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NEWSLETTER



December 2004

THE NEXT MEETING

TUESDAY 7.45 for 8pm

7th december

Members' Presentations a Very Interesting & Varied Line Up

Eric Greenhalgh Rainbow International

Rainbow International, Chorley, Leyland & South Ribble is a Franchise which is part of a national network working in the areas of Fire & Flood Restoration, Carpet & Upholstery cleaning and General Cleaning. Eric's presentation will be based on the firm's reaction to a client's Insurance Company's or Loss Adjuster's instruction to act on their behalf in dealing with both domestic and commercial events associated with Fire, Flood & Accidental Damage. He will explain his role in assisting the Insurers to attempt to return property and contents to pre incident condition. You don't need to have suffered a disaster to use Eric's services he also provides a wide range of day to day maintenance services too.

Richard Davies Management Services Ltd

How hard do you have to work to make a £ of profit? Some common areas of waste in many Businesses

- Postage
- Car / van / lorry fuel burn
- Fuel purchase
- Travel and accommodation
- Energy & utility costs
- Absence & staff turnover
- Mobile 'phones!

That is just the tip of the iceberg. Richard will be indicating some common areas where money leaks out of businesses as well as some of the benefits that they could (but often don't) have. Come along to December's meeting and learn more.

Pam Brown Music & Language Tuition

Pam became self-employed in 2003 after 16 years as a teacher of French & Spanish. Her main focus is teaching languages to businesses and individuals. Also she undertakes a variety of translation work. Several years ago she turned her hobby of music into a professional concern by taking a Diploma in music teaching and now teaches piano, flute and music theory. Pam wants her presentation to be interactive. Fluent in Spanish in 15 minutes!!!

Jane Ayrton of MJN Training

Are your staff performing as productively as they should be? Do your staff work together effectively as a team? Do your managers have the required skills to effectively lead their team? If the answer to any of these questions is NO then why not let MJN Training help you to identify what the development needs are and design learning solutions which meet the needs of your business, your people and your customers. Jane from MJN Training is a qualified & experienced Training & Development Consultant specialising in management, behavioural, communication and job search skills training. In her presentation she will be talking to you about the complete training and development service MJN Training can provide small to medium businesses. Training is not just for employees - we all need to keep you with the game.

Tony Spencer Photography

Tony doesn't do words - he does PICTURES! Always a feast for the eyes.

All our speakers are strictly limited to a 15 minute presentation - all part of the challenge.

NOTICEBOARD

YEAR PLANNERS:

Keep your name in front of you clients all year!

A3 full colour double sided year planners.

Personalise your dates! 50 for £30, 100 for £60.

Artwork £25 email lisa@impressiondesign.co.uk for details

2005 Subscriptions

Our Membership Secretary, Linda White, will shortly be sending out Membership Subscription Renewals.

What value for £25! Linda, as are all the Club committee members, is a volunteer, so please respond and return your cheques quickly. Membership increased to £25 last year and a small number of you may still need to change your standing orders; it would help administration time greatly if you could update your instruction to your bank.

New Members who joined late in 2004 should not receive renewals as they paid for fifteen months, but should the system go wrong just give Linda a ring and she will sort things out. The sooner we receive all your subs the sooner we can produce the Club Directory.

Kick Racism Out of Football

Club Vice-Chairman Steve Ward, together with sons Adrian and Ben helped out with the 2004 Let's Kick Racism Out of Football campaign at Preston North End last month, distributing badges and stickers as part of local efforts during the annual, national campaign week. Steve's company Ad-Options Limited supply T-Shirts to the campaign which aims to raise awareness and racial tolerance within the world of football. Many professional footballers can be seen wearing the shirts supplied by Steve's company, including the entire England squad during recent World Cup Qualifier preparations for the match against Wales. The brand name of the campaign - Let's Kick Racism Out of Football - was established by the Commission for Racial Equality and the Professional Footballers' Association (PFA) in 1993. Kick It Out works throughout the football, educational and community sectors to challenge racism and work for positive change. The campaign is supported and funded by the game's governing bodies including the players union (the PFA), the FA Premier League, The Football Association and the Football Foundation. Internationally the Kick It Out plays a leading role in the Football Against Racism in Europe (FARE) network and has been cited as an example of good practice by the European governing body UEFA, the world governing body FIFA, the Council of Europe, the European Commission, European parliamentarians and the British Council. For more information about the campaign, you can visit <http://www.kickitout.org/>

PICTURES: - Far right: Ben, Steve & Adrian Ward giving out stickers at Deepdale in October
Right: Gary Neville of Manchester United and England pictured wearing a Kick It Out T-shirt in the Daily Telegraph



The chairman writes



Funny how difficult it is to type with Lisa firmly twisting my arm up my back, telling me to get on with writing this! **the cheek!!** ;) Another month goes by and nearly another year and although we aren't into December yet, I realise it is time to wish all the members of our club a Merry Christmas and a very prosperous New Year.

