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NEWSLETTER

**CHORLEY
& SOUTH
RIBBLE
BUSINESS
CLUB**

February 2004

HANDS UP...

...If you didn't take your New Year's Resolution past January this year?!

Keep your hand up if it's not the first time?!

It's almost as traditional as mince pies and sooty Santa to "really mean it this year" but soon after, fall by the way side. But don't despair, help is at hand!

Angela Moore of Awaken Life Coaching can help you turn good intentions into actuality. She understands what makes people fall at the first hurdle (or the second) and so can help them jump with ease until they finish the race. "It's no wonder so many people don't succeed even though they really intended to. For a lasting change, there have to be some preparations beforehand. It's like a computer loaded with Excel being asked to design a website - it's an uphill struggle, if not impossible. Until the programme is changed, the results are going to be a long time coming. In addition, the way we describe

our resolution

tells us it's a bad thing we're doing - I'm giving up chocolate, I'm stopping smoking and generally doing less of something that makes us feel good and more of something that makes us feel bad - I'm going to be more tidy this year (even though the thought of being tidy fills us with dread)" Why would anyone want to put themselves through so much discomfort?!

But if you've got a resolution you're really serious about, Angela can help you fine tune it and come up with workable actions to ensure that you stick to it this time and even exceed it. Angela specialises in working with people to make and manage change, make decisions that need to be made and to **STOP PUTTING THINGS OFF!**

A special New Year's package is available for anyone who fully intends to make 2004 their year. The package comprises 4 one to one sessions between January and March for £145 (saving £35) with additional phone support. For details, ring Angela on 01772 672460 or 07980 327663

new members

**Ned Naylor & Co
Financial Services**
Ned Naylor 01257 483640
ned.naylor@btopenworld.com

TAO-of-Recovery
Fran Miller 01257 453727
fran@tao-of-recovery.co.uk
Specialist Counselling

NOTICEBOARD

Need a domestic appliance repaired?
Ring Earl Chambers on 07768 072380 or
01257 234657. 10% discount to Business Club Members.
Satellite; TV; Videos; Electric Cookers; Washing
Machines; Vacuum Cleaners. Reconditioned units available.

Impression is 5 years old!!!
I would just like to say thanks
to all my clients and suppliers who have supported me
and all the club members for their help over the years.



e-mails phishing (IT Speak for fishing) for Information.

An e-mail of this type pretends it's from a reliable and secure source say a bank, credit card, any organisation you may have a subscription to. The e-mail asks you to confirm your personal details including credit card information or bank account details.

The email may provide a link to a website which looks exactly like the home site of the service it's pretending to be and will supply spaces for you to complete your account details. Your credit card details will then no doubt be used to purchase goods or services or to empty your bank account. Two recent such scams were on Barclays Internet Banking and Paypal, a system used to pay for goods over the Internet.

What should you do? Send an email to the organisation's customer care / support and copy the email received on to them. Do not respond until they have confirmed it's genuine. Don't use 'reply' to the original email - it either won't exist or will be to another scam destination.

A similar scam had been operating earlier in the year but that time by telephone calls said to be from the person's bank or credit card company, again asking for confirmation of passwords and account numbers. Also we have heard rumours of a further twist on this regarding mobile phone accounts. Look Out!! Information from David Corless, Education Business Partnership

THE NEXT MEETING
3rd february

Janice Beach - The Friendly Face of the VAT Office.
Janice has visited Business Club in the past, looking back at old newsletters tells me what I thought was two years ago is more like four, time goes so quickly when you are enjoying yourself, and the consensus of opinion at that meeting was a very positive one. When Janice agreed to come along to speak to us her role was with the Compliance Management Team - North, as a Business Advisor, a role that encompassed training and helping small business people - nothing stays the same, her role is now more important, I'll let her tell you about it at the next meeting. We have asked her to base her presentation on the general aspects of VAT and, if possible not to frighten us. No doubt we will have lots of questions to ask her and should you have a query about a specialist area please email me with the details so that I can forewarn her before the meeting thus enabling her to do her research and/or to track down the name of the person or department to contact. You may not be or may not need to be VAT registered but then again should you be? Queries to chris@worden-associates.co.uk or Telephone Christine Brown on 01772 517926



Whats on in 2004

Feb 3rd: – Janice Beach - Business Advisor for Customs & Excise

Mar 2nd: – AGM.

MEMO

Christine Brown our Club Contact and mine of useful/ useless information is now working from home and can be contacted on:

T: 01772 517926 or email: chris@wordenassociates.co.uk
Should you forget and ring the Brown & Lonsdale office don't worry, all messages will be passed on.

The rogues gallery...



Above: Raffle winners from December



Above & Below: December Speakers



The chairman writes



I would like to start 2004 by wishing a very happy and prosperous New Year to all our members and to extend an especially warm welcome to those who have recently joined our club. The December meeting seems a long time ago now but was well attended. The five members who spoke about their businesses shows what a varied selection of people and ideas we have in the club. Well done and thank you to you all. Since then we have had our Christmas dinner and I would like to say a big thank you to Steve Ward for organising the event, the quizzes and prizes. Steve will be chairing the February meeting as I will be just getting back from Barbados where the England Blind Cricket Team is due to play an International series against the West Indies in late January. Results next month! The March meeting is our AGM, a light heated affair and no reason to stay away. However, the committee is always looking for new blood, so if you can spare an extra few evenings a year and feel you could offer something to the club, I would be pleased to hear from you. I write this the day after the Annual Bowling competition. The event was organised by Phillip Lancaster and was a tremendous success as ever. 32 people took part both from our club and from Preston Business Club. Our own Graham Archer and his team attained the highest team score but the prizes for both the individual highest score and lowest score over the two games went to members of Preston Business Club. My thanks go to Phillip for putting the event together.
Keith Ellison: Springboard Events Ltd

Data Protection Scam – Like Arnie “It’s Back!!”

This article is a memory jogger for those of you out there who have, just like us, been in business for a long time, and as an awareness raising exercise for those of you are new to the exciting world of self-employment. An Old Chestnut - Data Protection - Bogus Agencies Thousands of businesses have in the past fallen for this one, so much so the ne'er do wells who have set up this scheme are now selling the idea to others of similar ilk as a franchise operation. You may receive through the post an official looking form, often bearing the symbol of the scales of justice, telling you that you are breaking the law by not being registered with Data Protection and to ensure you are not breaking the law they will undertake to submit your registration for you at a cost of £95. When contacted by one of these agencies you should not send them any money but should report the matter to your local Trading Standards office. Correspondence that is really from the Information Commissioner always bears the Wycliffe House, Water Lane, Wilmslow address. The Act applies to those businesses holding personal data about living individuals. The previous Data Protection regulations applied only to data held electronically but the new Act extends the regulations to data held manually. The holders of personal data must register with the Data Protection Registrar and pay an annual fee (currently £35 per year). For further information contact the Data Protection Registrar on 01625 545745 Website at www.dataprotection.gov.uk Jim Potts from Trading Standards, in his presentation to Business Club last year, highlighted this particular scam and explained that it is like a email virus, it keeps popping up. Trading Standards doesn't just act for your customers and clients it is there for you. If you have a problem contact them on 01772 263648, I have found them very approachable.
Christine Brown