



Central Lancashire Business Club

bringing local businesses together

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Newsletter

Issue 1, September 2007

WELCOME

to your new look newsletter!

Issue 1 of the Central Lancashire Business Club Newsletter is here at last. I would like to say thank you to all the members that have contributed to the newsletter in the past and to ask for you to keep on writing.

I would like to offer new and interesting features to the newsletter and the website which is soon to be updated. We have our usual articles, the Chairmans report and details on the next meeting. We also have a new and regular feature from club members **Green Envy which you will be able to find on the back cover, giving you monthly tips for a beautiful lawn.**

Starting next month we are hopefully going to have Mystic Murtle our very own psychic who will be predicting your stars for each month in her own unique way. I would also like to be able to dedicate a section to a club member each month, whether it is an article or a profile, there are over 80 members in our club and it would be nice to find out more about them all.

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

Enjoy your newsletter! ED.

THE NEXT MEETING

TUESDAY 7.45 for 8pm

4th SEPTEMBER 2007

The September meeting sees a change of event due to the planned speaker on the Leyland Town Centre Redevelopment Plan now being unable to attend.

Due to great demand for a repeat of his spreadsheet session club chairman David Kevill will be doing another presentation dealing with the lesser know but very useful features of Microsoft Excel. This session will deal with such features as Filters, Vlookup, Macros etc. If there are any particular features you wish David to cover please let him know by email at david@kevill.co.uk. For anyone who wishes to bring along a laptop with Microsoft Excel loaded there will be some practical exercises available.

In the second part of the meeting Alex Kevill will be making a short presentation on his experiences merchandising cheese in New York, with emphasis on a comparison of employee conditions in the UK and USA. Alex has spent two periods working for a gourmet food company in New York, the last being a 9 months spell from June 2006 to March 2007. During his time in the USA Alex experienced a very different treatment of employees to what he has experienced in the UK. I am sure that you will be surprised. Alex may even talk a little about the manufacture of cheese just to give the evening a well rounded flavour!

Please do your best to attend this meeting to support our two speakers who are both preparing their presentations at very short notice.

ST GEORGE'S GUIDES ARE OFF TO MEXICO 

St George's Girl Guides are raising money to fund a trip to Cuernavaca, Mexico in 2008. Each guide has to raise £2000 to fund their place on the trip.

My friends daughter is one of these dedicated girls. Victoria Lucas, aged 14, along with her fellow guides will spend 10 days teaching skills to disadvantaged women to help them become self-sufficient and able to earn a living.

So far Victoria and the girls have worked their socks off, organising raffles, table top sales, bingo nights, body shop parties, sponsored events, cake sales, and even bag packing at **Morrisons** in Leyland.

Local Business man Robert Jolly and his wife Theresa have been a huge help with fund raising ideas along with a generous donation. Other Donations have come from local Councillor Ralph Snape M.B.E and Dr Barker of Library House Surgery. The girls have raised over £3000 up to now but need alot more if they are going to be able to go.

The cause is a worthwhile trip not only for the girls who will learn so much during the trip but also for the community that they will be helping. Any donations, fund raising ideas or prizes that you would like to donate would be fully appreciated. If you would like to be involved in any way please contact **lisa@impressiondesign.co.uk** or call me on **01257 413328**.



THE CHAIRMAN WRITES

welcome back

As we set out on what I am sure will be another series of informative, entertaining and enjoyable Central Lancashire Business Club meetings let us first of all look back over the lazy sunny days of summer! Well there must have been some sunshine mixed in with the rain, rain and more rain. I hope you all had a very enjoyable summer, whatever you did. I spent the early part of July visiting friends in Portugal where the weather was the complete opposite of the UK. I had a wonderful break (in more ways than one as some of you will know) and returned home very refreshed, relaxed and a little wiser. Yes wiser – I learnt to treat steep steps with more respect after consuming red wine! For those of you who don't know, I returned from holiday with a broken foot but I honestly did not break it on purpose just so that I could avoid driving a power boat.

During July the club held a casino night and the power boating, both very enjoyable events judging by the comments made to me. Thanks to Steve for organising the casino night, which raised funds for the Chorley Guardian appeal Mary's Prayer. Thanks to Keith for once again organising the power boating which I know was thoroughly enjoyed by all those who took part.

So now we embark on a new series of events. Our September meeting sees a change of event due to the planned speaker on the Leyland Town Centre Redevelopment Plan now being unable to attend. At very short notice, you will now be subjected to a double helping of Kevills. Due to great demand for a repeat of my spreadsheet session, well Steve asked if I would do it again because he missed it first time around, I will be doing another presentation dealing with the lesser know but very useful features of Microsoft Excel. Also my son, Alex, will be making a presentation on his experiences merchandising cheese in New York with emphasis on a comparison of employee conditions in the UK and USA.

