

FREE ADVICE FOR NORTH WEST BUSINESSES

From the 1st March 2007 small and medium sized organisations based in the North West will be able to take advantage of a genuine and valuable source of free accountancy and IT advice with the launch of Efficiency in Business.

Efficiency in Business is an organisation that has been developed by local business advisors David Kevill of Kevill & Co, based in Bamber Bridge, and Julian Blundell of Alphakat, based in Southport. They have persuaded a number of business colleagues to give up a percentage of their working time to offer impartial advice to local organisations. "We have both had so much help in running our businesses, from many people," explains David, "that we now feel we would like to give something back, and this is our way of doing that."

Efficiency in Business offers help and support so that organisations of all types can improve the effectiveness of their core office functions. "We offer an advisory service in accounting and IT, which is provided free of charge and with no strings attached."

"All of our Efficiency in Business 'partners' have significant experience in their fields and share a common aim of offering impartial, pragmatic advice appropriate to each organisation's needs," says Julian, "Think of us as 'another pair of eyes'".

"We are acutely aware of the limited resources of the smaller organisation and are confident that we can provide solutions which can be implemented by any organisation in a cost-effective way".

"Any organisation is eligible to up to 3 hours free advice at their own premises." So with regard to Efficiency in Business' offer of free, impartial advice, you really have nothing to lose by contacting them now. There are no strings attached. For more information please visit www.einb.org.uk.

Dates for your Diary

Mar 6th	Chris Maguire, Editor, Chorley & Leyland Guardian and AGM
Apr 3rd	Alan Coventry of ACEntertainments, Corporate Entertainments
May 1st	Eamonn Watson of The Best of Preston, Google Search Optimisation

Business Club Member helps cut the cost of going GREEN - by Steve Ward

People often berate the costs of trying to go green, and claim it's too expensive to make the changes we need to help protect the planet.

BusinessGiffUK.com is playing its part in helping to refute those charges, and are pleased to announce huge savings on some of our eco-friendly business gifts, which will even help to save you money as well as the environment!

You can now claim up to 46% off the costs of our Cotton Shopping Bag - the bag for life that the supermarkets want to see you using and a great promotional vehicle that gets your company logo into the shops. Offer prices include full colour transfer print, A6 size, with larger print areas and second side printing options. Please note the length of the handle may vary on special offer bags.

The bags can be used again and again for retail, school projects, conferences, exhibitions, information packs, recycling promotions, community projects etc. And we're offering up to an even greater 49% off our Natural Cotton Polo Shirts, which can carry your green message at golf days, conferences, exhibitions, outdoor events or as team wear, staff uniforms and customer incentives. Offer prices include full colour transfer print or text embroidery, breastpocket position, with larger print areas and second side printing options. Embroidered logos will require a jacquard at extra cost. Please send us your logo for a competitive quotation. Many more recycled and environmentally friendly promotional products also available. Visit our Eco Gifts page now at www.BusinessGiffUK.com or call Steve Ward on 01772 435010.

Committee Contacts

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February prize winners - John Thompson of Utility Warehouse, Elaine Stephenson of HSBC and Steve Ward of BusinessGiffUK.com



NEWSLETTER

www.businessclub.uk.com

CHORLEY
& SOUTH
RIBBLE
BUSINESS
CLUB

March 2007



THE NEXT MEETING

Tuesday 6th March

7.45pm for 8pm @ Lancashire College, Southport Road, Chorley

Chris Maguire, Editor, Chorley & Leyland Guardian and AGM

The power of our website - by David Kevill

In business you can never be sure what each day will bring. Often the unexpected arises.

So it was for club chairman David Kevill last week when he received an email asking for some help with a spreadsheet problem. David explains, "As I have written some spreadsheet workshops that appear on the Chorley & South Ribble Business Club web site it is not unusual to receive offers of help with spreadsheet problems."

This one, however, was a little different in that David ended up helping 81 schools based in Ottawa, Canada.

The request came from Estelle Essex, who is IT Manager for the Ottawa-Carleton Catholic School Board, based in Ottawa, Canada (www2.occsb.on.ca). The Ottawa-Carleton Catholic School Board has 81 schools serving approximately 41,000 students across the City of Ottawa. Estelle had experienced problems using the vlookup function in Excel and had searched the internet for a solution. She explains, "After reading several articles that my search found it was David's that stood out because of the language he used in explaining it, very clear and concise. Also David included contact details and answered very quickly when I contacted him for help.

It really was a life saver for me." She added, "I think it speaks well for the power of the internet and it's kind of exciting to be communicating with someone across the ocean."

David agreed that this experience had made his week special. "I feel it is incredible that a small business like mine can be of help to a massive organisation several thousand miles away. Giving a little free advice now and then hurts no one and I feel proud that I was able to solve their problem for them."

One of the 81 schools operated by the Ottawa-Carleton Catholic School Board in Ottawa, Canada.



Noticeboard...

