



Whats on in 2003 /04

The programme for 2003 is full and has taken note of the response from members to the questionnaire circulated at the AGM. The programme for 2004 is coming along. If you have any ideas or if there is something you would like more information on speak to an committee member.

- 2003
- Oct 7th: – New developments in E- commerce, & the Internet – Thomas Cole Solutions
- Nov 4th: – Wine Tasting.
- Dec 2nd: – Member's Presentations.
- 2004
- Jan tbc: – Annual Bowling Competition.
- Feb 3rd: – Janice Beach - Business Advisor for Customs & Excise
- Mar 2nd: – AGM.

The rogues gallery...



Keith our poor pale chairman (look at that tan!) presents Carole Mellars with Honorary Membership



Prize winners, Bishop Michael, Lynda White and John Thompson



Keith with last months speaker Peter Robinson.

new members

Andy Burnett
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Philip Waddington
Alarms 4 You
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Gary Bonehill
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CHORLEY & SOUTH RIBBLE BUSINESS CLUB

October 2003

BusinessGift.UK.com

Time to start thinking Christmas for extra business.

The season of goodwill and giving is just around the corner and it is a great time to make a lasting impression with your clients. A promotional gift generates good will with customers and prospects, provides a long life reminder of your goods and services and is a tax deductible business expense for most items other than alcohol. If you want to maximise your goodwill this year then start your planning now to ensure you get the right product to suit your customer base and budget, before the gift industry gets into overdrive in November and December, when there will be few discounts and possible stock shortages. Club members BusinessGift.UK.com, part of the Ad-Options Group, are run by former Club Chairman Stephen Ward and are pleased to offer members a discount on a wide range of printed promotional items. They are pleased to announce the launch of two exciting new products in time for the Christmas rush. The BriteMat is a new rigid mouse mat, specially designed to give optimal performance with mechanical and optical computer mice. The mat can be printed in one to four spot colours or with a full colour image, providing a large advert area right a potential buyer's desk. The Dynamite Document pen is classic retractable ball pen with a long life black ink refill. Spot colour printing is available on the barrel and the pricing is very competitive, particularly with an extra 10% member's discount!

If you would like a FREE SAMPLE of either the BriteMat or a Dynamite Document pen, call Stephen Ward on 01772 435010 or email your postal details to info@businessgift.uk.com

Ben Ward shows of the new BriteMat Mouse mat and Dynamite Document pens from BusinessGift.UK.com



Just for Laughs

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THE NEXT MEETING

TUESDAY 7.45 for 8pm

7th october

Next meeting Tuesday October 7th
at Lancashire College.

New developments in E-commerce, and the Internet
Presented by Thomas Cole Solutions

The Bells Decanter Register

Dea Parkin - The Competitive Edge

Arthur Bell & Sons honour enterprise of Lancashire-based Collectors Club.

Arthur Bell & Sons, part of drinks giant Diageo plc, have made a formal presentation to local man Brian Wilding, owner-manager of the Bells Decanter Register.

Taking place at the company's Edinburgh Park offices in Scotland, Bells' commercialisation manager Iain MacDonald presented Mr Wilding with a certificate, a bottle of Bells whisky and Bells branded gifts in thanks for the support his enterprise has given Bells decanters over the last decade. The Bells Decanter Register (BDR) was formed exactly 10 years ago when Brian, known to business club members as the proprietor of Chordale Wines on Eaves Lane in Chorley, acquired a selection of Bells decanters. It was only when Brian tried to sell them through a classified advertisement that he realised how much interest there was in the decanters, and formed BDR, a commercial operation, as a result.

BDR now has over 300 members, many of whom own dozens of decanters which can be worth several hundred pounds apiece.

Bells have produced specialist ceramic decanters since the 1930's. They were manufactured in succession by Carvendales, Royal Doulton and Spode, until 1966, when Wade took over their manufacture. The series of royal commemorative decanters, begun in 1981, is particularly sought after. The most recent 'royal' decanter was produced just last year, in honour of the Queen's Golden Jubilee.

