



# Central Lancashire Business Club

bringing local businesses together

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## Newsletter

Issue 4, December 2007

*WELCOME  
to your december newsletter!*

**Issue 4 of the Central Lancashire Business Club Newsletter! Don't forget the club Christmas do on the 10th December and our annual Bowling challenge in January!**

**Any comments or contributions just contact me with the details overleaf.**

**Enjoy your newsletter! ED.**

### THE NEXT MEETING

TUESDAY 7.45 for 8pm

4th DECEMBER 2007

#### Members Presentations

Join us for the December Members Presentations evening which is always an interesting insight into how other small businesses are run.

**Paul Ainsworth, Ox Systems** - will introduce his services in helping businesses select, install and get the most of their business software. A good part of the presentation will be dedicated to discussing the best and most efficient methods of recording your business transactions for your own management reporting, Companies House and HMRC

**Martyn Tyrer, BBTV** - will be giving an insight into what you really are getting when you buy your next LCD or Plasma TV. Will you be ready for the digital switch over and HDTV?

**Leigh Keen, Tyres 2 You North West** - will give us the ins and outs of running a mobile tyre fitting and repairservice and the benefits of him coming to you.

**Carol Lumsden & Amanda Potter** - will show us the benefits of alternative therapies including reflexology, indian head massage and advanced hypnotherapy.

There will also be a short presentation by **Andrea Smith** of the **Central Lancashire NHS** about the Health Works Award scheme operating in Chorley and South Ribble. This is promoting reduced absenteeism and a healthier workplace with help, support and guidance toward your goals.

The bar will also be open so see you at Lancashire College



### Chorley's Dickensian Christmas Parade

Friday 30th November 2007

The Dickensian themed event is part of the Chorley's annual Christmas lights switch-on and we are keen to involve people from all walks of life, Schools, Clubs, Scouts, Churches, etc., and this includes YOU!

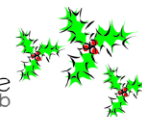
To support us in this aim, South Lancashire Arts Partnership is holding workshops where everyone is welcome to turn up and create costumes for the parade. In particular, they will show how to make bonnets for the girls and top hats for the boys, in keeping with the Dickensian theme.

The success of this event now depends on YOU getting involved!

The main parade will leave Fleet Street car park at 17.15 and the event itself will finish at 21.00. In addition to the parade, there will be street entertainment, fireworks and special market stalls. Many of the Shops and Market Traders will be wearing Dickensian costume for the day and staying open late. There is also FREE PARKING after 4.00pm. We sincerely hope that you too, will be involved.

If you require further information, please call **Irene Riding** at **Chorley Council** on **01257 515300**, **Hayley Harrison** on **01257 515327** or call me direct on **01257 410343**.

Graham Archer



### Christmas Dinner 2007

*Please join your fellow members and friends  
for a festive evening of food, wine  
and a seasonal quiz in our own private  
dining room at*

**Leyland Golf Club**

Wigan Road, Leyland

7.00 for 7.30pm,

Monday 10th December

*Members & guests welcome - please book early,*





## THE CHAIRMAN WRITES

### Seasons Greetings

As this is the last newsletter before Christmas I would like to take this opportunity to wish all of you the very best for Christmas and the New Year. After a year of hard work I hope you all find time to relax over the holiday period.

As I write this there are just 29 days to go to Christmas Day – where has the year gone? It seems just a short time since the last club Christmas Dinner and our January Bowling yet both are almost upon us again. If you haven't put your name down for these events please do so quickly as both are very enjoyable events and numbers are limited.

As everyone present will agree, the wine tasting at our November meeting was an excellent event, thanks yet again to [Brian Wilding](#).

The next club meeting on Tuesday 4th December features presentations from a number of our club members so do come along and find out more about your fellow members. The members' presentations were one of the highlights of last year's calendar, being a very enjoyable, indeed hilarious, evening.

The committee are currently seeking speakers for next year's meetings. We intend to maintain our record of entertaining and interesting speakers and I would like to ask for your help. If any of you know of someone who would be willing to make a presentation at one of our meetings please do let any committee member know. The more suggestions we get the more exciting our meetings will be. Please do think of any contacts you have who may be suitable.

I am delighted to see that the number of articles in the newsletter has increased since the newsletter redesign. Thank you to all members who have submitted articles and to those of you who haven't yet, please try to do so, remember it is free publicity for your business.