By the time you read this article the new logo for the Central Lancashire Business Club will have been chosen, as you will see from the new look of this newsletter. Thank you to Lisa for all the work she has done over the summer on our new look. Armed with our new name and new look we will shortly be embarking on a publicity drive to promote the benefits for businesses joining the Central Lancashire Business Club. If you have any ideas for publicising the club please let any committee member know. Remember that this is your club, do get involved. There are a number of ways that you can get involved and play your part in making the club even more successful:

- *Attend club meetings* – the more members that attend meetings the more the networking and self help aspects of our club will benefit.
- *Write an article for the newsletter* – this helps us to issue an interesting, informative and packed newsletter each month, as well as being free publicity for your business.
- *Sponsor a newsletter* – for £25 you can sponsor an issue of the newsletter. This enables you to have a high profile in the newsletter you have sponsored. For more details speak to any committee member.
- *Have an increased presence on the business club web site* – there are a number of opportunities available for you to have an increased presence on our web site. Please email me for more details.
- *Give us your ideas* - we are always on the look out for ideas for speakers, club activities and for the running of the club in general. Please let any committee member have your thoughts.
- *Join the committee* – we run an open committee. Anyone can join at anytime during the year. Committee meetings are informal and committee members friendly – of course we are! The more committee members we have, the less work each one has to do.

I look forward to seeing as many of you as possible at our next meeting on Tuesday September 4th. I am sure you will enjoy it.



SMALL BUSINESS RATE RELIEF

Are you aware of Small Business Rate Relief (SBRR)?

This is a relief available on application to ratepayers who occupy either:

- one property in England with a rateable value of less than £15,000 (£21,000 in London).
- or
- one main property in England with a rateable value of less than £15,000 and other additional properties, providing those additional properties each have rateable values of less than £2,200 and the total rateable value of properties is less than £15,000 (£21,000 in London).

In both cases all properties concerned must be shown in the Rating List on the 1st April of the relevant year. Applications can be made within 6 months of the end of the valuation period to which it relates, and for properties where the rateable value is altered, applications can be made up to 6 months after the notification of the alteration.

Ratepayers who satisfy these conditions will have the bill for their single or main property calculated using the lower small business non-domestic rating multiplier rather than the ordinary non-domestic rating multiplier that is used to calculate the liability of other businesses.

In addition, if the single or main property is shown on the rating list with a rateable value of up to £10,000, the ratepayer will receive a percentage reduction in their rates bill for this property of up to a maximum of 50% for a property with a rateable value of not more than £5,000.

Chorley Borough Council actively promotes SBRR and has already contacted local businesses that may qualify. Indeed 31% of businesses in the borough have already been awarded SBBR. However it may be possible that an odd business has not applied or potential new businesses are unaware of it.

The Council will continue to canvass potential ratepayers who may qualify, but would also appreciate Central Lancashire Business Club spreading awareness of the relief amongst its members.

I hope this information is useful to you. If you would like any more details or an application form please contact Mike Harkins, Revenues Manager on tel **01257 515740**.

Did you know that businesses in Chorley Borough can access their Business Rates accounts on-line? Businesses can sign up to our e-Citizenship facility to receive a paperless bill, view their account (or look up rateable values without registering) at any time, day or night.

Visit **www.chorley.gov.uk/ecitizen** to access this service or **www.chorley.gov.uk/businessrates** for general information on Business Rates.

CASINO NIGHT AT LANCASTHIRE COLLEGE



A low turn out still managed to raise £180 for the Mary's Prayer appeal at the July Open Evening and Casino Night. Members of [BRE Leyland](#) and the Central Lancashire Business Club donated cash in return for chips to play at roulette and black jack (ponton) tables run by Alan and Adele Coventry of [ACEntertainments](#) and a prize draw took place for visitors who looked round the table top displays put on by members.

The winner, with most chips at the end of the evening, was Jan Ellison of [Spring Board Events](#), Brinscall. Runner-up was Andy Burnett of [Teslatest Systems](#), Bretherton. Third was club secretary Jon Neal of [Totalscope IT Services Ltd](#), Longton and Vice-Chairman Steve Ward came fourth. [BusinessGiftUK.com](#) donated an extra prize of a golf umbrella to thank members who turned up on a wet summer evening.



SPAMMERS AND SCAMMERS HOW THEY MAKE THEIR MONEY

According to a US Treasury advisor, global cybercrime already in 2004 turned over more money than drug trafficking. Since then the major global malware epidemic has been putting greater wealth into the hands of criminals than ever before, and security experts have warned that organised crime syndicates have taken over much of the creation and exploitation of malware in circulation today. But how do they make their money and how much?

