



Central Lancashire Business Club

bringing local businesses together

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Newsletter

Issue 3, November 2007

WELCOME

to your new look newsletter!

Issue 3 of the Central Lancashire Business Club Newsletter! We have had some great feedback about the new branding and newsletter which is always good to know. Keep on writing in and filling the pages.

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

Enjoy your newsletter! ED.

FREE Seminar



Van Tax Breakfast by TomTom WORK partner – [GP Fleet Solutions Ltd.](#)

Since April 2007, the benefit-in-kind (BIK) tax on employees for private use of company vans and other commercial vehicles has increased six-fold, from £500 to £3000. In addition, if you provide fuel for private use, employees face a further £500 fuel charge. A 700% increase overall. For an employee who pays base rate tax at 22%, this will mean an extra £660 on their annual tax bill, rising to £770 if they also have private use of company fuel.

Bad news for the employee, perhaps, but why should this concern you as a business? Well, BIK taxes are subject to employer's National Insurance (NI). Which means that any business that allows private use of its vehicles is also liable to 12.8% tax on that £3500? That's £448 per vehicle per year. A significant sum for any business.

So to help commercial vehicle users, GP Fleet Solutions are holding a [FREE breakfast seminar](#) at Ciceley Commercials, the Mercedes Benz dealer in Blackburn on the [14th November 2007](#) starting at 7:30am. With three short presentations on what the law actually requires and how TomTom WORK helps you comply with the reporting to HM Revenue & Customs. The event is programmed to be finished by 8:30am, therefore not disputing attendee's normal working day.

Attendee's also will have the chance to win a FREE TomTom satellite navigation system and tool boxes from Sortimo, the vehicle racking suppliers.

To register for this FREE event, please visit

www.tomtomatwork.co.uk

or call **0845 467 6095**.

noticeboard

Road Safety Leaflet by Jim Royle An old scam is making a comeback. I recently got a call thanking me for my previous support (which I had never given) and asking us to contribute again to help publish a local schools road safety leaflet. The Federation of Small Businesses confirm this as a known scam; the leaflets are never published. If you are called, politely decline and save your money.

Postal Scam It has been confirmed by Royal Mail. The Trading Standards Office are making people aware of the following **scam**: A card is posted through your door from a company called PDS (Parcel Delivery Service) suggesting that they were unable to deliver a parcel and that you need to contact them on 0906 6611911 (a premium rate number).

DO NOT call this number, as this is a mail scam originating from Belize. If you call the number and you start to hear a recorded message you will already have been billed £15 for the phone call.

If you do receive a card with these details, then please contact Royal Mail Fraud on 0207 2396655.



WELCOME TO NEW MEMBERS

**Joe Heaney
of SPJ Safety**

www.spjsafety.webeden.co.uk

Health and Safety Consultancy

THE NEXT MEETING

TUESDAY 7.45 for 8pm

6th NOVEMBER 2007

Wine Tasting with Chordale Wines.

Book your taxi early! It's the annual Wine Tasting with club member Brian Wilding from Chordale Wines. Brian will have a selection of wines for us to taste and discuss plus as always anecdotes and useful information.



THE CHAIRMAN WRITES

What a shock!

It's surprising just how quickly things can change, and not always for the better. Returning on Monday evening from hot, sunny Turkey to ice on the car windscreen was certainly a shock, and not a pleasant one. It seems much, much colder than when we left two weeks previously. We spent a very relaxing time in a remote seaside village, no access to the internet, no British newspapers, no British television or radio, in fact no updates on what was happening back home except one really important text to let me know that Blackburn Rovers had won 4-2. Well some news is just too important not to pass on.

A complete lack of communication in this case was a wonderfully relaxing thing but in our everyday life it can be very frustrating. It was refreshing, therefore, to hear [Donna Hall](#), the Chief Executive of [Chorley Council](#), at our October meeting. How great to find someone in such a position who is more than willing to meet the public and who is also more than willing to talk frankly and openly and listen to and answer any criticisms. This was Donna's second visit to our meetings and her presentation on how a council works was very interesting indeed. I would like to thank Donna very much both for giving her time to come and talk to us but also for being such an approachable person.

We are now approaching our winter season which again includes some of our regular winter events, all back by popular demand. November once again sees [Brian Wilding](#) presenting one of his ever popular and informative wine tastings, book your taxi now. December features our members' presentation evening, always a very entertaining event, and our Christmas meal – book your places now if you haven't already done so. In January we once again have our annual ten pin bowling challenge, everyone is welcome so bring friends, family and colleagues.

Also while I have been away relaxing a lot of work has been going on to redesign leaflets, letterheads and so on. Our website has also been completely redesigned and looks fantastic. I would like to thank Lisa for all the effort she has put in over the last few weeks. Please do visit the new site, the web address is the same www.businessclub.uk.com, have a good look around and then let us know what you think.

I hope to see you all on Tuesday 6th November for wine tasting. If you haven't been to a meeting for some time then why not join us for this event which is very relaxed and entertaining, I have no doubt that you will enjoy it. The first meeting I attended was Brian's wine tasting in 2003, I thoroughly enjoyed it and here I am four years later thoroughly enjoying all aspects of being a member of the Central Lancashire Business Club. The more you participate in club activities the more benefit you will derive from your membership.