I look forward to seeing as many of you as possible at our December meeting, the Christmas Dinner and ten pin bowling; please do your best to attend. Remember that guests are very welcome to all our events and in fact one of our members is using the club Christmas Dinner as their company Christmas event, why don't you, or enter a company team for the bowling.

Thank you for your support of the Central Lancashire Business Club throughout the year, and I hope that support continues long into the future.



## BUSINESS SUPPORT IN THE CENTRAL LANCASHIRE AREA.

Since the award of the [North West Development Agency](#) business start up contract to A4e the provision of business support for new businesses has been unclear whilst steps were being taken to get a level of provision off the ground around Central Lancashire.

This is now well advanced and I am able to give the picture as we, as a Local Enterprise Agency, see it.

Firstly, it must be said that the brand for business support is still [Business Link](#), and they will act as a first point of contact for all requests for start up business support. They will then direct the client to a suitable provider dependant on the programme available to them.

For example, the NWDA contract provides targeted support to BME's, Women, Disabled and disadvantaged entrepreneurs whilst other clients will be handled by the [Business Link](#) generic service. Under the [Business Link](#) service, clients will be directed to a directory of available support as well as the excellent [Business Link](#) website.

Amongst those providing support are ourselves at the [Business Venture Group](#), which we do in Chorley and South Ribble through agreements with local authorities and also through an agreement for delivery with A4e. In Preston support is the responsibility of [Enterprise for All](#), with [Preston Business Venture](#) being listed on the [Business Link](#) supplier list for non target clients. Obviously, Enterprise Agencies can only provide advice and support where they have funding to do so, but we continue to work tirelessly to ensure that we can provide a Free, Local service.

To date, from April this year, we at the [Business Venture Group](#) have assisted almost 300 clients in South Ribble and Chorley to explore the possibility of self employment resulting in 113 new business starts.

[Paul Heyworth](#)

[South Ribble Business Venture Ltd](#)

For more information you can call Paul on **01772 42224** or email at [pheyworth@bvg.org.uk](mailto:pheyworth@bvg.org.uk)



[Lancashire College](#), part of Lancashire Adult Learning, has funding to deliver FREE NVQs at Level 2 to \*qualifying candidates (\*for pre-level 2 learners, please ask for details). These qualifications are available to employees AND volunteers. Minimal time required for on-job training in the workplace, therefore minimum disruption to work. Our assessors will work with you in flexible ways to best your business needs; this could include working alongside in-house training programmes.

Our National Vocational Qualifications available include:

- Customer Service
- ITQ
- Business Administration
- Retail

Take advantage of FREE qualifications whilst funding is still available - ACT TODAY.

For more details, please don't hesitate to contact Dawn Vickers or Debs Bradshaw on **01257 276719**.

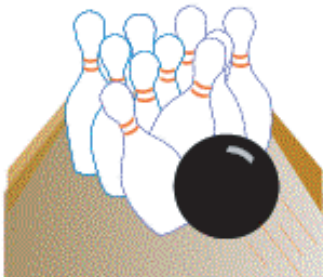


Ned Naylor & Co, Independent Financial Adviser

Running your own business is sometimes stressful and difficult, but can also be ultimately very rewarding and it is a common understanding that those who do, very rarely succumb to the "sicky days" common amongst employed workforces, we tend to take very little time off due to illness or accident, preferring to soldier on until the crisis is over. However, it is increasingly important to understand that Statutory Sick Pay would start at £72.55 per week and the highest level of incapacity benefits paid to those unable to work amounts to only £81.35 per week and we should visualise what would very quickly occur, if you were temporarily incapacitated due to accident or illness or became seriously ill or disabled in the long term and unable to work again. The myth of those who draw from the benefits system leading a comfortable stress free life is just that, a myth and any adviser worth his salt, would ensure that clients who rely on us for advice and service, are made aware of the effects of long term incapacity or disability has on our lifestyles. If you can live comfortably on state benefits, then in reality you were probably not earning much money, but the object of being in business is to provide for our families and lifestyle, being unable to work for a living through illness or accident / disability destroys all our plans and future prosperity

