



Surrey Business Club NEWS

www.surreybiz.net

JANUARY 2004

EVENTS

www.surreybiz.net/events

January 6th Royal Sch. of Music, DORKING

MONEY QUESTIONS ANSWERED!

Everything you ever wanted to know about money, but were too embarrassed to ask!

February 3rd NESCOT, EWELL

SMALL BUSINESS CENTRE & 'SGM'

Hear about the other 'SBC' and participate in their workshop. (SGM -see back page)

March 2nd TBA

CLUB DEVELOPMENT WORKSHOP

Results of Club survey (to come) & your ideas for the Club's future direction

April 6th TBA

MAKING YOUR OFFICE MATCH YOUR BIZ

An untidy office is an inefficient one, so what can you do to improve it?

6th JAN: R. SCH. C. MUSIC, DORKING

6:00pm **NETWORKING**

Strengthen your networking abilities, tell us about your business, seek help with your problems & opportunities, and establish new contacts. All are welcome for this hour-long session - note later starting time.

Joe Gelona, 01932 223959 networking@surreybiz.net

6:30pm **PREAMBLE & BUFFET**

Informal stand-up networking, chatting & eating.

7:30pm **MONEY QUESTIONS ANSWERED!**
Helping you & your business with money issues

If you think of Money Box Live meets Gardeners' Question Time, that's probably about right. In the chair will be Keith Grover (Freelancecopy.co.uk), and on the panel will be Tony Greenman (Banking Liaison Group Ltd), Michael Spicer (St. James's Place Partnership), Susan Owen (Business Works Consultancy), Ruth Williams (R.W. Associates - Chartered Certified Accountants) and Karen Worcester (Expatriate Tax Advisory Service). Each has their own financial speciality, and together we'll try to cover your questions on banking, investments, pensions, wills and inheritance tax, bookkeeping, business accounts and business entities, accountancy and personal tax. There will be some handouts and topical tips too.

"YES, I AM GOING TO THIS MEETING"

E-mail: meeting@surreybiz.net or Tel: 01306 730074

by FRIDAY 2nd JANUARY

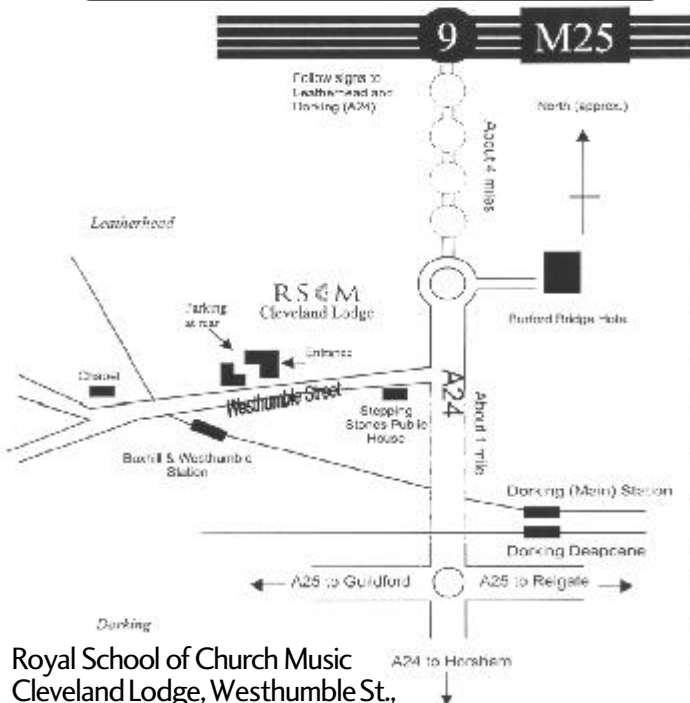
GUESTS WELCOME - please ask for an invitation:

E-mail: guest@surreybiz.net or Tel: 01306 730074

Originally intended for the February meeting, this meeting topic has now been moved forward a month, which has its advantages. It gives you a chance to rethink your tax return before you send it to the tax office by 31st January. It may also enable you to have more time to put some year end tax and financial planning in place before the end of the tax year on 5th April 2004. As you'll know, money soon goes, but good financial planning can make the difference between success and failure.

The aim is for everyone to have a chat about personal and business financial issues that have been on their mind for some time, but for which no answers have yet been obtained. If you didn't know who to ask before for advice, or you thought it might have been a silly question, or you didn't want to pay for advice, here is your chance to see if lots of other people have the same question too. This meeting should also be a good mixer to help you in your recovery from Christmas!

Come along with some questions if you have some already or just join in and think of some on the night.