Christmas always comes early to us with the November meeting being taken over by Brian Wilding of Chordale Wines. Brian once again, for the umpteenth year running, treated us to a sample of his wares. Not just the tasting of the fine wines from Brian but interesting snippets of information about where the wine comes from, the grape types, buying, shipping, cork trees... well, you get the idea. Brian will be pleased to see you in his shop on Eaves Lane to buy your Christmas wines but please don't do as I did last year and leave it until a week before the event. Go to see Brian now while he has time to chat and make sure that you buy the perfect wines for you. Thanks again Brian for sharing your wines, enthusiasm and knowledge. What would November be without you?

The December meeting on Tuesday 7th December is one of my annual favourites when five members will have 15 minutes each to present their businesses to us. Mark Collins has organised the speakers again and I will be delighted to welcome to the front of the room: Richard Davies, RDMS Ltd; Jayne Ayrton, MJN Training; Tony Spencer, Tony Spencer Photography; Eric Greenhalgh, Rainbow International and Pam Brown, Pam Brown Languages. I think you will agree that this wide variety of businesses illustrates yet again the diversity of our club.

After the December meeting comes the Christmas dinner at Farington Lodge on 21st December where Steve Ward will be the Master of Ceremonies. I understand that the room is nearly full but there may be places left at the table. Call Steve on 01772 435010 to book. There isn't a club meeting during January but I look forward to a good turn out at our annual bowling evening on Tuesday 18th where Ann Ward will be striving to bowl to her full international potential again. Phillip Lancaster is organising the event and a form is enclosed with this newsletter.

It is subs time of the year again very soon too. Invoices will be finding their way onto your desks before long. Lynda White, our long suffering Membership Secretary, asks that if you pay by Standing Order to please, please make sure that you have increased the amount from £20 to £25. It takes an incredible amount of time for Lynda to chase up all the outstanding £5s if you don't.

On a personal note, I am looking forward to this coming weekend (27th-28th Nov) when I will be taking one of the Honda RYA Youth Championship power boats to present to Quoile Yacht Club in Northern Ireland (on the ferry I hasten to add!). Their entrant in the championship won the 8 - 12 years age group National Title. As it is the club's 50th anniversary celebrations too, the boat, driven by the winning youngster, will be escorted the last mile to the club by the local lifeboat. I am sure some of you will remember having a go at the competition and just how fast you managed to push the boat around the course! The weekend will draw a nice line under the season's activities for me.

Once again, on behalf of the entire club committee, I wish all club members a very merry Christmas and a happy and prosperous New Year.

Keith Ellison
Springboard Events Ltd.

A PREDICTION FOR 2005 - The Rates Appeal Cowboys Will Be Back - BEWARE

2005 Business Rates Revaluation

Every five years the Valuation Office Agency (VOA) gives all non-domestic properties new rateable values so local authorities can work out the business rates. The new rateable values will broadly reflect the yearly open market rental value of each property. The Valuation Office Agency state that "the purpose of the revaluation is not to change the amount of money collected in rates nationally, but to make sure that the individual rateable values reflect the changes that have taken place in the property market since the last revaluation. The VOA has produced a draft list of the new rateable values and you can check your own rateable value and get further advice on all aspects of your business rates on the new website, Those of you with business premises should have recently received a summary valuation, which will explain how the VOA has worked out their new rateable value. In most cases, these will also be available on VOA's website at Rateable values are a key factor in the calculation of business rates but they should not be confused with the rates bill. An increased rateable value does not automatically lead to a bigger bill because the final calculation is based on a number of other different factors. These include transitional relief and a multiplier, both set by the Government. The transitional relief scheme is a means of phasing in both increases and decreases in rates. Your local Council is responsible for collecting Business Rates but this money is then paid to the Government who then, using further calculations, then pay back part of this money to your Council. Business Rates is not really an accurate term, Business Tax would be a more realistic title especially when you take into account the fact, that businesses have to pay extra for refuse collection etc. From April 2005, all business rates bills will be based on these new rateable values.

CHECK-LIST

- Find your draft valuation from your local Valuation Office or from the VOA website www.voa.gov.uk
- Check neighbouring / similar properties at the same time. Or wait until you receive your actual valuation by post.
- Appeals are not possible before April 1st.
- Consider whether the assessment looks appropriate and whether you want to challenge it.
- If you appeal, do it early; the rules have changed.
- Use reputable advisors. If you are on the net check out the web site of the Royal Institute of Chartered Surveyors www.rics.org.uk

Telephone Fraud

We have been advised of a telephone fraud currently in operation (this applies to home or work telephones - landlines and mobiles). If you do receive one of these calls, upon answering the telephone, you will hear a recorded message congratulating you on winning an all expenses trip to an exotic location. You will then be asked to press 9 to hear further details. If you press 9 you will be connected to premium rate line that costs approximately £20 per minute. Even if you disconnect immediately, it will remain connected for a minimum of 5 minutes, around £100. The final part of the call involves you being asked to key your postcode and house number (which has other serious consequences) After a further 2 minutes you will receive a message informing you that you are not one of the lucky winners. The Total bill will be £260.

