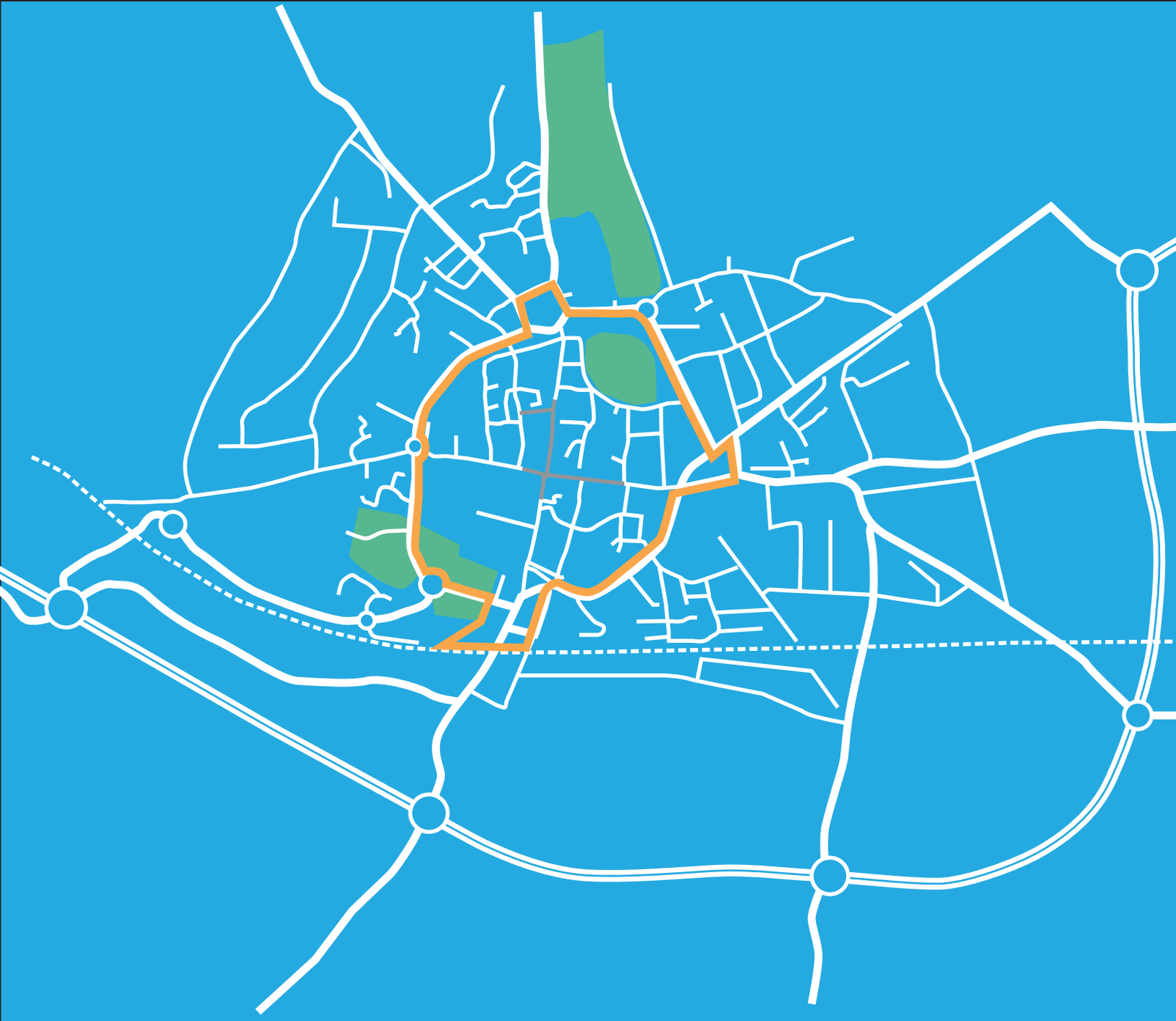
Chichester City Centre

Annual Review 2018

Chichester Business Improvement District BID



The Chichester Business Improvement District (BID) operates with fixed five year terms. Launched in 2012, the BID entered its second term in April 2017.

The operating area of the Business Improvement District (and the focus of this report) is outlined in orange on the above map.

The area broadly includes all businesses within the city walls, Metro House, The Hornet, St Pancras and Southgate.

This document is intended to provide an independent evaluation of the performance of the area within the Chichester Business Improvement District.

It draws on data collected by the BID itself, by third-party sources on behalf of the BID, and by national and regional publications.

The report covers the entirety of 2018 where available, and otherwise covers the most recent published period for given data sets.

Chichester BID has commissioned Noggin to produce this report and has no editorial control over its contents.

This year will likely to be recognised as one of the more challenging of recent years on the High Street.

Both national and local evidence shows that 2018 has dealt an extraordinary number of challenges to towns and their retailers.

In February and March, the 'Beast from the East' cold spell brought dangerous conditions to roads and isolated communities. With Chichester on the fringe of a large rural area, it is probably no great surprise that footfall dropped as access routes became treacherous.

Online retail sales continues to put pressure on bricks-and-mortar shops, with the British Retail Consortium indicating that the value of online sales rose by 7.0% in 2018 - although this is a slower pace of growth than previously seen.

