisation'.

More specifically, BExA was asked to share thoughts on:

1. How DIT can improve guidance for businesses and encourage the utilisation of the FTAs through the identification of opportunities,
2. How best to use stakeholders to maximise the impact of FTAs,
3. The role of trade shows, missions and how other roles, for example HMTCs and Post, should be used to the best advantage

The CBI's submission to Government can be viewed here:

<https://www.cbi.org.uk/media/2h0hgo2r/inspiring-fta-utilisation-cbi-paper-nov22.pdf>

Ongoing | BExA membership of the Joint Customs Consultative Committee (JCCC)

BExA has been a member of the JCCC since August 2017 and continues to be a regular contributor and active participant in a number of sub-committees, including those covering Duty Liability, Customs Policy & Procedures, Future Vision, AEO, Post-Transition and Border Management.



EVENTS TIMELINE

2022

JANUARY

11th
BExA SME &
Micro-exporters
Committee meeting

27th
BExA Industry
Committee meeting

FEBRUARY

17th
BExA Customs &
Export Licensing
sub-Committee
meeting

MAY

12th
BExA AGM
& Council
meeting

APRIL

27th
Webinar hosted
jointly with Strong
& Herd - Russian
sanctions

MARCH

10th
BExA
Council
meeting

JUNE

12th
BExA
Spring
Reception

18th
BExA Town Hall
with HMRC –
moving to CDS

28th
BExA Industry
Committee
meeting hosted
by Currency UK

OCTOBER

19th
BExA Annual
Lunch at
Mansion House

6th
BExA
Council
meeting

SEPTEMBER

29th
BExA Customs
& Export Licensing
sub-Committee
meeting

JULY

21st
BExA
Council
meeting

NOVEMBER

1st
BExA
Industry
Committee
meeting

16th
BExA Customs
& Export Licensing
sub-Committee
meeting

17th
UKEF UK
Trade & Export
Finance Forum

BExA welcomes new Chairman

In May, Carl Hunter, CEO of Coltraco Ultrasonics, was appointed BExA's new Chairman, succeeding Geoff de Mowbray of Dints International and Marcus Dolman of Rolls-Royce, who stepped down as co-Chairs after six years of service to the association.

Coltraco Ultrasonics is a high-exporting manufacturer in the shipping, offshore oil and gas, renewables, naval, power and safety engineering sectors. Last year the company was awarded the Queen's Award for international trade for the second time.

Carl has been a member of BExA since May 2018 and joined the BExA Council as head of Government Relations in May 2019.

Both Geoff and Marcus remain on the BExA Council as Vice-Presidents. BExA thanks them for their invaluable contributions to the association and the exporting community.



Dr Carl Stephen Patrick Hunter OBE



Presentation by Baroness Symons to Geoff de Mowbray (left) and Marcus Dolman (right) in recognition of service to BExA

BExA hosts annual Spring Reception

After postponements in 2021 due to Covid, BExA's reception finally returned to its usual Spring slot on 12th May, with Baroness Symons hosting the event at the House of Commons Terrace Pavilion.

It was a fantastic evening of networking, and great to see so many of our members and partners in attendance. BExA was delighted to be able to welcome five HM Trade Commissioners as well as members of UKEF's Executive Committee to the event.

Our thanks to Aon and Bank ABC for sponsoring the event and their continued support of BExA.



The team from Bank ABC, joint event sponsors, with BExA Chairman Carl Hunter



Lord Waverley, Chair of the APPG for Trade & Investment, with Carl Hunter



BExA's Annual Lunch makes a welcome return

After a two-year gap due to Covid restrictions, it was a welcome return to Mansion House on 19th October for the BExA Annual Lunch.

Hosted by Alderman Vincent Keaveny, the 693rd Lord Mayor of the City of London (2021-22), the event welcomed 220 members, guests, partners and representatives from UKEF and DIT.

Our thanks to Strong & Herd LLP for sponsoring the event and continued support of BExA.

The event charity was the Lord Mayor's Appeal, and BExA was delighted to have been able to donate £1,490 to the worthy causes it supports.