Since the calls are originating from outside the UK, BT and other telephone companies are left relatively powerless to act. The only safe solution is to hang up before the message prompts you to press 9 even safer is to hang up any unsolicited "free offer" calls.

There is another scam operating on Mobile phones A missed call comes up. The number is 0709 020 3840. The last four numbers may vary but certainly the first four numbers will remain the same. If you call this number back, you will be charged £50 per minute.

People have complained about their phone bills, once they have realised the cost of the call but apparently this is completely legal. So beware do not call numbers beginning with 0709



Annual Bowling Fun Night



All members and friends are invited to come along and join in the fun of our annual "Bowling *Competition!!!*" To be held at 7-30 pm on Tuesday 18th January 2005 at the:-

Megabowl, Capitol Centre, Walton-le-Dale

For just £10.00 per person, you get two games of bowling, shoe hire, and a really fun night out. If you can get enough staff / friends to make up a team all the better, or we can make up teams on the night. In order to be able to book the number of lanes we will need, a deposit of £5.00 per person which is required before Fri 24th December.

Please book me _____ places for the Megabowling on Tues 18th January 2005

I enclose £ _____ deposit (£5.00 per person) or £ _____ full payment (£10.00 per person)

Name:- _____

Company:- _____

Please return to: Philip Lancaster, Euxton Lock Services, 134 Wigan Road, Euxton, Chorley, PR7 6JW
Tel: 01257 278392 mob: 07010 723227

National Opportunity For Club Member to Represent Small Business

When, as Club Contact I speak to prospective members I do tell them that being a member of our Business Club can help them make some very interesting contacts in the wider business world. The following article proves my point. In early November Janice Beech from the VAT office in Blackburn (and very good friend of the Chorley & South Ribble Business Club) asked if we could provide, at very short notice, a speaker to talk about the VAT issues that impact upon the small business community; and, also what their general perceptions and experiences of working with the VAT regime are. In the event we were able to help and on the 4th November Richard Davies (Richard Davies Management Services Limited) travelled to London to present some thoughts to a conference which was attended by more than sixty senior managers from HM Customs and Excise. These thoughts were the findings from a very quick e-mail survey that Richard carried out within a number of small business organisations. Within this survey businesses were asked to comment on:

- Any problems that they have with VAT administration
 - The level of support that they receive from local offices and officers
 - Any changes to the system that they feel might improve it
- One of the key points made was that many VAT registered businesses are operated, single handedly, by proprietors and what they have to do, for the VAT people and, often, a multiplicity of other agencies can cause pressure which has the potential to generate worry, concern and stress. A continuing realisation that this is the case would be much appreciated within the small business community. The good news is that, within the North West, we enjoy a good level of support from the VAT people. In particular:
- A willingness to provide out of hours briefing sessions to businesses
 - The production of good quality, easy to read and understand, guides to the VAT system
 - Ease of access to information advice and guidance
 - Flexibility and understanding (within the rules) exists and it is much appreciated

The not so good news is that:

- Whilst the VAT web site is impressive it contains masses of information much of which is very specific and of a specialised nature. It can, at times, seem a little bit daunting
- The flat rate scheme for VAT covers 53 different trade sector categories with rates ranging from 2% to 13.5%. Could we not have a single flat rate?
- Apportionment is often a problem for the business community. Can it not be simplified?
- Consultation and communication between VAT offices is not always as good as it should be
- There are too many offices to deal with. Businesses need real, and effective, one-stop-shop contact opportunities so that they can get any issues resolved quickly and efficiently
- The imminent merger of Inland Revenue and Customs and Excise is believed to be a great opportunity to improve on what currently exists but businesses are mindful of the fact that public sector reorganisations, in the main, do not go well. This has the potential to create a lot of problems if it is not done effectively
- Many micro businesses don't register for VAT because of a fear of the system and deliberately keep their turnover below the qualifying threshold. There is a need to 'sell' the benefits' of registration to them. For example; enhanced company credibility and the opportunity to claim back VAT paid out
- Paying VAT electronically causes problems and is perceived, by some, to be costly and bureaucratic. Perhaps this needs to be looked at?

In summing up Richard made the point that honest traders are very supportive of everything that the authorities are doing to tackle tax evasion and fraud. Dishonest traders operate at a commercial advantage and this can lead to serious consequences for legitimate businesses. Please do everything possible to make it easier for honest businesses to comply with the rules and regulations.

Thank you Richard for representing us so well.



Dates for the Dairy

2004	
December 7th	Members Presentations
December 21st	Annual Christmas Dinner
2005	
January 18th	Ten Pin Bowling Competition
February 1st	A Successful Business - How it was Achieved Edwin J Booth, the Chairman of EH Booth & Co
March 1st	STEP Programme & Club AGM
April 5th	How to Sell to Big Business
May 3rd	Effective Marketing and Making That Follow Up Call
June 7th	If to Advertise - How Not to Advertise & When & How to Advertise
July 5th	Members' Mini Exhibition
July tbc	Power Boat Competition

Committee contacts

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