National retail analysts Springboard note that, in 2018, every major bank holiday and key weekend saw a fall in footfall this year, commenting that the "significance of bank holidays as key retail trading days continued to diminish in 2018."

If so, this undoubtedly has a bearing on event planning and promotion as these traditionally popular dates are less relevant to retail consumers than before. It is certainly the case in Chichester that particular dates mean less than they used to.

So too is Black Friday weakening. This recent US import - love it or loathe it - has rapidly turned into a mini pre-Christmas festival of discounting. By doing so, it carries less weight, since there is no one day where everybody must rush to the stores. There are also signs of consumer fatigue and distrust in discounts.

This time last year I was pleased to offer positive figures for 2017, and shared hope that it might mean changes in the High Street were finally settling down.

Unfortunately, it rapidly became clear in 2018 that this was a short-lived respite, as the numbers continued their decline.

Nonetheless, this is not particular to Chichester, and the latest figures put the city broadly back in line with national results.

Industry experts continue to emphasise that High Street usage is changing, away from incidental retail and towards experience, leisure and uniqueness.

In this regard, Chichester retains a degree of specialism. Its proportion of independent traders is consistently higher than both national and regional benchmarks.

These independent businesses uniquely carve the city's profile, and insulate it to some degree from the seemingly unending stream of bad news from big national chains.

As ever, the data offers its users a way to urge positive change; to focus efforts in the right direction. With that in mind, this report continues a multi-year strategy to incorporate new sources of data, to validate and recognise quality, and to emphasise areas for improvement.

Sven Latham
Noggin Ltd - June 2019

Local Area

▲ 1%

Population
2018: 120,966
2017: 120,052

Office for National Statistics mid-year estimates for Chichester District.

Population

The Office for National Statistics estimates the population in Chichester District will rise from approx. 121,000 in 2018 to nearly 137,000 in 2040, an increase of 13%.

Current (2018) population estimates show 50-54 year olds being the largest group.

By 2040 this group will have aged accordingly, and 70-74 year olds are likely to be the dominant group. Net migration into Chichester District of older people will also contribute.

All neighbouring local authorities are expected to see similar increases in the older population.

Between 2018 and 2040 most other age ranges will stay roughly at their current levels.

Home Locations

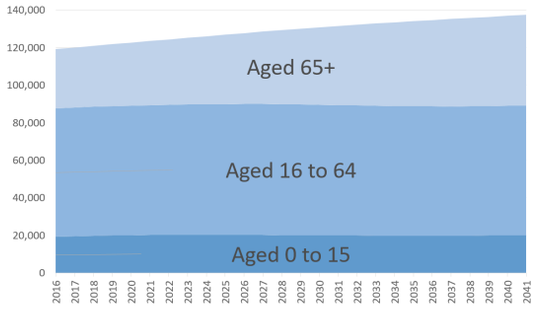
Anonymised mobile phone data indicates that 31% of regular visitors to the Chichester BID area are from the local PO19 postcode.

The PO22 postcode, which includes South Bersted, Barnham, Felpham and Middleton-on-Sea, makes up a further 17% of visitors, with the remainder of Bognor Regis to Pagham (PO21) contributing 14%.

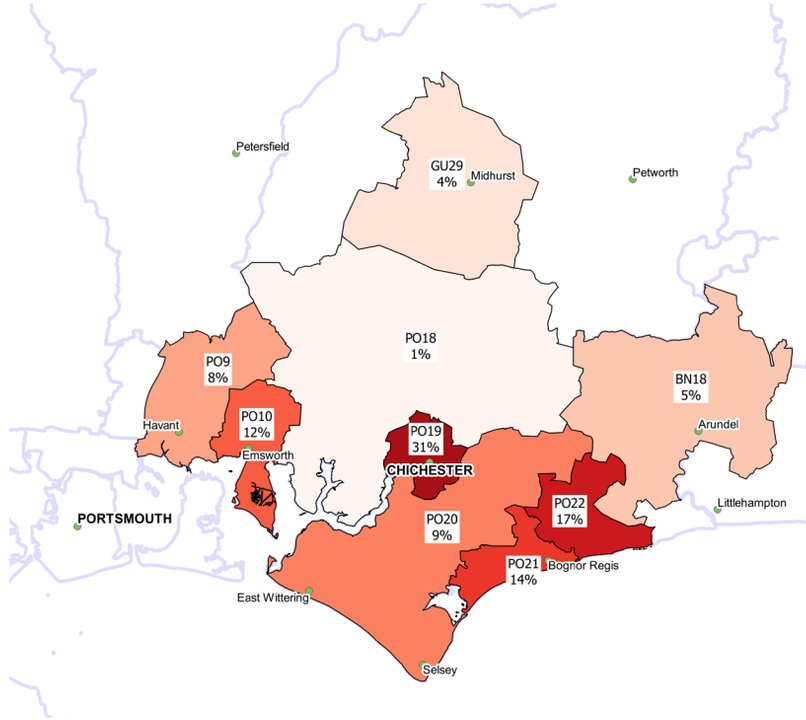
The difference between PO18 (1%) and PO10 (12%) is stark, despite PO10 only having a modestly larger population.

This could be due to accessibility: the A27 providing an easy, quick route between Emsworth area and Chichester whereas access from the A259 (old A27) and northern parts may be notably more difficult.