Members news, special offers and members discounts, items for sale and items wanted. Just email through your details, & a logo.



Good Luck to MRP
We wish Business Club member Malcom Thomson, Managing Director of MRP Systems Limited, good luck in the final of the BIBA's on the 16th March. Malcolms company are delighted to be nominated in the final four for the Northwest Regional Development Agency New Business of the Year Award. The

prestigious awards are organised by Business Link annually and Malcolms picked up the entry details from a Business Club email circulated late last year. Watch out for your next newsletter to see how he gets on. PIC. Malcolm Thomson, M.D. of MRP Systems Limited

Does anyone have an unwanted computer that they would be willing to donate to a worthy cause? Please see Graham Archer or Tel: 01257 410343.

CHAIRMAN HELPS THE SMOOTH RUNNING OF POLITICS
Club Chairman, David Kevill, helped to ensure the smooth running of politics recently. David was asked to run one of his Team Building days for John Pugh, Liberal Democrat MP for Southport, and his team of staff. Whilst John is very proud of their record of working for the public of Southport he realised that there was room for improvement in their internal operations and felt that a Kevill & Co's Team Building day was just the way to highlight the problems and identify ways of introducing improvements. David felt that the Team Building Day was very successful and those present said that they appreciated being given a forum to discuss matters. At the end of the day a number of objectives were agreed. As always David prepares a post event written report and also contacts the organisation in six months time to check on their progress.

Kevill & Co's Team Building Days do not follow the pre-conceived idea of Team Building events. "No one is dragged through mud" David explained "or made to drive a tank or swim a river or similar activities." "Our days are internally based and can be run at the client's own premises or offsite. The days are definitely not classroom lectures, they are intended to be informative but fun and use a mixture of training, discussion and team building activities. Kevill & Co Team Buildings Days will help break down the barriers and can significantly improve the teamwork in your business." David firmly believes that the best way to improve things is by having fun whilst trying to find solutions to your problems and he explains that some of the best fun he has had has been during team building days. The Team Building Days are developed specifically for each organisation and are designed to address their specific problems and maximise the chance of achieving their objectives.

The Last Meeting Debt Management & Debt Collection

Kevills Solicitors - Simon A. Robinson

A very rough guide! - the full version is available on the club website www.businessclub.uk.com

Debt.

All but the very luckiest of businesses will at some point have a debt or debts that they will have difficulty collecting. Debt is time consuming and a major threat to your business with it's effect on cash flow.

The purpose of this article is to help you minimise the risk of not being paid for the work that you have done or the goods or services supplied to your customer.

Know your customer.

The number one problem with bad debts is identifying who the customer is.

Avoid confusion. A court summons issued against the wrong party is invalid!

In the UK the following are lawful trading entities;

Sole Traders, Partnerships, Unincorporated associations e.g charities, Incorporated associations ie Limited companies (private limited companies will have the suffix Limited or Ltd, public limited companies will have the suffix plc) or limited liability partnerships (suffix LLP)

Trading terms.

Make sure that your customer knows your terms. Differing industries tend to have different tolerances but 30 days tends to be fairly standard. There is no legal force behind this so you are free to negotiate whatever terms you like with your customer such as payment up front at one extreme to 90 days at the other.

Making the bargain.

Remember that a contract is made before goods are supplied. Terms and conditions on an invoice or even an order acknowledgement are of no value. Your terms and conditions including terms for payment must be made clear at the time of the agreement being reached.

Debt collection

If all else fails and you find yourself with a bad debt and your trading terms have been exceeded then prior to Court proceedings you should, save in the most urgent cases, formally request payment in writing and keep a record of the letter/fax/e mail sent. This could be important later on if your customer pays after you have issued court proceedings and refuses to pay the court costs.

The letter is called the letter of claim or letter before action. The letter should state the amount of the debt, how it has arisen, the outstanding invoice numbers and the action that should be taken to avoid court proceedings.

Court Proceedings.

If there is no reply then we can proceed to issuing proceedings.

The Claim Form.

It is important that the Claim form is completed correctly and that the parties are correctly identified, including you.

Useful web-sites

www.hmcourts-service.gov.uk

www.moneyclaims.gov.uk

www.companieshouse.gov.uk

VOISE - New members

New members VOISE are an innovative company, providing tailored work-based packages that support and enhance your existing company programmes. We offer accredited courses by highly qualified trainers, with experience of individual training needs analysis, consultancy and advice for your company, in many workplaces. VOISE has a totally different approach to education and training, in that it works with its members who are the employers/trustees of agencies who deliver health & social care in all its form. Why is the VOISE approach Unique?

- It is not initially about the employee, it is about getting the best training plan through a detailed training needs analysis for each employer.
- It is by offering an online booking system linked to a Human Resource Management package that has the added value of producing the MNDS for the Local authorities.
- It is about developing long term relationship with employers.
- It is about offering learning in bite-sized chunks, the employer controls, in-house or locally, flexibly to suit the shifts and patterns of the sector.
- It is about offering appropriate NVQ's, supporting work based assessors and keeping prices low by enabling employers to access funding.
- It is about supporting candidates with skills for life and other additional assistance.
- It is about networking, lobbying and researching the best options for all...

