



Central Lancashire Business Club

bringing local businesses together

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Newsletter
Issue 27, April 2010

THE NEXT MEETING

TUESDAY 7.45 for 8pm

6th April 2010

Club members
Stephen Bullock and Derek Westall of
British Commercial Vehicle Museum
will be along to tell us a bit more about
themselves



Left: New
Chairman
Rachel Gill with
the evenings
speaker
Racheal
Haslam

Right: The covered
Chairmans Tshirt!

Below: Prize
winners



MESSAGE IN A BOTTLE

Emergency Information Scheme

Why Message in a Bottle?

- Free to the user
- A low tech, simple to use, emergency information scheme
- Endorsed by the emergency services
- Above all A POTENTIAL LIFE SAVER & comfort to user, family & friends
- The project was officially launched in Central Lancashire in February

THIS COULD SAVE A LIFE – YOUR LIFE!

- Complete the Form and put it into the Bottle.
- Place the Bottle in the Fridge.
- Place one green sticker on the inside of the front door.
- Place the other one on the outside of the refrigerator.
- All emergency services are aware of the scheme and will use the information in an emergency.

Although the scheme had already been introduced some years ago by Lions clubs in some parts of Central Lancashire, including South Ribble, new funding has been made available by NHS Central Lancashire to extend coverage to the whole of its area. This now includes the area previously covered by the former West Lancashire PCT. It is supported by the Lions clubs of Douglas Valley, Leyland & Cuerden Valley, Preston North, Ormskirk & Magull and Upholland Tawd Vale. These clubs will be distributing MESSAGE IN A BOTTLE to medical centres and pharmacies throughout the area.

You may already be aware that this scheme has already been successfully launched in other areas of the UK and been warmly welcomed by members of the public and the emergency & social services.

If you already routinely wear a MEDIC ALERT or similar necklace or bracelet, you should continue to wear it. MESSAGE IN A BOTTLE is not a replacement for these schemes, but can still be used as an extra means of providing information when you are unable to do so.

The Lions' motto is "We Serve" and we believe this brings real benefit to our community. Please contact me if you would like to know more about either MESSAGE IN A BOTTLE or the Lions and I will be happy to provide more information.

Derek Westall - derek.westall@tiscali.co.uk

WORLD CUP GIVEAWAY IS A WINNER FOR BUSINESSGIFTUK.COM CUSTOMERS

By the time we hit the summer months, the country will be gripped by World Cup fever, but Leyland's BusinessGiftUK.com has decided to bring some of the excitement and anticipation forward by starting their very own football-themed giveaway.

The online trading arm of business gifts specialists Ad-Options Ltd, founded by departing club joint chairman Steve Ward, always like to offer an added incentive to purchase – on top of their existing low prices and fast, efficient service – so the latest giveaway to all UK-based customers is to offer a free football gift with every order until the start of the tournament*.

Amongst the gifts offered are footy-themed wristbands, keyrings, mouse mat and coaster sets and much more. What you get is pot luck, but keep ordering and you may complete the full set!

The offer is valid for all orders from companies with in the UK when they buy via telephone on 01772 435010 or by visiting any of the company's networked websites at www.BusinessGiftUK.com, www.BlankKeyrings.co.uk and www.LoopKeyrings.co.uk.

First time customers at LoopKeyrings.co.uk who aren't football fans can swap their World Cup gift for a free gift boxed Pierre Cardin pen by entering the code FREEPEN in the notes section at the ordering stage.

The company enjoys giving away freebies, and recently made one customer happier than most with his complimentary gift.

Hertfordshire-based Andrew Hutt, owner of A.S. Hutt Painters and Decorators, found that his order of 250 ad loop keyrings came accompanied with a free HDTV and DVD player as a result of winning the company's silver anniversary competition, which was open to all customers who made a purchase from Ad-Options during January and February.

"I'm absolutely gobsmacked," admitted the winner. "People always use the line that they've never won anything in their lives, but I haven't – until now! It's brilliant, thank you."

* While stocks last. Only one offer per transaction – other giveaways are also in operation.



DO YOU HAVE INSURANCE AND IS IT UP TO DATE?

Following an investigation by the Health and Safety Executive (HSE) in May 2009, a Northumberland fruit shop owner has been fined a total of £2,100 and ordered to pay £1,850.80 costs at Belington Magistrates' Court after being found guilty of four breaches of the Employers' Liability (Compulsory Insurance) Act 1969.