Fishbourne is mostly within the PO19 postcode, and Southbourne within PO10.



Above: Estimated increase in population between 2016 and 2041 - note growth of 65+ group.
Source: Office for National Statistics



Right: Regular visitors to Chichester BID area, mapped by their home area. Data based on an anonymised sample of mobile phone users consenting to general location sharing.
Source: Placedashboard.com, Geolytix
Postcode boundaries licenced under OGL.

Retail

Retail Sales

▶0%

Average year-on-year.
Based on till sales.

Retailers across Chichester contribute anonymised Week-on-Week & Year-on-Year % changes in sales.

These are benchmarked with the UK index, provided by accountants BDO and supplied by Springboard.

The first half of 2018 showed Chichester performing consistently above average UK year-on-year performance.

Strong sales in January & February 2018 helped Chichester remain high.

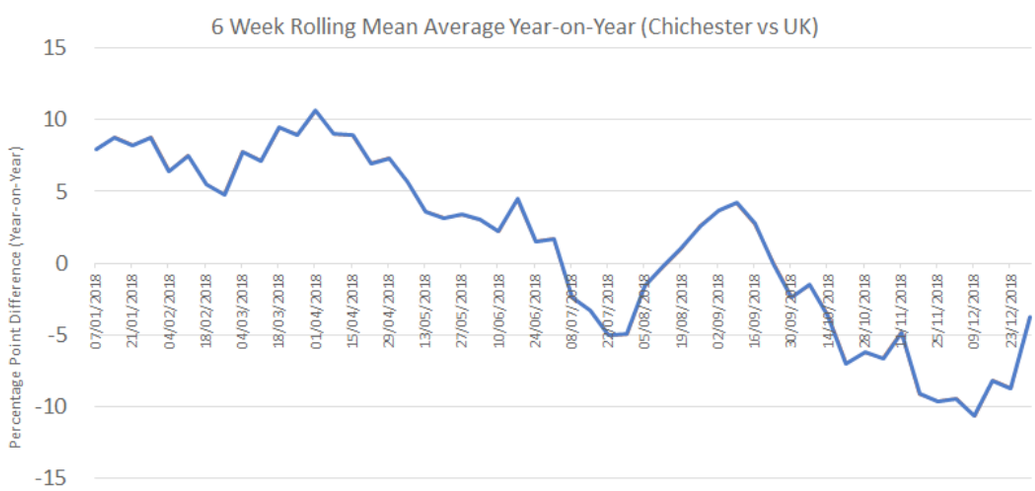
Through March to July, although Chichester's retail sales were only marginally better than the previous year, this was still much better than the UK average where sales fell.

Sales declined through July and early August, but again showed positive results between mid-August and the end of September.

However, October 2018 saw a decline in Chichester's sales performance, culminating with sales in early December -10% down against the same period in 2017.

This also meant Chichester fell behind the UK-wide average performance, which also led to a 10 percentage point difference between the two.

The net outcome – always a little tricky to measure in this way – is approximately 0% change. In other words, the good performance of the start of 2018 cancelled out the poorer end to the year.



Left: Chichester retailers' Year-on-Year sales compared with the national average, across all retail sectors.

Graph shows the percentage point difference between the two indices (6 week rolling average applied).

Where the line is above 0, Chichester is outperforming the UK average. Where it drops below 0, Chichester is underperforming relative to UK average.

National comparison: Springboard/BDO

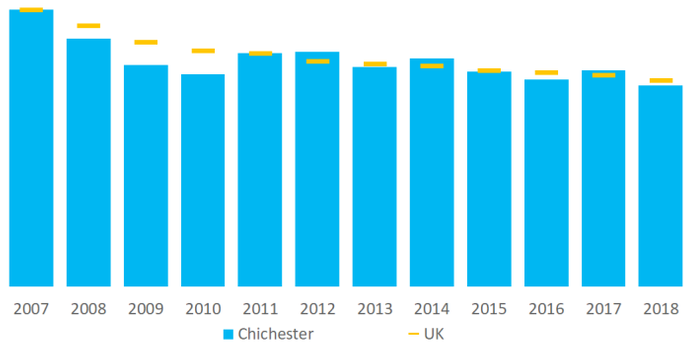
Visitors

▼7%

Footfall

2018: 8,896,478
2017: 9,593,582

East Street Footfall.
Based on calendar year.



Above: Chichester annual footfall compared with UK average (orange, projected from 2007 results).

Footfall in Chichester has failed to sustain the positive trend of 2017, with a drop of 7% in counts across East Street near The Cross.

The greatest falls were felt in February, April and November.

This is compared to a national annual fall of 3% and a South East regional fall of 4%.

Day Time footfall (defined by Springboard as 9am to 5pm) has fallen by 10% in the last year, as has Night Time (8pm to 9am).

Evening Time (5pm to 8pm) rose in the year by an astonishing 23%. The bulk of this uplift came between the start of school Summer Holidays and the final week of Autumn Half Term in October.

However, it should be noted that Evening represents about a tenth of Chichester's total daily footfall on East Street, so the positive gains are weak against the broader picture for Chichester's footfall.

Research conducted by West Sussex County Council and Noggin suggests that Chichester has a broadly comparable night-time economy to other places in the county.