**Royal School of Church Music
Cleveland Lodge, Westhumble St.,
Westhumble (near Dorking)**

Cleveland Lodge is to the west of the A24 between Dorking and Leatherhead, some 4 miles south of Junction 9 on the M25. The sign on the A24 just past the Burford Bridge roundabout states that "Westhumble Station" is 450 yards on the right. For those coming from the south, the sign for Westhumble Station is after the Denbies Vineyard roundabout on the A24 (not shown on map). Cleveland Lodge is situated diagonally opposite the station on Westhumble Street and the entrance for cars is set back on the right as you drive into Westhumble Street off the A24. Follow the drive and parking is at the rear. There is a path leading around to the front entrance porch (with a bell to ring).



HOW TO KEEP YOUR RESOLUTIONS WITHOUT FAIL!

STAGE COACH

We have all done it! We make New Year resolutions about our lives or our businesses, maybe struggle to keep them for a few days, make ourselves miserable and then lapse back into our old habits. Sure we may keep a few of these resolutions during our life, but for most of us, it is a losing battle. Maybe the key lies in the word "resolution" - maybe whenever we make promises to ourselves, if we drop the "re" bit and concentrate on the "solution" bit, then things would be different

Let's consider why we make resolutions. In our business lives and in our personal lives, we normally make them because there is something we want to change for the better - but instead of focusing on what we resolve to achieve, we tend to focus on what we are giving up - and so of course we fail!! In this life we attract whatever we think about the most.- so if we think about negative words like giving up,

stopping, doing less or changing something that we have enjoyed for years, then it is inevitable that our inner minds will rebel to ensure it does not happen!! So instead of thinking about resolutions, we should think about solutions - we should think about what we will gain. We should also remember there is no success or failure - there is only a result - so we should not beat ourselves if the result is not what we planned, we should simply change something and start again.

The main reason that we get results that we see as failures is that we try and change habits of a lifetime overnight - and our minds and bodies don't work that way. New Year resolutions are great if they get us thinking about how to make our lives and our businesses better - but we can start on a resolution at any time of the year. The power of positive change is just too good to be limited to just the first few days of the year!!!

Peter Reed, Peter Reed Coaching Ltd.
 Tel: 01306 627496 peterlifecoach@yahoo.co.uk

FACTS OF FREE GIFT OF £825 FOR 'DOING IT ON-LINE'!

1. All limited companies are employers and need to make annual PAYE returns, even if they don't actually employ anyone.
2. If you have less than 50 employees and do not yet submit your year-end PAYE documents on-line, you could receive up to £825 in government incentive payments.
3. Despite recent mailings from interested parties you do not need to be using any payroll software to be eligible but if you want to use payroll software to make the returns then it must comply with IR submission.
4. You do need to register at www.inlandrevenue.gov.uk but can then use an intermediary to do your on-line filing and still qualify for the £825.

Come along to the January 6th meeting for more money-saving tips and make the most of SBC membership.
 Susan Owen, Business Works Consultancy Ltd,
susanowen@bizworks.org.uk Tel: 01483 281154

COMPUTER PROBLEMS!

I was using my computer calendar to check an upcoming date, and accidentally reset it to a day about six weeks later. I didn't notice this until a day or so later, by which time I had attempted to update my McAfee VirusScan software. Unfortunately, the incorrect date was just after the expiry date of the free update period. I reset the date to the correct one, but the software still thinks it has expired. It won't update, but keeps interrupting my work with a pop-up invitation to renew. I have lost almost a month's worth of updates - which isn't a financial disaster, but one would think McAfee could easily reinstate my licence with the correct date. But no. An E-mail to McAfee was returned with an extremely long-winded set of instructions requiring me to uninstall McAfee, edit the registry, then reinstall it and download the complete virus data file again. I've never had to edit my registry before, and I don't intend to start now. So McAfee is now in the bin, and I'm using Grisoft.

Philip Jones, Water Environment Consultants Ltd.
 Tel: 01483 772698 jones@wec.ltd.uk

BACK TO BASICS!

A lot of people in business spend a lot of time talking about the Internet and computers. Whilst they are clearly important in the modern world, it is also important to remember that they are only tools in your armoury, not a replacement for good business practices. For example, I would be the first to admit that my business plan is years out of date, my 'customer management system' is stone-age, my formal marketing is very limited and my desk a mess!

We may laugh about the things we don't do, but they are all important aspects of running a business, and not many of us are good at everything. I happen to like keeping my books up to date, but am hopeless at making money! So why are we in business? I often find myself thinking that, but I suspect that like me, you decided to go it alone in order to capitalise on your talents, rather than compromise your self-worth in a poor job. So having realised why we are in business, what can we do to improve our lot? As the title says, it's time to get back to basics.