BDR provides a valued forum for collectors to buy and sell decanters, in addition to producing regular newsletters containing information and updates on decanters' current values. Brian makes no secret of the fact to members that he calculates the values himself, based on his own analysis of the market and recent transactions through BDR. "I'm pretty well placed to evaluate the latest swings of supply

and demand," he says. "I can gauge increasing or decreasing interest in a particular decanter and have a good understanding of how much collectors are prepared to pay for it. I also know how rare or hard to get hold of a particular decanter is - several are produced largely for overseas markets - which of course affects the going price."

In the last 10 years, Brian estimates he has overseen the buying and selling of more than 5,000 decanters. "While membership remains constant at around 300, the commercial exchange of decanters has increased over the years," Brian says. "In 1993, BDR handled less than a hundred transactions. Last year, it was nearer 600. I like to think that the information I pass onto members, together with the easy route BDR provides for collectors to buy and sell, has contributed to that escalation."

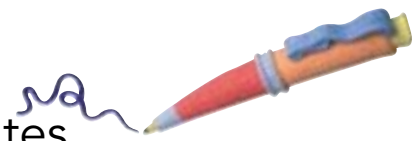
Several of BDR's longest-standing members are from the North West, although the club has always had a national base and UK members are located as far afield as Cornwall and the Scottish Highlands & Islands. BDR also has a number of overseas members.

In recognition of Brian's encouragement of the Bells decanter phenomenon, Bells made him the invitation to Edinburgh Park. After the presentation, to celebrate BDR's 10th birthday Iain MacDonald and Brian enjoyed a 'wee dram' - ironic given that BDR's business is based on abstinence: break the seal of a Bells decanter and you reduce its value by 95%.

Brian at BDR can be contacted on 01257 273033.



The chairman writes



My thanks go to both Peter Robinson of the Inland Revenue Business Support Unit and Carol Mellars, our first Chairperson, for their presentations at the September meeting. Carol was about to resign from the club. To foil that the committee decided to award honorary life membership to her in recognition of her work in guiding our fledgling club towards the strong position we now enjoy. The September meeting was again well supported by members with a scattering of guests and prospective members too.

The speaker at the next meeting on Tuesday 7th October is Ross Johnson of Thomas Cole Solutions. Ross, a club member, will be talking about how the internet can fit into the traditional marketing mix for

your business and what to expect from it. This will not be a talk about technology but how to let people know about your business using the World Wide Web. Ross will be inviting questions so be sure to think about all the questions you really want to be answered. Unfortunately I won't be present as I am taking a late break to Greece but Steve Ward will be shaking off the rust to chair the meeting.

Lisa has produced a new club brochure to replace the existing one that was becoming a little dated. Please take some supplies to display in your business or anywhere else you think might be useful for attracting new members. Thanks to Lisa for her work in putting together the new brochure.

Lynda White of MLC Travel has taken on the role of the club's Membership Secretary and is already busily tidying up the systems. Lynda will also be taking care of the books while Tony Hilton will remain as our Treasurer. If any new member hasn't had a red box yet, then Lynda is the person to collect it from.

Free Kick Start Seminar

Barclays are running a series of events to help small businesses make changes for the better. You may want to get a clearer focus on the business, sort out the finances, be looking to market products or services more effectively, or looking to review pricing policy. Barclays has combined its expertise with a team of professionals to bring Kick Start seminars. The content covers a comprehensive range, including: Business performance. Business potential, Business planning, Leadership, Marketing. The seminars give not only invaluable business support but the chance to meet and work with other small business owners. All attendees will receive a set of handy worksheets to help implement change. 99% of last years delegates would recommend them to another business. North West event ; Tuesday 7th October 2003, Crofters Hotel, Cabus, Garstang, Preston PR3 1 PH

09.00 - 14.00 To book a place please ring Phil Entwistle at Barclays on 01772 405804.

Corporate Lessons
Read and learn!

Corporate lesson 1

A man is getting into the shower just as his wife is finishing up her shower when the doorbell rings. After a few seconds of arguing over which one should go and answer the doorbell, the wife gives up, quickly wraps herself up in a towel and runs downstairs. When she opens the door, there stands Bob, the next door neighbour. Before she says a word, Bob says, "I'll give you 800 dollars to drop that towel that you have on." After thinking for a moment, the woman drops her towel and stands naked in front of Bob. After a few seconds, Bob hands her 800 dollars and leaves. Confused, but excited about her good fortune, the woman wraps back up in the towel and goes back upstairs. When she gets back to the bathroom, her husband asks from the shower "Who was that?" "It was Bob the next door neighbour," she replies. "Great," the husband says, "did he say anything about the 800 dollars he owes me?"