Bognor Regis (often cited as a night-time 'competitor' to Chichester) is only slightly higher for night-time activity, and South Street considerably improves Chichester's performance in this area.

However, the weekend economy is very much different, and Bognor scores well here, as does Worthing and Horsham.

Chichester depends on weekdays slightly more than county average for footfall. Only South St is stronger at weekends.

Busiest Days in 2018	Count	Notes
Saturday 22 December	44038	
Friday 21 December	40434	
Saturday 31 March	40292	1
Saturday 13 October	39975	2
Saturday 10 March	39420	3
Saturday 28 July	39226	4
Thursday 20 December	38448	
Saturday 28 April	38412	5
Saturday 26 May	37656	6
Monday 24 December	37393	

1. Easter Weekend.
2. Oktoberfest.
3. Day before Mothering Sunday.
4. First weekend of Summer Holidays.
5. No events noted to explain.
6. Start of Summer Half Term; Goodwood Festival of Food & Racing.

Events

General Market

Every Wednesday

The General Market occupies North and East Streets every Wednesday. Footfall was slow to react at first, but began to pick up mid-2017.

In 2018, Wednesday remained a relatively busy weekday, contributing 14.8% of avg. weekly footfall (2017: 14.9%), suggesting no significant change this year.

Farmers' Market

First and third Fridays of the month

As with previous years, Farmers' Markets appear to be seasonally influenced. Peaks show on the first and third Fridays in May, June and July - and these figures are similar to 2017 results, all suggesting the markets retain a steady influence on the city as a whole.

Goodwood Festival of Speed

Friday 13 July - Sunday 15 July

Falling later this year, Friday and Saturday figures appear well within normal expectations and suggest no major influence from the event.

However, Sunday's footfall has dropped by 25% week-on-week. This was noted in the 2017 report as a potential consequence of the event.

In 2018, this was also the date of the World Cup Final - another potential reason for the drop in footfall on this day.

Goodwood Revival

Friday 7 - Sunday 9 September

The annual Revival at Goodwood is a popular event, drawing visitors from the UK and overseas. Local routes tend to suffer, and the city is usually difficult to access.

Previous years have indicated a marginal negative impact generally, but with a strong boost on the Saturday. This appears to be re-affirmed with the 2018 figures, again showing Saturday to be the best performing day (8% UP week on week; no change vs previous year).

As with 2017, the weather on the Saturday was good, further leading to speculation that a nice Saturday during the revival will encourage visits to the city centre.

Glorious Goodwood

Tuesday 31 July - Saturday 4 August

Figures within the city rose slightly in the week (1.3% up against previous week). Monday 30 July - immediately before the event - saw footfall rise 33% week-on-week. Other days tended to remain fairly in line with previous results.

Saturday 4 August saw a large drop of 23% (week on week) in footfall.

The weather this week is of particular note - temperatures reached 28 degrees on the Friday and Saturday. We know from previous results that the attraction of the sea during hot spells can result in a city centre drop, so this may be a combination of both the event and inevitable beachgoing traffic affecting Chichester on the Saturday in particular.

Other Events

Sometimes, lack of change in footfall can tell us as much as actual change.

A major (and sadly, fatal) road incident in May forced the full-day closure of eastbound traffic on the A27, with diversions through the city centre. Despite the widespread coverage of the closure, no difference was observed in footfall on the day.

Localised flooding and heavy rain in August did little to deter shoppers; figures were well within normal range.

However, the elements did affect footfall in other ways. Heavy snow and ice at the end of February - the 'Beast from the East' led footfall to drop by as much as 37%.

Unseasonably warm weather in June also led to footfall dropping. It has long been suspected that extremely good weather can have a negative impact on the city's footfall, contrary to other 'coastal' places.

Gift Card

The Chichester Gift Card is a pre-loaded Mastercard that can only be used at participating shops in the Chichester BID area.

The Gift Card scheme was launched in October 2018, and there are approximately 140 businesses participating (able to accept payments from these cards).

Basic anonymised transaction details, such as spend location and amount, are made available for analysis purposes.

By the end of 2018, 167 cards had been issued with a total value of £6,342.25.

Between October and the end of the year, 61 transactions resulted in a spend of £1541.38

Boots is the greatest beneficiary by number of transactions (11), followed by TK Maxx (7), HMV (5) and All That Glitters (3).

The Nags Head tops the average value – helped considerably by what appears to be a group Christmas meal payment.

Ernest Jones, H Samuel & Creations Hair Salon follow, perhaps confirming these cards are indeed being used as gifts and encouraging 'treats'.

In many of these cases, the entire balance of the card has been spent in a single transaction. It is possible that additional money has been spent at these businesses to cover any shortfall between the cards' values and the eventual bill; this data is unfortunately not available to us.

While the gift card scheme gains traction, we will be concentrating on the underlying information available: how people choose to use it; affinity between retailers, and how this money is circulating around the community.

Scheme Summary

Cards Issued	Total Value	Transactions	Avg. Spend	Total Spent
167	£6,342.25	61	£25.27	£1,541.38

Average transaction spend per sector

Convenience	Entertainment & Books	Fashion & Accessories
£5.50	£11.31	£28.94

Food & Beverage	General Merchandise	Health & Beauty
£49.02	£10.31	£22.08

Greatest Amounts Spent

The Nags Head
Boots
TK Maxx
Ernest Jones
H Samuel
HMV
New Look
All That Glitters
Q Hair & Beauty
Duke & Rye
Creations Hair Salon
Bills
Fat Face

Crime

▼ 5%

Reported Crimes
2018: 1185
2017: 1250

Home Office annual figures

Within the approximate BID area, there was a decrease in the number of crimes reported to Sussex Police in 2018.