Spammers - Spammers send out millions of messages on behalf of online merchants who want to sell a product. If a spam recipient buys something, the spammer gets a percentage of the sale. For pharmaceuticals the commission can be as high as 50 percent, and research has shown that the response rate can be rather high. A good example is "penis related spam" which has a 5 percent click rate, meaning that 5 percent of the recipients actually open the spam mail and click on the link in the mail.

This means that spammers can make a massive amount of money. In July 2007, a retired spammer told PC World that at the peak of his power he pulled in \$10,000 to \$15,000 a week sending e-mails that promoted pills, porn and casinos.

Botnet operators - Spam is usually sent from a network of hacker-controlled computers, so-called botnets. Those machines are often consumer PCs infected with malicious software that a hacker can control. Groups of hacker specialise in creating botnets and then make money renting the botnets to spammers by the hour. In known examples, the going rate for botnets has been \$300 to \$700 per hour.

In the second half of 2006, an average of 5,213 DoS attacks were recorded per day. The US was the target of most DoS attacks accounting for 52 percent of the worldwide total.

Phishers/identity thieves - One of the biggest sources of income for cybercriminals is phishing. In the second half of 2006, 166,248 unique phishing mails were detected. That's an average of 904 new phishing mails per day. In April 2007 the Anti-Phishing Working Group detected 55,643 new phishing sites while 11,121 phishing sites were detected in April 2006.

According to experts, 3.5 million Americans were fooled into submitting personal information to phishers in 2006. That is an increase of 84 percent from the year before. According to PC World, the victims were relieved of \$2.8 billion.

Phishers do not necessarily use the information they collect themselves. According to a report released in March 2007, identity thieves are offering a person's credit-card number, date of birth and other sensitive information for as little as \$14 over the Internet.

The BullGuard Spamfilter is effective at detecting spam attempts. Every email is analysed in a number of ways to determine whether the email is genuine, spam or a phishing attempt. In addition, the BullGuard Spamfilter is constantly updated to block the latest known spam emails. When in doubt, BullGuard users can always get in touch with BullGuard Support, who will help you sort out any security related question 24/7. With BullGuard you get the most comprehensive phishing protection on the market.

For more information visit www.bullguard.com or you can buy BullGuard 7 from club members [BBTV](#), tel **01772 335985**.



DATES FOR YOUR DIARY

This month – September

4th: SRBV Environmental issues

Future Events

2nd October: TBC

6th November: Wine Tasting with Chordale Wines

4th December: Members Presentations



COMMITTEE CONTACTS

committee 2007-2008

Chairman - David Kevell

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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.

Septembers quick tips for a beautiful lawn:

- Fertilise your lawn with a nitrogen rich feed to keep the lawn healthy going into the back end of the season.
- Maintain a regular mowing Schedule. Twice a week for best results but if not try your best to cut it at least once a week.
- If your grass is overgrown on your return from holiday do not cut it at the summer height. Set your mower to the highest setting for the 1st cut and then reduce the cutting height gradually over a fortnight until your down to half an inch. Once this has been achieved you should then raise the cut to an inch for the rest of the season.

Any queries about your lawn please email info@green-envy.co.uk



THEMED CELEBRATIONS FOR TOWN CENTRE

Chorley Council are planning a 'Dickensian' themed festival to kick start the seasonal celebrations, on Friday November 30th. Market and shop traders are being encouraged to dress in costumes of the times to hopefully encourage more business in the town. Prizes are being offered for the best dressed 'Dickensian' visitor and also for the best dressed trader. All local businesses are being encouraged to participate. Graham Archer is on the Forum Committee so if anyone has any views which they would like to put forward, please do contact him. Further information can also be obtained from Irene Riding on **01257 515300** or e-mail irene.riding@chorley.gov.uk.



NEW BUSINESS STARTUP PROGRAMME

Enterprise4all are pleased to announce their new Business Start-Up Project across Lancashire.

The Project provides free one-to-one business advice and support to new business start-ups across the County. It's funded by the Northwest Regional Development Agency.

We are holding a launch event to present the Project to all our partner organisations. The event will cover the aims of the Project, clarify client eligibility, and identify the advice and support available to any individuals looking to start-up in business.

This presents a fantastic opportunity for us to explore ways in which we can best work together to the benefit of our clients, and strengthen operational links between **Enterprise4all** and our partner organisations.

The event will be held at **Barton Grange Hotel**, Garstang Road Preston on 6th September at 10.00am.

You are cordially invited to attend; we hope you can make it. If you are personally unable to attend please delegate a colleague.

To confirm your booking please contact Sue Corbally or Romila Ashraf on **0845 6070786** or email susan@enterprise4all.co.uk

...and finally

Urgent travel news for anyone travelling on the M60 to Lincolnshire,
the M60 doesn't go to Lincolnshire.