FREE TRAINING QUALIFICATION

FOR THE OVER 50s

[Experience Counts](#) is a new project funded by the European Social Fund and Learning and Skills Council which aims to equip the over 50's with a recognised teaching/training qualification so that they can then pass on their skills and knowledge to the next generation of workers. The Award in Preparing to Teach in the Lifelong Learning Sector (PTLLS) is a five day course delivered one day per week over 5 weeks in Warton and other areas across the North West.

Central Lancashire Business Club members [VOISE Ltd's](#) Chief Executive says 'this is a wonderful opportunity for those with occupational skills to gain a qualification that will allow them to share their skills and knowledge with younger colleagues.' Students will complete an introductory level teaching award (PTLLS) which will consist of 30 taught hours and 30 practice hours.

The project is open to people with experience/qualifications in any occupational area/profession.

The course is the first step towards qualified teaching status for those interested in teaching or training careers.

During the course, students will:

- learn about the professional role and responsibilities of the teacher/trainer
- gain an introduction to the principles of learning, teaching, assessment and evaluation
- develop knowledge and understanding of session planning,
- produce a scheme(s) of work
- practice delivery of a teaching session through small scale micro teach session(s).

Contact Martin on **01772 679888** for more information or send an email to:

martin.mckenna-evatt@voise.info



[Runshaw Business Centre](#) are proud to announce that we can now offer the Chartered Management Institute courses. This is a fantastic opportunity for managers to gain a qualification from the only chartered professional body which is dedicated to management and leadership.

We are also starting to recruit for our CIM Marketing courses that will commence in January, these courses are always popular so the earlier you register interest the less likely you are to be disappointed.

Our Health and Social Care courses always generate a lot of interest and enquiries, October/November sees the start of Levels 2, 3 and Registered Managers. There are still places on these courses so if you are interested you need to contact us quickly (remember Train to Gain funding could be available for Levels 2 and 3).

As ever, we recommend you take some time to look at our diary, this will highlight all the courses we have to offer with prices and start dates. However, it is worth remembering that we will always be happy to help with any enquiry, we may also be able design a bespoke course if necessary.

The Sales and Business Development Team can be reached on **01772 643008** or email **rbcenquiry@runshaw.ac.uk**.



Business start-up support from the [University of Central Lancashire](#) available now!

Through the new business start-up programme from the [University of Central Lancashire](#), starting and growing your new business may not be as daunting and as lonely as you may think.

To coincide with the opening of the business incubation space in the new state-of-the-art Media Factory building, in the heart of UCLan's city centre campus, the [Northern Lights](#) Team are running a programme of free business support.

By signing up to the [Northern Lights](#) programme you as a budding entrepreneur, a fledgling business, a student or a graduate from any North West university can tap into the myriad of workshops, seminars, advice and guidance surgeries, business mentoring and competitions.

Part funded by [European Regional Development Funds](#) (ERDF) this project aims to develop the regions fledgling businesses, whilst also providing people thinking about it to put their business ideas in to practice.

From October 2007 small emerging businesses will be able to apply to use the incubation rooms, hot desks and office area located on the 4th floor of the impressive Media Factory building. Brand new PC's, telephone, super-fast broadband access and basic administration services will also be available.

What are you waiting for? Contact [UCLan's Northern Lights](#) project team to find out how your business can benefit and grow. Contact: **01772 895955**

Email: northernlights@uclan.ac.uk

Web: www.uclan.ac.uk/northernlights

LOGO ON SHOW



The new club logo was very well received at the recent Preston, Chorley and South Ribble, [Open Door business event](#) held at Wellington Park, Leyland. A number visitors stopped at our temporary stand and commented on how eye catching it was and hopefully some new faces will be at forthcoming events as a result of our recruitment efforts.

Make sure you display our new stickers to show your membership and create awareness of the club's new identity. If you would like more contact [Steve Ward](#) on **01772 435010** or email steve@businessgiftuk.com. The club website has also been rebranded and many thanks are due to [Lisa Thomason](#) for all her hard work on our behalf.

Steve Ward, Vice-Chairman



Rachel Gill from [Aspect Mortgages](#) gives us the low down...

When did you start your own business?

4th August 2004. I have been a mortgage Advisor for over 8 years and have always wanted to set up my own business – I just didn't know what business to open. Having worked in financial services for 15 years it was right under my nose all along! I set up and ran the business on my own for two and a half years and in May 2007 my husband Richard joined as Operations Director.

What is a Typical Working day for you?

What I love about this job is that every day is different. Some days I spend doing development work and meeting people who could be potentially sending us new clients and other days I spend with those clients. We have been joined by a new mortgage advisor, Kay Knowles, so a large chunk of my day is spent with her. I tend to start work around 10am and finish between 7 and 8pm Monday to Friday.

What do you love most about your job?

My favourite part is sitting in front of clients and finding them solutions that they had not already thought of. This month I have been able to save a client over £400 per month on her mortgage payments just by switching to a new lender! (She was paying over 10% - Ouch!) I love looking for deals for clients and being able to deliver everything we promise – which is fantastic service and the best deal to suit your needs.