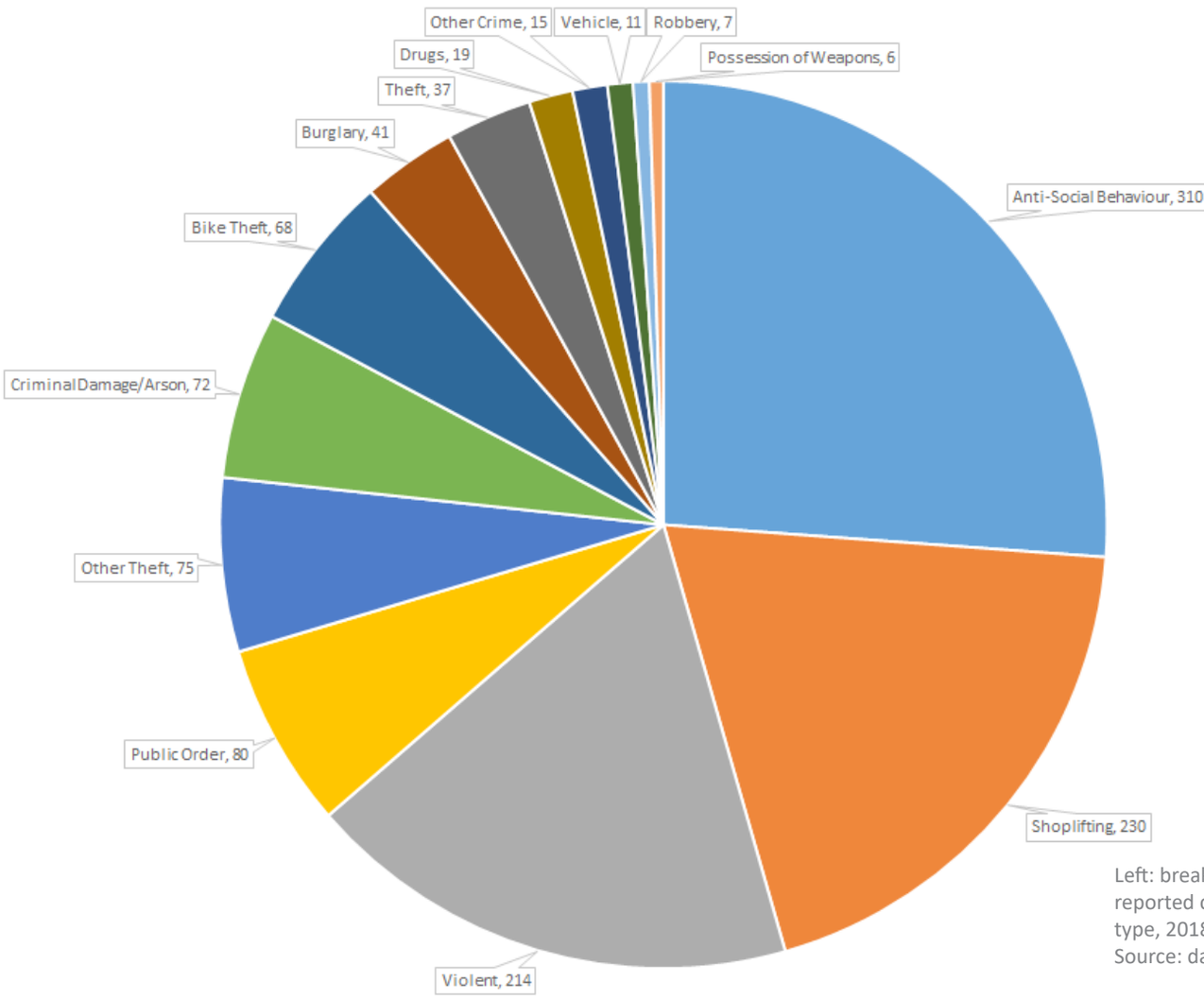
Of these, just over a quarter were Anti-Social Behaviour related – consistent with previous years.

Shoplifting reports fell in 2018, to 230 (2017: 311) which represents a 26% fall in this particular type of crime.

Several types of crime have seen an increase in reports – Burglary is up, as is Criminal Damage/Arson.

Public Order offences have risen from 59 (2017) to 80 (2018), and Bike Theft is up from 45 (2017) to 68 (2018).

It should be noted that ChiBAC operates a preventative crime reduction service, which can affect year-on-year statistics as many offences may be dealt with through alternative means.



Left: breakdown of reported crimes by type, 2018.
Source: data.police.uk

Rail

▲ 9%

Chichester Entries & Exits

2017-18: 2,841,842

2016-17: 2,608,084

Figures Apr-Mar. Estimated entries/ exits at Chichester.

Following the substantial decline of the previous period, Chichester's train station usage has improved slightly.

Industrial action and timetable changes were cited as the main reason for Chichester's sharp drop of 19% in the 2016-17 period.