Moral of the story: If you share critical information pertaining to credit and risk in time with your stakeholders, you may be in a position to prevent avoidable exposure.

Corporate lesson 2

A sales rep, an administration clerk and the manager are walking to lunch when they find an antique oil lamp. They rub it and a Genie comes out in a puff of smoke. The Genie says, "I usually only grant three wishes, so I'll give each of you just one." "Me first! Me first!" says the admin clerk. "I want to be in the Bahamas, driving a speedboat, without a care in the world." Poof! She's gone. In astonishment, "Me next! Me next!" says the sales rep. "I want to be in Hawaii, relaxing on the beach with my personal masseuse, an endless supply of pina colodas and the love of my life." Poof! He's gone. "OK, you're up," the Genie says to the manager. The manager says, "I want those two back in the office after lunch."

Moral of story: always let your boss have the first say.

Dustbins

Many domestic dustbins contain enough discarded information to enable thieves to defraud householders, according to an article recently published in the Times. The Police terminology for rooting about in bins is called "Bin Diving" or "Bin Raiding"

The study carried out by Nottingham City Council and credit reference agency, Experian, shows how careless many of us are with information we should keep confidential. Items typically retrieved from bins includes discarded credit card receipts showing card holders signature, bank statements, utility bills and other personal records.

Fraudsters use such details to buy goods over the Internet, but can also notify a change of address and then start using new cards issued against their victim's accounts in shops, hotels and restaurants and ticketing booths around the world.

Bin Raiding is recognised as a major threat in the US, where personal information is now rarely discarded and home shredders are the rule. Experian estimates that average proceeds of each case of credit card fraud, "identity theft" or "account takeover" is about £2,000. In fact a fellow Chorley & South Ribble Business Club member was many thousands of pounds out of pocket recently when his firm supplied state of the art projectors by mail order, after seeking authorisation from the Credit Card Company beforehand, to what turned out to be an "account takeover".

The advice from Experian is, in addition to keeping PINs and passwords secret, never throw away bank statements, utility bills or other documents that can be used by a fraudster and never disclose details to anyone "cold calling;" never fail to query an unfamiliar transaction on your statement with the card issuer or bank immediately, and always have post re-directed when moving home or office because new occupants may throw letters away instead of forwarding them.

A fraud checklist entitled Fighting Fraud - A Guide for SMEs is available from the Institute of Chartered Accountants on line at www.icaew.co.uk You will find it under law.

What is the role of a credit reference agency?

Credit reference agencies such as Experian, mentioned above, (a subsidiary of GUS, the store group), and Equifax Inc, of the US, store data about people's credit histories. The information can then be accessed by lenders to check creditworthiness of individuals applying for loans or store or credit cards etc.

What information is stored?

Credit reference agencies store UK electoral registers details, (though only up until a recent court case questioned the right of Councils to sell this information and the implications in regard to the Data Protection Act), plus records of any bankruptcies or county court judgements (CCJs) against an individual. Both bankruptcies and CCJs are removed after six years.

The agencies also hold information about mortgages, personal loans and other credit. This information is put on and taken off by lenders it will show if individuals are in arrears or are up to date and if they have any defaults for non payments against them.

People usually have to give consent for information about them to be stored, which usually occurs when they apply for credit. If people refuse consent for a credit check they are unlikely to obtain credit. Cifas - Who & What? Cifas co-ordinates information about suspect frauds. It has set up a database which is operated by Experian and Equifax in which information is stored about addresses that are suspected of having been used in a fraud.

It is now possible for a £2 fee to obtain a copy of your credit file. Contact Experian: 0870 41 6212 www.experian.co.uk Equifax: 020 7298 3000, www.equifax.co.uk More expensive but quicker www.checkmyfile.com Information Commissioner: Tel: 01625 545745 www.dataprotection.gov.uk can help with wider enquiries.