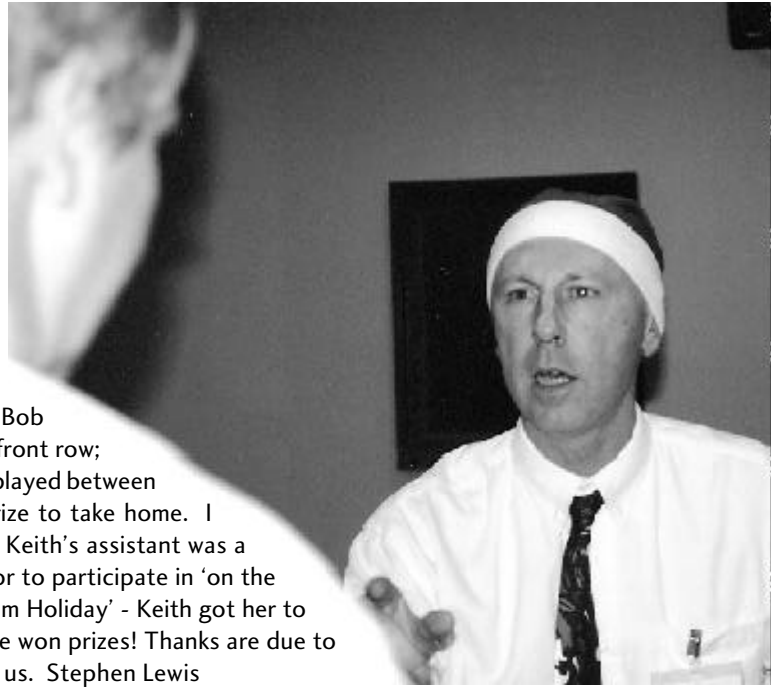
As Peter Reed said last month, review your business and write down your thoughts, your plans and your aspirations. Then think about your key business activity: your marketing. This is not an optional extra, without some kind of marketing you wouldn't have a business, full stop! Marketing isn't just about literature, adverts, E-mails and phone calls. A lot of marketing is informal, including such things as the way you talk about your business, the way you answer your phone, your E-mail address and how quickly you pay your bills; all important ways of enforcing your business reputation and image, which is the very heart of your marketing.

In order to understand your wider marketing, think carefully about how your business functions effect people outside your business. For example, good bookkeeping enables you to plan your finances effectively, allowing you to pay your bills on time. Internal marketing is just as important, so when asked about your business, your family or employees will have a favourable impression to pass on. This means that a lot of seemingly unimportant tasks can have a direct effect on how your business is perceived. So next time you phone me on a crackly mobile phone, just think what that does for you!

Stephen Lewis, Stephen Lewis Design Consultancy

CHRISTMAS BASH!

We all enjoyed our annual knees-up at the mercy of our quizmaster, Keith Grover! Here we see him (right) with Brian Finley, one of our winning team who taking part in the 'sudden death' round. Below we see Martin Evans taking it easy whilst the ladies do all the thinking and Philip Jones (centre right photo) being advised by Linda Haynes (left) and Karen Worcester. Both groups appear to be working on the famous faces quiz; just one of three quizzes we did! The main quiz asked 20 questions ranging from naming chemical elements, the dwarf from Snow White with the longest name, and the modern name of the Museum of Oriental Art (if I remember correctly). We also did a 'dingbats' quiz. To give you an example: OdOoOmO - say what it is (dom in 'O's) = Dominos! The winning team, as shown in the picture bottom right was: (top row) Bob Holmes, Andrew Hughes, Peter Reed, then next to Keith Grover in the front row; John Rankin and Brian Finley. Bob Holmes won the sudden death round played between members of the winning team - all were able to choose a fabulous prize to take home. I couldn't resist showing John grinning madly whilst holding his bottle! Keith's assistant was a bear called Stig, who was hidden at various times for people to hunt for to participate in 'on the spot' quiz questions for further prizes. Karen Worcester won the 'Dream Holiday' - Keith got her to shut her eyes and 'dream' about being on holiday!!! Yes, lots of people won prizes! Thanks are due to UniSdirect for providing the wine and venue, and to Keith for quizzing us. Stephen Lewis



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WELCOME NEW MEMBERS

UK BUSINESS POINT

Mr. David Lawson
 UK Business Point connects suppliers to buyers via E-business networks. This means that members are able to benefit from member-to-member networking and trading advantages.

Tel: 01483 421156
 Mobile: 07801 641123
 E-Mail: david.lawson@ukbusinesspoint.net
 Web: www.ukbusinesspoint.net
 Address: 3, Nightingale Road,
 GODALMING, Surrey. GU7 3AG

TELECOM PLUS

Ms. Carole Richards
 Save yourself money on your utility bills, be they gas, electricity or telephones, by calling Carole. There is a scale of rates, depending upon the number of services used.