This reflects the estimated total number of journeys starting or ending at Chichester.

With strike action largely concluding in February 2017, this most recent period appears to have recovered – although not to previous levels.

The number of season tickets have remained static in 2017-18, suggesting that commuters have not fully re-engaged with daily train travel.

Conversely the number of full (at-counter) tickets has increased by 18%, exceeding pre-strike levels.

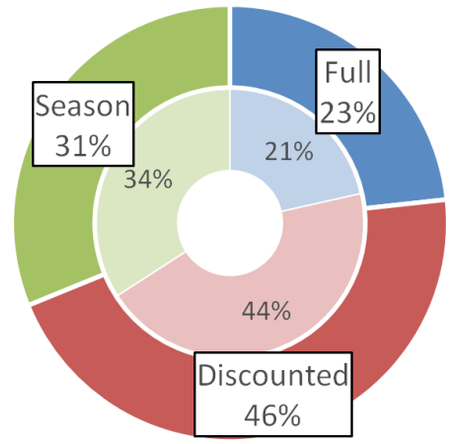
Crudely, this means an average daily increase of 640 recorded exits and entries than in the previous period.

Other Southern stations, such as Worthing, Crawley and Littlehampton, have shown similar recoveries.

Nearby stations served by South Western Railways did not show the same pattern (Havant is served by both Southern and SWR; Guildford only occasionally by Southern).

Station	% Change 17-18	% Change 16-17
Chichester	+9%	-19%
Worthing	+7%	-18%
Crawley	+4%	-17%
Littlehampton	+7%	-17%
Havant	-2%	-6%
Woking	-4%	0%
Guildford	-3%	0%

Above: Annual change in entries/exits at each station. Source: Office of Road & Rail



Left: Ticket types by proportion of entries/exits. Outer ring = 2017/18 Inner ring = 2016/17

Terms Used
Season is a ticket bought for multiple journeys.
Full is all at-counter full price tickets. These may include reductions with entitlement cards, such as Student.
Discounted is all tickets where a discount as been applied, such as online pre-booked tickets.

Car Parks

New ticket pricing, introduced on 1 April 2018, saw rises for many Car Park tariffs within Chichester District.

A one hour stay in Avenue De Chartres long stay car park increased by 14%, whereas longer stays rose by a lower proportion.

A long (9 hour) stay in South Pallant, one of the city's designated Short Stay car parks, rose by 10% from £12.20 to £13.40, with shorter stays typically facing a more modest rise.

Despite this, there is no clear evidence of a change in usage for or against Long Term parking as a result of this change (11 weeks pre- and post-change, compared with previous years).

Average Occupancy

The average occupancy of Avenue de Chartres, Northgate and Cattle Market Long Stay car parks tends to follow a steady pattern throughout the year before rising around Week 43 (October Half Term).

Westgate Leisure Centre typically follows a different pattern. Its average occupancy tends to drop throughout the year.

The pattern for 2018 at all sites is largely consistent with previous years.

Time at Full

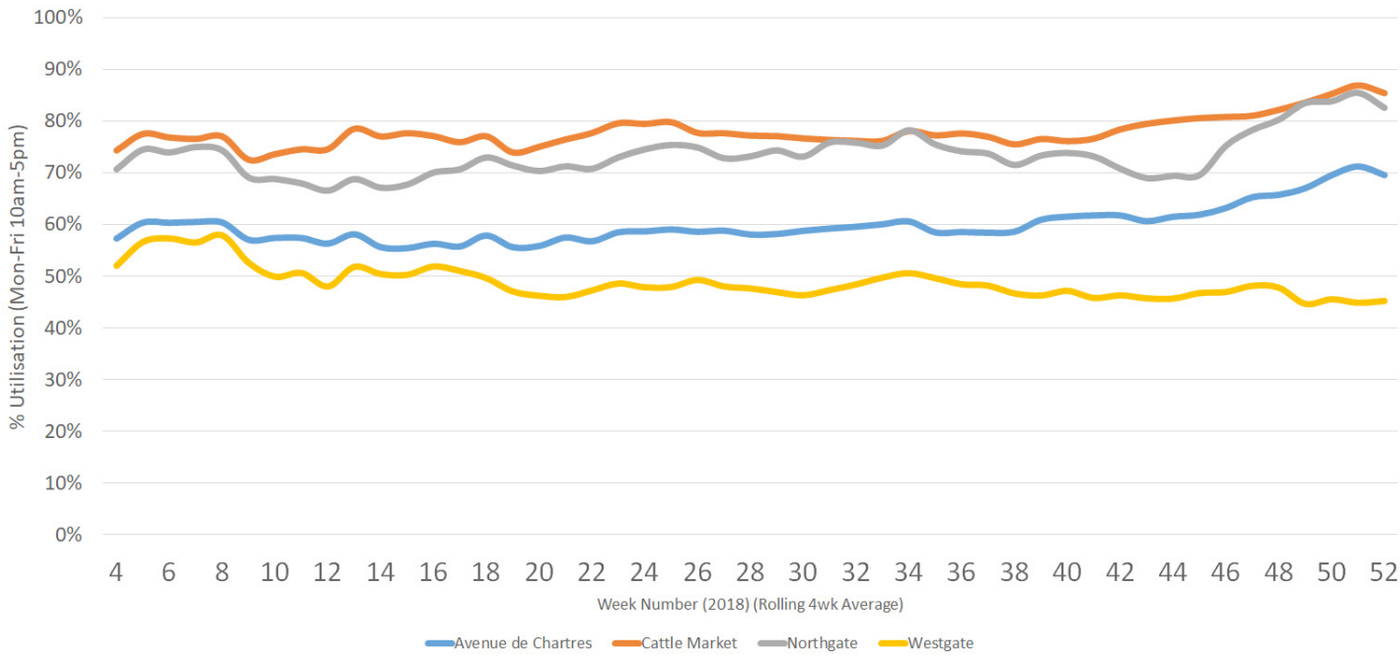
Avenue de Chartres was full more often in 2018 than in 2017, with 85 hours logged as 'full'. These are typically around the Christmas period and in 2018 was particularly true for the last two weeks before Christmas itself.