What do you hate most about your job?

The paperwork – there is stacks of it. The job is 80% paperwork and 20% sitting in front of clients. It's the wrong way round for me and I had begun to resent it when we got really busy so now Richard, Barbara and Hannah spend their time in the office doing paperwork and in return I see more clients so that we all get a wage.

If you could invite anyone you wanted to afternoon tea who would it be?

Chairman Mao(!), Richard Branson and Emily Pankhurst – I know two of these people are dead but there is very little chance of Richard Branson turning up on my doorstep asking for a score! I am very interested in how leaders view the world (especially bad ones!) I'm reading the Biography of Chairman Mao at the moment – I'm fascinated by the process of how someone so bad could be in a position of such power. I think there might be an accident if I burn my bra but where would I be without Emily Pankhurst?

What is your Ideal Night out?

It used to be clubbing till dawn but now I have a day job I love to go for meals out with friends or my husband Richard (or both!). I really like cooking and having people round for dinner. I still manage the occasional clubbing till dawn but not nearly as much as I would like to!

What do you do with your holiday time?

Since I met my husband Richard 8 years ago I have been all over the world, China, India, Malaysia, Cuba, Lebanon, Syria and we have had loads of fun. Once Richard and I have grown the business so that it operates without us we can spend more time travelling. Next year Richard plans on travelling across Afghanistan – thought I would stay home for that one – running hot water is an essential part of my life!

What is your political hot topic?

Green issues (I'm a tree hugger in disguise) – I feel so guilty about the excesses of the west. I do my best with recycling and composting etc but our travelling habit really isn't helping my carbon footprint. I don't understand why America won't take the situation seriously and I think we should be doing a lot more to reduce our impact on the environment – otherwise it won't be there for future generations to enjoy.



DATES FOR YOUR DIARY

This month – November

6nd: Wine Tasting with Chordale Wines

Future Events

- 4th December: Members presentations
- 10th December: Christmas Dinner at Leyland Golf Club
- 15th January: Bowling challenge
- 5th February: Website Workshop
- 4th March: Leyland Re-development Plan & AGM



COMMITTEE CONTACTS

committee 2007-2008

Chairman - David Kevill

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Membership Secretary - Phil Lancaster

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Treasurer - Mark Howarth

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Members Contact - Rachel Gill

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Publicity - John Thompson

01257 278400 • johnt@telecomplus.org.uk

Newsletter & Website - Lisa Thomason

01257 413328 • businessclub@impressiondesign.co.uk

...and finally

The knock-on effect from the US sub-prime fiasco is being severely felt in the Japanese market and shows no sign of letting up.

In the last 7 days:-

- Origami Bank has folded,
- Sumo Bank has gone belly up
- and Bonsai Bank has announced plans to cutback some of its branches.

Yesterday it was announced that Karaoke Bank is up for sale and more than likely will go for a song. And today shares in Kamikaze Bank were suspended after they nose-dived and 500 back-office staff at Karate Bank also got the chop. Analysts report that there is something fishy going on at Sushi bank and staff fear they may get a raw deal.



HOW WELL DO YOU KNOW LANCASTHIRE?

Can you solve the clues to name the Lancashire towns and villages?

- 1). Marks and Spencer on a cable.
- 2). Paxman's predecessor crossing a river.
- 3). Angry heavyweight.
- 4). Keep on fighting with part of the house.
- 5). Make a cake high in the oven.

Answers next month.



If you fully follow the directions below and complete the journey, the drinks are definitely on me!

1. Go to www.google.co.uk
2. Click on 'maps'.
3. Click on 'get directions'.
4. Type 'New York' in the first box. (The 'from' box.)
5. Type 'London' in the second box. (The 'to' box.)
6. Hit 'Get directions'.
7. Scroll down to #23.

Good luck!

Graham Archer



GREEN ENVY

beautiful lawns

Each month Club member **GREEN ENVY** is going to give you hints & tips to keep your lawn healthy all year round.

November If you have trees in or near your garden, you will no doubt be spending some time this autumn sweeping or raking the fallen leaves from your lawn.

If leaves or fallen fruit are left on a lawn, they reduce the amount of light getting to the grass plant. If left for too long, they will mat down and smother the grass over winter, leaving large bare patches that are vulnerable to disease and disorders in spring.

It is also important to monitor the amount of daddy longlegs (also known as crane fly) that appear through the autumn. If you noticed a large amount of daddy longlegs flying round the garden in late September, there is a high possibility that your lawn will suffer from the larvae of these flies, called leatherjackets, in the spring. These grubs feed on the roots and new shoots in lawns and can cause major damage to a lawn in a relatively short period of time. Of course, you could leave the grubs to the mercy of garden birds, who will feed off them, but the damage to your lawn will be more severe, as the birds pull up the turf to get at the grubs.

Green Envy is able to effectively control these pests, so don't forget to give us a call preferably before spring arrives if you think you may have problems,

0800 458 1054.

Any queries about your lawn please

email info@green-envy.co.uk