LORD
MAYOR'S
APPEAL
CHARITY

 **A Better
City for All**



The Rt Hon the Lord Mayor, Alderman Vincent Keaveny (centre) with Baroness Symons and Carl Hunter



Carl Hunter (centre) with Bernard O'Connor (left) and Steve Berry, partners at Strong & Herd LLP - event sponsors



BExA names Young Exporter of the Year Award winners

At its Annual Lunch, BExA revealed the winners of the BExA-GTR Young Exporter of the Year Award 2022.

Ronan Finnegan and Harry Kimberley-Bowen, co-founders of spacebands, which creates software and wearable technology that aims to make the workplace safer, were named Young Exporters of 2022, while Mathew Enright, vice-president at Barclays, was the year's Young Export Financier.

"BExA, along with GTR, has long championed the recognition of young exporting talent through our Young Exporter of the Year Award, and in 2019 we introduced a Young Export Financier of the Year Award to recognise the market's export 'enablers'. We heartily congratulate our winners, who play an essential role in making exports happen," said Geoff de Mowbray, BExA Vice-President and a member of the judging panel.

Exporting pioneer

With spacebands, Ronan Finnegan and Harry Kimberley-Bowen have co-founded and built one of the UK's fastest-growing wearable companies.

The spacebands wrist-worn device and platform provides a multi-feature hazard alert system that aims to protect employees by preventing workplace injuries, while helping employers reduce staff sickness, enable workplace wellness and make informed decisions about their workplace safety.

The company's pivot to the wider health and workplace safety sector took place earlier in 2022: the duo had initially developed a high-tech wristband to help people socially distance during the pandemic.

"Before the pandemic, we did not exist," outlined their nomination form, put forward by Lesley Batchelor, founder of International Trade Exports Ltd. "Using only our personal savings, spacebands has been built from a bedroom in Bristol, UK. When much of the world ground to a halt in May 2020, we kicked into gear, selling wearable contact tracing devices that alert users when they get too close and break social distancing. We sold more than 20,000 products to upwards of 1,000 customers across 30 countries and won government sales contracts. Starting in 2020 as just a team of two, we have already proven that we can successfully bring a product to market."

In a post-pandemic environment, the company is now leveraging its customer base to expand its new hazard alert system, which the team says will be a "game changer" in terms of workplace safety, well-being and insurance.



Winners with the judging panel
From Left to Right: Shannon Manders (GTR), Ronan Finnegan, Debby Bass (Credit Agricole CIB), Geoff de Mowbray (Dints International), Michelle Guile (BExA) and Mathew Enright.





Ardent enabler

At Barclays, Mathew Enright leads the team responsible for export credit agency (ECA)-backed activities.

He started his career at Barclays on the graduate scheme in 2013 and undertook various roles before joining the Trade & Working Capital Structuring team in 2016.

At the time, following a Group structure change, the bank effectively had no ECA business, and Mathew “worked hard to build a relationship with UK Export Finance (UKEF) from scratch in order to ensure that Barclays’ UK exporting clients had access to as much support as possible”, outlined his nomination form, put forward by Russ Grazier, director, head of export finance at Barclays and BExA Council Member.

Mathew was responsible for rolling out the bank’s first Export Working Capital Scheme loan, which supported a large export order for an SME client. “Mathew has worked passionately to ensure SME clients have the best possible access to export

finance and in particular, access to the support provided by UKEF,” reads his nomination.

Aware of the need for development, Mathew has also been involved in helping to inform the design of UKEF’s new schemes, its General Export Facility and Export Development Guarantee, as well as improving Barclays’ own processes, so that exporters can obtain the support they need quickly and easily.

He was a fundamental member of the deal team which closed Barclays’ first participation in a Buyer Credit facility for a number of years and supported £1bn-plus-worth of export contracts for two key UK exporters. He has also been integral to Barclays financing of some of the largest offshore windfarm projects, including the Dogger Bank Wind Farm.

Elsewhere, Mathew has helped to expand Barclays’ ECA offering further afield, with deals supported by SERV, Credendo, Bpifrance and more.



Left to Right: Ronan Finnegan, Baroness Symons, Lord Mayor Alderman Vincent Keaveny, Carl Hunter, Mathew Enright





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