Cattle Market is reported as full at times throughout the year, and has been full more times in 2018 than in the previous two years (2018: 743 hours, 2017: 690 hours). Again this car park is more likely to be full in the weeks leading up to Christmas, with a notable rise in full hours from mid-October.

Northgate shows similar patterns to Cattle Market, albeit slightly less likely to report as full (2018: 599 hours, 2017: 543 hours). Again, this trend rises mid-October.

Car parks are typically described as 'full' when they reach or exceed 85% of capacity. This is an industry-standard figure where circulation of spaces becomes more difficult.

Below: Average % utilisation by car park (Long Stay only)
Source: CDC/WSCC



Property

▼2pts

Vacant Retail

2018: 6.5%

2017: 8.3%

October survey of Chichester

With a large number of changes to the retail property landscape in 2018, Chichester's vacancy rate has nudged below both the regional and national averages.

Chichester has a lower vacancy rate than nearby neighbours who contribute to benchmarks, and has a comparable vacancy rate to more distant places such as Canterbury and Eastbourne.

The drop in vacancy for July's result in particular appears to be a combination of new openings and refits.

Work began on the former Argos site at Southgate, removing it from the list of vacant properties.

Preparations began for the redevelopment at East Street/St Johns Street, with Lunch Box moving and Roly's Fudge Pantry temporarily taking up residency at the former Dartagnan location (Dartagnan itself moving to North Street).

Giggling Squid took up its new home at the former Observer offices at the corner of Eastgate Square, with a flurry of activity around the corner on Market Road as Kendil Barber Shop and Turquoise Kitchen (later Reina Kitchen) acquiring their respective properties.

However, not all changes were positive. Several businesses stopped trading in 2018. Some for economic reasons, others for personal. Both local independents and chains have been affected, with several estate agents in particular moving online or closing altogether.

The rate of Independents vs Chains in Chichester remains broadly half and half, although we've seen a slight drop as several independent businesses have closed. January's survey counted 55.6% as independent; October's at 51.0%.

How vacancy rates are defined

We take our vacancy definitions from Springboard Research, who compile and publish the national benchmarks. Compilation methods in reports published by other organisations (such as LDC) differ slightly, so figures do not always match between publishers.

For the purposes of this report:

A vacant property is one where it appears the premises are available for a new occupant, e.g. if an existing business has ceased trading.

Only habitable, ground-floor retail properties are considered. 'Retail' incorporates all 'A' class properties, including food & drink outlets, banks, and general services. We also include some Sui Generis properties, such as betting shops.

Units at Draper's Yard and Almshouse Arcade are not currently included.

A retailer is a chain if it has 5 or more stores nationally. Franchise operations are assessed based on their fascia identity, not legal entity.

Vacancy Rates by Quarter

	Oct 2017	Jan 2018	Apr 2018	Jul 2018	Oct 2018
Chichester	8.3%	7.7%	8.5%	6.3%	6.5%
South East	7.2%	7.7%	8.2%	8.1%	8.0%
UK	9.3%	8.9%	9.2%	9.9%	10.1%

Left: Quarterly vacancy survey.
Chichester survey compiled by Noggin.
Benchmarks provided by Springboard.

Closures

- Multiyork
- One Legged Jockey
- Pia Jewellery
- Chichester Office Supplies
- Venture Studios
- Swaroski
- Zest for Taste
- Forum
- Headromance
- East
- Basler
- Martin & Co
- Lili Boutique
- Kookys
- Edward Hayes
- Lakes Café
- Rathbone Law Jewellers
- Humberts
- No. 1 Bar
- Gilbert Cleveland Estate Agents
- Hills Reed Hair
- RBS
- Harringtons
- Sicilia
- Flames
- Jubilee Street Store
- Fone World
- Pushka
- West Sussex Fireplaces

Openings

- Fresh Barber Shop
- Preview Boutique
- Smiggle
- Coffee & Gelato Emporium [3]
- My Phone
- Analogue October Records
- Phone Boss [4]
- Caffe Nero
- Jane Bulbeck
- Foxwood
- Hornet Alehouse
- Jaba Yard
- Kendil Barber Shop
- Island Fine Arts
- Giggling Squid
- Harris & Hoole
- Katie Loxton
- Coffee Grounds
- Pass Street Food Café
- Smitten
- Lucy With Diamonds
- Mc2vip [5]
- Ben Smith & partners
- Parker & Gibbs
- Sit & Sip
- Helping Hands
- Turquoise Kitchen
- Top Fone

Moves

- Shake-a-delic
- D'Artagnans
- The Lunch Box
- Pretty Nails
- Ernest Jones
- Pressleys
- I D Barbers
- Totally Wicked [1]
- Roly's Fudge Pantry [2]

Popups

- Calendar Club
- Palermo
- Apuldram Centre
- Since 2045

[1] Delayed move. Closed in Southgate in 2018; reopened 2019 in Crane Street (former Shake-a-Delic premises).