Tel: 01276 31856
 E-Mail: carole.richards2000@ntlworld.com
 Address: 2, Belgrave Court, Hawley Hill,
 CAMBERLEY, Surrey. GU17 9JE

PK eSYSTEMS LTD.

Mr. Paul Barnes (Technical Director)
 So you want to make more of your IT systems - Paul and Karolina can help with their range of technical IT training, software development and testing services.

Tel: 01276 804815
 Fax: 01276 804816
 E-Mail: paul@pkesystems.com
 Web: www.pkesystems.com
 Address: Quatro House, Lyon Way, Frimley,
 CAMBERLEY, Surrey. GU16 7ER


NETWORKING DRIVE

It is probable that you joined Surrey Business Club with networking as one of your priorities, and perhaps high expectations of the benefits it could bring to your business. This was why we initiated the networking sessions in March 2002, pioneered by member Joe Gelona. In order to further improve the effectiveness of our networking, we plan to put two or three new initiatives into action in 2004. But don't worry, we still want to retain our unique identity and we won't be trying to emulate BRE or BNI.


The formal networking sessions will continue to be lead by Joe Gelona, who will be working with other committee members to bring these new ideas on-line. In addition, the networking sessions are being 'tightened-up' to start promptly at 6-15pm and finish at 7-00pm, when the buffet will open. The front of this newsletter shows a start time of 6pm, allowing you time to arrive and get settled down to start at 6-15pm. The sessions will be far more effective if you are ready to start on time, allowing us all to make the most effective use of this event. So keep an ear open for our new ideas, which we'll announce in due course.

Deryck Svensson (& Joe Gelona networking@surreybiz.net)

**SBC
Leisure
Circle**



DINING CIRCLE
 LAUNCH of this new group will take place on **Tuesday 20th January**, starting at 7pm at Howard Kay's Wheatsheaf pub in Farnham (Main meal is about £8). The idea of this group is to encourage members to find out more about each other's businesses. Hopefully, over time, this will then generate business, as well the social and food side. We envisage that this will be a monthly event held in various places round Surrey. Those that attend this inaugural meeting can help decide how the group should develop.
 Please book your place on: dining@surreybiz.net



BOWLING
 This month's bowling (8/12/03) was somewhat different to usual. 9½ of us met at 7pm for a meal at the Brewer's Fayre restaurant (the ½ was Karolina and Paul Barnes's two year-old daughter). We then progressed to Guildford's Spectrum Leisure Centre to bowl. Brian came top for his two games at 289, with Deryck following with 248 and Linda on 202.
 Monday 12th January is the next date, with bowling starting at the normal 7pm time (until about 9pm) with a meal out afterwards. To book: bowling@surreybiz.net

FROM YOUR EDITOR'S CHAIR...

A warm welcome to our three newest members. I believe there is another UK Business Point member to come, but I've yet to receive details (hint, hint!).

As your 'chair', I finally managed to meet with Sue Owen and Elaine Wright to arrange the future administration of the Club. Please pay attention! Elaine Wright is continuing as Membership Secretary, but will now be working from her home address (details at bottom of this page). She will continue to issue invoices and receive payments, as well as sending out Membership Packs and renewal notices.

Sue Owen, on the other hand, will be looking after the accounts and receiving invoices from suppliers. At present, our outgoing costs are mainly for meeting venues and food, insurance, newsletter editing (me), 'printing' and distribution, and for the admin. services provided by Elaine and Sue. The committee asked me to note that they recently approved a rise in my own invoice for the work I do editing the newsletter. This now means I'm being paid what I believe to be a fair rate for my work - they also invite counter-quotes from anyone mad enough to want my job! They also approved Sue Owen's hourly quote on a 3 month trail to see what costs ensue.

Finally, the 'SGM' (Special General Meeting). Committee member Philip Jones pointed out that Sue Owen ought to be officially voted onto the committee, so we will be holding a short 'SGM' at our February meeting to rectify this. Also of note, I shall be proposing to the committee (at its meeting in January) that it votes Phil as the new Club Secretary.

 Surrey Business Club OFFICIAL MONTHLY NEWS JOURNAL	<p>CLUB SPONSORS</p>  	<p>NEWSLETTER & ENQUIRIES</p> Stephen Lewis, 4 Archery Rise, ALTON, Hampshire. GU34 1PG E-mail: sbcnews@surreybiz.net Tel: 01420 594644	<p>MEMBERSHIP</p> Elaine Wright, 40, Cannon Grove, Fetcham, LEATHERHEAD, Surrey. KT22 9LH E-mail: membership@surreybiz.net Tel: 01372 372038
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