So if your current training provider only gives you courses when they want, does not consider the whole picture of your company, offers "free" course but with regular attendance over many months, does not recognise existing training and qualifications, does not deliver...

Contact us on 01772 679888 or check out our website www.voise.info, we are only a phone call away.

Inheritance Tax - by Ned Naylor

I have recently helped a couple who with Inheritance Tax planning. Without my help they could have been paying ££££'s to the tax man instead of their immediate family under the existing laws. With recent property prices rocketing it is likely that this could happen to you.

Did you know that thousands of pounds of your estate could go to the tax man instead of your loved ones when you pass away? With the correct planning in place you could stop this from happening. Expert advice from a solicitor or IFA (Independent Financial Advisor) who possess specialist knowledge should always be sought before making any arrangements. Here are some effective tools for Inheritance Tax (IHT) planning:

- A will;
- Deeds of variation;
- Co-owning and living in the family home;
- Insurance

These are the four main ways to reduce IHT without coming into conflict with new laws just brought in. For more information on how these may be affected by your circumstances just give me a call and I will be happy to help.

Ned Naylor - Ned Naylor and Co - 01257 483 640

The chairman writes What a Year



It seems incredible that my year as Chairman is almost at an end, I can't believe how fast it has gone. I am delighted to look back on what I hope you will agree has been another successful year for our club and I am relieved to have been able to at least come close to the excellent record of my predecessors. I look back on a year of events that proved to be both entertaining and informative.

Last March, following the AGM, we had a presentation from Steve Brewer who gave us all excellent advice on how to market a small business.

Our April meeting certainly saw a high level of audience participation when Rivca Rubin's presentation 'Communication or Conflict' certainly gave us all considerable food for thought - not to mention pink elephants.

May saw John Allan telling us all about the benefits to be obtained from joining the Federation of Small Businesses.

June's speaker was Malcolm Ashton who had served as scorer to the England cricket team for 22 years. Listening to his experiences around the cricket grounds of the World was nothing short of fascinating. We even allowed him a few minutes to explain his day job.

In July Karl Ciz of Improving Futures educated us all in how to benefit most from marketing on Ebay.

September brought us a presentation by one of our own members, Martin Tyrer of BBTv who gave a talk on Internet Threats. Not only was Martin's talk packed with sensible advice it also proved that discussing viruses can be very humorous indeed.

Onto October when Dave Swanton of Sale Sharks and Radio Lancashire was our guest. Dave gave a fascinating talk on a life full of interesting experiences. Some of the management techniques he explained he uses were unconventional but very effective.

November means wine and our annual presentation by club member Brain Wilding from Chordale Wines. As always Brian's talk was extremely informative and the product samples were, as ever, enjoyed by all. I wonder why we had no trouble getting people into the room for a prompt start!!!

December was our regular members' presentations and I thank all those who were brave enough to stand up and make what turned out to be a set of varied, humorous, informative and entertaining presentations. Never before have I played 'Pass The Pen'!

At last month's meeting we had a presentation on how to manage business debt from Simon Robinson of Kevills Solicitors. Simon made what is essentially not the liveliest of subjects into an entertaining and

very informative evening and I am sure his advice will be of help to us all should we be faced with a client who is reluctant to pay.

During the year we went on the road three times. In November we experienced a behind the scenes tour of Radio Lancashire in the very capable hands of our guide Gary Scott. It proved to be a fascinating visit and hopefully we can arrange similar visits in the future.

December was our Christmas meal at Farrington Lodge and an excellent evening it turned out to be. Sadly, as it was my first time attending, I knew nothing about the dress code but watch out next year! January brought our annual bowling tournament which, as usual, was very well attended and a most enjoyable and for some very productive evening.

And now the year turns full circle back to the AGM. Our speaker will be Chris MacGuire who is the editor of the Chorley Guardian. Having met Chris I can promise you a very entertaining evening and an excellent start to this year's events.

To those of you who are reading this but who have not attended a meeting recently I hope you now realise what you are missing. Why not join us at a meeting in the very near future? You will be made very welcome.

So as we approach the end of an excellent year I must stress that none of it would have been possible without you. You all play a very important part in the club and its future. In particular may I personally thank all the committee members for their hard work and dedication. It is indicative of the commitment of those on the committee that although we have lost two committee members during the year there has been no problem in other members volunteering to take on their work. We operate an open committee and new members are always welcome at any time during the year, why don't you join us?

So one year ends and another begins. I am sure we can all look forward to even more success for our club. Do make sure that you are an active member, the more you put in, the more you are likely to get out.



David Kevill
thanking Simon
Robinson for his
excellent
presentation