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# NEWSLETTER

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**CHORLEY  
& SOUTH  
RIBBLE  
BUSINESS  
CLUB**

November 2004

## MJN Training

MJN Training was set up by Jane Aytron, who is a qualified and experienced Training and Development Consultant specialising in management, behavioural, communication and job search skills training.

MJN Training can offer businesses:

- Tailored training courses or one-to-one coaching which is aligned with their goals, culture and customer-base.
- Guidance and support to help businesses identify their training and development needs on a consultancy basis (initial consultation free of charge).
- Training on their own premises or at a suitable venue.
- Appropriate support materials to help reinforce the learning once the training is complete.
- On-going support, if required, to help individuals or groups apply the learning in the workplace.

To find out how MJN Training can help you or your business or to find out more details about the range of courses, please contact Jane on 07961 879706/ 01253 829978 or e-mail [jane@mjntraining.co.uk](mailto:jane@mjntraining.co.uk).

## "Believing is seeing" - Last meeting

John Thornton and David Perry are independent Business and Marketing Consultants based in Warrington in North West England.

Their Vision Creation programme has helped many companies not only to create a common vision of a successful future but also to map out the route to get there step by step.

David Perry says, "It is rare for a business to be working towards a shared vision. Most visions are not shared by employees. In many cases there simply is no vision." John Thornton adds, "It's no good just creating a vision, you need to make it happen. TPA take you all the way." On Tuesday evening at the Chorley & South Ribble Business Club meeting, John & David explained the steps they use from opening up the creative part of the brain with a detailed daydream of a rainforest parrot, to plotting the stepping stones to success as an "Ishikawa" cause and effect diagram.

Using a recent case study they showed how the current issues can be brought out in a non-threatening environment and driving ideas catalogued. The resulting shared vision of a successful future was broken down into a number of projects with fixed timescales ensuring that the desirable became the reality. The core of the TPA business is helping businesses develop and deliver a robust strategy for the future. TPA may become involved at any stage or level:

- Creating the vision
- Process mapping
- Managing cultural change
- Marketing plan creation
- Brand creation and development

In some cases they act as super-numery board members adding a resource to the senior management team. TPA are also involved with corporate finance providers, developing business plans and finding private investment. Thornton Perry Associates T: 01925 657711 [www.thorntonperry.com](http://www.thorntonperry.com) [info@thorntonperry.com](mailto:info@thorntonperry.com)



**new members**

**Jane Aytron**  
**MJN Training**  
**01253 829978**  
Training & Development Consultant

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**Pam Brown Music & Languages**  
**01257 480018**  
French & Spanish tuition & translation  
Piano & Flute tuition

## THE NEXT MEETING

Tuesday 7.45pm for 8pm  
**2nd November**

Returning by popular request. Cost £2.  
Over the years we have toured the world with Brian – where will this year's destination be?



# Pam Brown

## Music & languages Tuition

13 BOLTON ROAD, ANDERTON, CHORLEY, LANCs. PR6 9HH



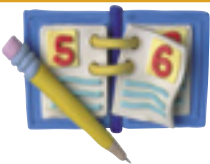
Pam Brown Music & Languages provides foreign language teaching and translation services in French and Spanish for businesses, families and individuals, and tuition in piano, flute and music theory for pupils of all ages.

A former Head of Modern Languages at a sixth-form college, I have 16 years' experience teaching French and Spanish in secondary and further education establishments. Since becoming self-employed in 2003, a large part of my teaching has been conducted in the business sector, running tailor-made courses for individuals and small groups from beginner to advanced levels. I also offer an email-based service providing translations of business correspondence or documents on an ad-hoc basis. In addition to business needs, there are many reasons for studying languages. Owners of second homes in France and Spain realise that a knowledge of the language allows them to integrate more fully into the community and to avoid the occasional 'faux pas'; for example, when asking for another jug of wine in a French restaurant, make sure you say 'carafe' and not 'cafard' or you will have ordered a cockroach and they may be offended! Growing numbers of parents are also turning to tutors to prepare their children for GCSE and A level exams, and with the re-introduction of languages into primary schools, younger ones are becoming aware that learning a language is fun, too.