Unlike public liability insurance, which is generally voluntary, employers' liability insurance is compulsory and enables an employer to meet any costs relating to injuries or illness caused to employees whether caused on or off site.

After the case, HSE Inspector Andrea Robbins, said there is no excuse for not having the insurance. Employers' Liability insurance is a legal requirement for all employers in Great Britain.

In addition to being a legal requirement, Employers' Liability insurance also offers important protection for employers if an employee is injured or suffers from disease as a result of their work. The failure of employers to insure is seen as a serious matter by the HSE and any employers that are found not to have the necessary cover will be referred to the magistrates' courts as deemed appropriate.

www.ambeckassociates.co.uk

FIND YOUR WAY IN BUSINESS

Steve Ward, David Kevill and John Thompson attended the South Ribble "Find Your Way In Business Event" held at the Civic Centre, Leyland on 24th March on behalf of the Business Club. The event was aimed assisting new and small business to grow, despite current difficult trading conditions. "It was good to see organistaions such as the Business Venture Group and South Ribble Economic Partnership actively recommending our club to other small firms." said Stephen after the event. Over 20 club leaflets were given out and at least half a dozen people said they would come along to a meeting in the near future. Steve and David are pictured in front on the club banner with a rolling display of membership benefits showing on a laptop PC. Hopefully we will all get the chance to meet some new faces over the next couple of months.



HOW TO RECOVER SMALL DEBTS –

Collective Advice from Central Lancashire Business Club Members

When I started my business twelve months ago I was wisely advised to have a comprehensive invoicing system and to keep on top of late payments. Businesses with full order books, I was told, could go under simply because one or two clients refuse to pay. So far I've been very lucky. Almost all of my customers have paid on time, while the forgetful ones have 'happily' paid up with just a gentle prod.

But one client has persistently refused to pay his bill. As I type this article it's been overdue 197 days and I've had a frustrating few months pursuing this small debt. I've tried phoning, collaring him at networking meetings, reissuing invoices, sending politely-worded emails, sending not so politely-worded emails and finally a seven day threat to take action.

Last Tuesday I received his 'return receipt' four days after I'd sent the email. Enough was enough. It may only be £92.40 but dammit it's my £92.40. I mean, you wouldn't go into the Co-op, grab a couple of bottles of Lambrini and a packet of chocolate Hobnobs and then just walk out the store with a cheery wave.

So, with my dander decidedly up, the call went out to networking associates to see if they knew of any debt collecting agency prepared to chase small debts. Non-payment is a serious and common problem for the small business owner. A recent survey suggested that SMEs are currently owed £18.6 billion (yes, billion!) in outstanding payments.

I've had a fantastic response and here's some of the good advice provided by Business Club Members:

SOLICITORS & LETTERS

Rachel Gill from Aspect Mortgages, *"A couple of the solicitors have started doing £10 'debt collection letters' for clients. A simple letter from a solicitor could well do the trick and not be too much hassle or cost..."*

David Kevill from Inspire Business Training agreed, *"...a simple solicitor's letter usually does the trick. In fact a letter sent [by yourself] warning of legal action if the debt isn't paid in xx days often works."*

Well, a solicitor is a little on the expensive side for me, especially as the debt is very small, but after a quick Google I found a number of legal websites offering letter templates.

This website www.legalcentre.co.uk/debt-recovery/ seemed particularly good and very straightforward to use. Letter downloads start for as little as £2.95.

SMALL CLAIMS COURT & LEGISLATION

Steve Ward from Ad-Options Ltd suggested that the small claims court could be a good course of action, *"My advice would be to get a judgement against them in the small claims court. You just need to fill in*

a couple of forms, pay a small court fee and send a copy of the invoice, if memory serves me well. You do not need to attend. Most pay once they realise you are serious..."