It need not be so, Income Protection plans provide a safeguard to your income, much as a car insurance does for the unexpected accidents on the road, but if you consider that the average annual premiums for a comprehensive car insurance on a £15,000 car is around £35 – £45 per month to protect just a single item, that amount of premium would provide someone aged around 30 up to a maximum of 65% of personal taxable income (excluding business expenses which are not classed as taxable income.) depending on age and occupation. Some providers do not use occupational ratings. Ask yourself this question – "If you had a Machine, sat in the corner of the living room, which every Friday churned out a sum of money equivalent to your current net taxable income, would you look after it, would you ensure that it was protected from thieves and vandals, would you INSURE it? In effect, people who run their own businesses are their own Money Machines and by ignoring this vital area of protection, leaves you open to financial catastrophe, which only an imprudent businessperson would expose themselves to.

Look at your business, what is insured, is the main reason you are in business covered, YOU?



## Annual Bowling Fun Night



Central Lancashire Business Club  
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**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 15<sup>th</sup> January 2008 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 & 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 21<sup>st</sup> December,**

Please book me \_\_\_\_\_ places for the Megabowling on 15th Jan 2008

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



## DATES FOR YOUR DIARY

### This month – December

- 4th:** Members presentations  
**10th:** Christmas Dinner at Leyland Golf Club

### Future Events

- 15th January: Bowling challenge  
 5th February: Website Workshop  
 4th March: Leyland Re-development Plan & AGM



## COMMITTEE CONTACTS

### committee 2007-2008

- Chairman** - David Keவில்  
 01772 629308 • david@keவில்.co.uk
- Membership Secretary** - Phil Lancaster  
 01257 278392 • euxtonlocks@uwclub.net
- Treasurer** - Mark Howarth  
 01772 456554 • mark@howarth-associates.com
- Members Contact** - Rachel Gill  
 07017 420820 • rachel@aspectmortgages.co.uk
- Publicity** - John Thompson  
 01257 278400 • johnt@telecomplus.org.uk
- Newsletter & Website** - Lisa Thomason  
 01257 413328 • businessclub@impressiondesign.co.uk

## ...and finally

I was feeling a bit lonely so I decided life would be more fun if I had a pet. So, I went to the pet shop and told the owner that I wanted to buy an unusual pet. After some discussion, I finally bought a Centipede which came in a little white box to use for his house. I took the box back home, found a good location for it, and decided I would start off by taking my new pet to the pub to have a drink. So, I asked the centipede in the box, "Would you like to go down The Queen's Head Pub with me and have a beer?" But there was no answer. This bothered me a bit, but I waited a few minutes and then asked him again, "How about going to the pub for a drink?"

But again, there was no answer from my new friend and pet. So, I waited a few minutes more, thinking about the situation. I decided to ask him one more time; this time putting my face up against the centipede's house and shouting, "Hey, in there! Would you like to go to The Queen's Head Pub and have a drink with me?"

A little voice came out of the box:  
 "I heard you the first time! I'm putting my shoes on."



## FREE AWARD FOR THE WORKS!

- Improve your productivity;
- Have a happy & safe workplace;
- Reduce sickness absence;
- Lower your staff turnover;
- Motivate your team;
- Improve your employment relations.

These are just some of the benefits that a healthier workplace can provide for your business! "Health Works" is a FREE local Workplace Award scheme that encourages businesses to improve the health and well being of its employees, including volunteers, in the work place. The direct cost of absenteeism each year is around £588 per employee with short term sickness adding up to 80% of these absences.

### What's in it for you?

All of the above plus a boost for your organisation's image, being recognised as an employer who cares about their workforce. A healthy business needs a healthy workforce!

Businesses in South Ribble and Chorley are enjoying working through this straight forward award to promote a healthy workplace and reaping the rewards of a healthier workforce and, in some cases, a reduction in stress as other employees aren't faced with increased workloads to cope with demands.

The Award provides a range of FREE support from advice and information through to group workshops and networking plus a dedicated website **www.healthworksonline.co.uk** which has access to best practice and policies for you to use.

### What's in it for your staff?

A healthy workplace, that provides information and help, to improve your employee's health. This encourages better relationships between you and your employees, raises morale and increases motivation.

### How do you take the first step?

This FREE award is open to all businesses and organisations in the area regardless of size or sector. To register your interest, call **Andrea Smith** on **(01772) 644467** or email **andrea.smith@centrallancashire.nhs.uk** Remember: A healthy business needs a healthy workforce!