[2] Relocated from Cathedral Courtyard. New premises temporarily under refurbishment.

[3] Closed in 2019.

[4] Closed in 2019.

[5] Not trading in 2018, but premises appeared to be occupied.

NB Coffeelab and Pret a Manger both expanded into neighbouring premises, thus removing two vacants from the area.

Information based on on-street observations, so it is not always possible to collect data in a timely manner.

Christmas

▼ 9%

Footfall

2018: 915,052

2017: 1,000,578

Weeks 48-52. Figures from East Street footfall camera.

As with 2017, Chichester saw a drop in footfall in the five weeks covering late November and December.

With Christmas Day 2018 on a Tuesday, shoppers had the opportunity of an additional week & workday shopping day on the Monday.

This always makes direct comparisons a little tricky, as it requires us to look at Week 52 as well to include Christmas Eve shopping.

Despite the additional opportunity to shop, the Saturday before Christmas once again held the (annual) record for highest recorded footfall, with 44,038 recorded.

This is a fall of 9% against the previous year's figure (2017: 48,207).

Although the Saturday gave us the busiest day, the busiest single hour was indeed on Christmas Eve, with 5,658 footfall movements counted on 24 Dec between noon and 1pm.

The 'Christmas Lights Switch-On' event at The Cross was not held this year, replaced with a softer launch & a broader schedule of activities. As a result no single day stands out as the 'start' of the festivities. It is only by Wednesday 12th December that we start to see a significant rise.

Also contributing to this is the diminishing effect of Black Friday - short-lived on the High Street and no longer providing a focal point to kick off the season both nationally and locally.

Nationally, High Streets suffered a decline of 2.1%, the second worst period since the recession in 2010. While this will be of little comfort against Chichester's figures, the succinct UK average hides a wide variety of local and per-town variations.

Late-Night Shopping

Every Thursday, 29 Nov - 20 Dec

As with previous years this took a little while to show its effect. Footfall did not significantly gain until the 6th December, with the most significant rise on Thursday 13th December.

On the 13th, figures rose to 33,980 - a 10% rise on previous year's equivalent.

However, the following Thursday 20th did not match this rise: a daily count of 38,448 was 17% down on previous year's results (2017: 46,230).

Busiest Hours Wks 48-52 2018	Count
Monday 24th noon-1pm	5658
Saturday 22nd 1pm-2pm	5592
Saturday 22nd 2pm-3pm	5585
Saturday 22nd 11am-noon	5566
Monday 24th 11am-noon	5494
Monday 24th 1pm-2pm	5484
Saturday 22nd noon-1pm	5477
Friday 21st noon-1pm	5302

Busiest Days Wks 48-52 2018	Count
Saturday 22nd December	44038
Friday 21st December	40434
Thursday 20th December	38448
Monday 24th December	37393
Thursday 13th December	33980
Thursday 27th December	33635
Saturday 29th December	33321
Friday 14th December	32718

Sources

With thanks to our data suppliers, providers and other sources: West Sussex County Council, ChiBAC, Chichester District Council, Springboard Research, Placedashboard, Miconex, BRC, BDO, MET Office, DarkSky, Fludes Commercial, Stagecoach South, the Home Office, Consumer Data Research Centre, University College London, Office of National Statistics and Highways England. Public sector sources obtained and published under Open Government Licence unless otherwise specified. Statistical/demographic data Contains National Statistics data © Crown Copyright and database right 2019. Routing data derived from OpenStreetMap, © OpenStreetMap.org and its contributors. Maps created using OS Open Zoomstack. Contains OS data © Crown Copyright and database right 2019. Licenced under OGL. Photos by Sven Latham unless otherwise specified.

With thanks as well to Chichester BID and local businesses who contributed data.

Methodology

We create a computer model of Chichester, based on past performance and research. This allows us to simulate, analyse and forecast various aspects of the city.

Modelling the city provides us with a way to measure how various factors affect the city's performance, and better understand what could be done to improve the city's general outcome.

Measurements can vary significantly day-by-day with seemingly no obvious explanation. We use multiple factors to determine cause & effect for these figures. Our comparisons use the most appropriate method for every circumstance, which may lead to conclusions which differ from others' results.

Percentages are provided rounded to nearest whole number, unless otherwise noted.

Figures are believed to be true at time of going to print and provided in good faith. Estimates are based on information available at the time & may be retrospectively adjusted if new evidence emerges. E&OE.

About Noggin

Noggin evaluates the performance of town centres; how events, campaigns and changes are shaping the local area.

Noggin provides performance reports, expert advice and community portals for its customers, providing a rich set of resources for decision-making and management.

Further details and coverage of Chichester's data is available at

www.chistats.co.uk

Chichester BID
Business Improvement District

noggin