Brian Wilding from Chordale Wine Merchants agreed, *"I did this [used the online small claims service] a couple of years ago...It worked like a dream for me - lost a non-paying client, but got all my money back!"*

Great advice and after another quick Google I found a number of comprehensive tools:

- Business Link's website walks you through a series of simple questions to help you make a decision on how to proceed with action against debtors www.businesslink.gov.uk/bdotg/action/layer?topicId=1075135408

- Business Link also has a 'Guide to Late Payment Legislation' which you can download www.berr.gov.uk/files/file37581.pdf

- You can now make a claim through the small claims court via the internet*. The online system is easy to use www.moneyclaim.gov.uk/csmco2/index.jsp

- Additional information about making a claim can be found on www.hmcourtsservice.gov.uk/infoabout/claims/index.htm

**You can only use the online system once you have advised the debtor of your intention to take legal action if they don't pay within 7 days.*

DEBT COLLECTION AGENCIES

But what about my original request? Are there any debt collecting agencies that will take on very small debts? The answer is yes. A company called Money Tree Associates state that no debt is too small and they offer a zero cost debt collection service for commercial invoices. www.mtassociates.biz

Last week I felt sure that I would never get paid. I was prepared to pass the debt to an agency and let them pursue it, even if it meant I would receive no money all. It was a point of principle. I now feel that collecting small debts is possible and can be cost-effective. I've tighten-up my terms and conditions and I won't be allowing any future debts to drag on 197 days.

Heather Carey font57 – professional copywriting services

Postscript - Within the hour of asking for help I was receiving emails. I have been overwhelmed by the response to my little question and overwhelmed that busy people have taken the time and trouble to offer advice and assistance. It's been a good reminder about the real value of networking. Yes it's great when we can provide and receive referrals for one another, but having a network of people to turn to when you need a little help or support is truly invaluable. Thank you.



THE CHAIRMAN WRITES

Last Thursday I remembered that one of my duties as the new Chair of your club was to write a piece for the monthly newsletter. At half nine that evening I called Lisa Thomason, your new Vice Chair, in a panic as I was due to set off on holiday early on Friday morning. I expected sighs and recriminations at my incredibly obvious oversight. Guess what I got instead? Lisa just laughed and said 'don't worry, if you type a couple of quotes and email them to me before you go away I will do the article for you.' I was surprised, relieved and grateful to say the least. I am pleased to report though that, thanks to the wonders of technology, this letter is all my own work!

When the panic passed and I thought about it more, I remembered that this is what Central Lancashire Business Club (CLBC) has always been about, for me anyway. I participate in other business networking, like many of you, but CLBC was the first business club that I visited nearly 5 years ago and continues to be an invaluable source of advice, support and business. I was terrified of walking into a room full of strangers and it took David Baker from Perrite quite some time to persuade me to come along. Since then I have got to know many of you very well and we have become friends. We have done business together because we have developed relationships where we feel we can trust and recommend one another. CLBC gave me the confidence I needed to build my business through networking. It was members of CLBC that introduced me to other networking groups which have all helped my business grow significantly. I have David to thank for his persistence!

So where next? We would really like your thoughts on where you would like to take the club. At the May meeting I will be asking you all for your feedback so please come along. Last year we celebrated our 25th Anniversary in style and I know that the club can continue to give much needed support to new and existing local SME's. My main aim as chair over the next 12 months is to encourage all members to further develop our relationships with each other. The more we do this, the more business we are likely to conduct within the group.

Lisa and I would like to thank the outgoing joint Chairs – David Kevill and Steve Ward and the rest of the committee for their long service, commitment and hard work. I can reveal that at the last committee meeting there was a definite air of euphoria from the outgoing Chairs as I fumbled my way through my first meeting as Chair. I suspect that they think they have been let off the hook and are in for an easy time as committee members with no official titles. Now how likely is it that Lisa and I are going to let that happen...

Rachel Gill
Your New Chair



DATES FOR YOUR DIARY

- Apr 2010 Stephen Bullock
British Commercial Vehicle Museum
- May 2010 Michael Dawson
Accredited Mediation Liability Services
- Jun 2010 John Nickson
St Catherine's Hospice
- Jul 2010 Chris Maguire
Chorley & Leyland Guardians
- Sep 2010 John Alexander
Sanderson Associates



COMMITTEE CONTACTS

committee 2010-2011

Chairman - Rachel Gill

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Hon Secretary - John Thompson

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Treasurer - Derek Westall

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Newsletter changes

You might have noticed this newsletter popping through your letterbox as well as dropping into your inbox.

We are trialing a quarterly printed newsletter alongside our now standard, email version. We want to encourage quarterly sponsors for the printed version so if you would like to sponsor a printed newsletter contact me for more details.
info@bighorse.co.uk