Having played the piano and flute from an early age, I decided to turn my hobby to professional use by becoming qualified as a music teacher, and in 2000 obtained the London College of Music's teaching diploma or ALCM (TD). My pupils range in age from 6 to 82, so it is never too late to learn!

Language training for businesses is normally conducted at the company's premises and private classes are held either at Grimeford Village, Anderton or in Leyland. I also offer home tuition where feasible, and in all cases the first lesson is free of charge.

To discuss your needs and/or arrange a lesson, email [pbrown@pikeview13.fsife.co.uk](mailto:pbrown@pikeview13.fsife.co.uk) or call me on 01257 480018.



## Dates for your diary

- December 7th - Members' Presentations
- December 21st - Christmas Meal
- January 18th - Annual Bowling night

## Money Laundering-Proceeds of Crime Act

How it affects YOU - Your Accountant - Your Banker - Your Solicitor and - Your Financial Advisors

You will no doubt be aware that nowadays it is not possible to open a bank account, appoint a professional advisor, buy property, or make an investment without providing proof of identity, for example a copy of your passport and a utility bill at least. These procedures are to ensure that the professionals you are dealing with comply with the rules being introduced all over the world to prevent money laundering - legitimising of the cash from crime. These rules, and the regulations, effective from 1 March 2004, were brought in following the Proceeds of Crime Act 2002. The Act extends reporting procedures to include the proceeds of any crime. While many tax offences will be civil offences rather than "crimes", fraud and deliberate tax evasion would produce a requirement to report to National Crime Investigation Service (NCIS). All accountants, solicitors and bankers are obliged to have the appropriate systems in place to ensure they comply with the new rules. These systems require them to appoint a Money Laundering Reporting Officer (MLRO) so that the list of offices held by the proprietor or partners such as Health & Safety Officer, Data Protection Officer etc etc just continues to grow - the plethora of regulations applying to small businesses never cease to amaze! However this particular new set of regulations will hopefully be for the greater good of legitimate trade as no doubt some seriously bad eggs will be rooted out thus weighing the scales back in favour of people who prefer to do things honestly. Should any of the people or institutions who deal with your financial affairs, have reason to believe that there are irregularities in the manner which you manage your affairs, and be aware that "tax" evasion, though a civil offence, is covered by this legislation, they are legally bound to notify NCIS. Failure to do this is punishable by a maximum of 2 years' imprisonment, a fine or both. Also "tipping off" someone that they are under investigation is an offence and upon conviction punishable by up to five years imprisonment! *I'm not a drug dealer how does it affect me?* What started out to be a curb on illegal or undisclosed income on a big scale has now has been reduced, in the typical government manner, to the minutiae. The computer systems of the Inland Revenue, Customs & Excise and the DSS have all been linked together and any perceived misdemeanour can trigger an across the board investigation. Mistakes in payment of VAT which stay uncorrected, undisclosed earnings picked up by the Inland Revenue investigation team, unexplained items in your accounts are potentially reportable to NCIS and woe betide any professional who acts for you who was aware of these discrepancies and hasn't submitted a report first.

### Your business's obligation to report customers

One thing all businesses need to watch out for is the requirement to comply with the rules and register with Customs and Excise if your business does, or would be willing to accept cash payments in excess of 15,000 euros. Thus if your customer wants to buy your BMW for £10,000, with a suitcase of money, either you must tell him to come back with a banker's draft or appoint a MLRO to go through the identification and other procedures to comply with the Act. An interesting life!

*Christine Brown for Brown & Lonsdale Chartered Accountants*

### Committee contacts

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Secretary John Thompson	Tel: 01257 278400
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