



Surrey Business Club NEWS

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FEBRUARY 2004

EVENTS

www.surreybiz.net/events

February 3rd NESCOT, EWELL

SMALL BUSINESS COUNCIL & 'SGM'
Contribute towards the government's policies for small businesses. (SGM -see back page)

March 2nd ?Inst. Art & Design, FARNHAM

CLUB DEVELOPMENT WORKSHOP
Results of Club survey (in this newsletter) & your ideas for the Club's future direction

April 6th ?Reigate College, REIGATE

CHANGING LIVES!
Len Goss was recommended to us by a member as an entertaining and informative speaker.

May 4th ?University of Surrey, GUILDFORD

TBA
We need help with our Meeting Organisation Group to stop these gaps appearing!

3rd FEB: NESCOT, EWELL

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.

7:20pm SPECIAL GENERAL MEETING

Election for committee candidate Sue Owen

7:30pm YOUR VIEWS ON GOVERNMENT

You have been invited by the Small Business Council to put forward your views about the government's approach to small businesses in the UK. This body is an independent group of 24 owners and managers of small businesses from across the UK, representing different business sectors. They seek to influence and educate Ministers and senior policy makers inside Whitehall about the concerns of small businesses. The Council also works to establish procedures that will ensure policy makers always consult small businesses when proposing a change that will affect businesses. To find out what we think, they hold 'Town Hall' meetings with groups of small-business people across the UK, and this is one such meeting.

www.smallbusinesscouncil.org



You have been invited by the Small Business Council to put forward your views about the government's approach to small businesses in the UK.



Staff Lounge, NESCOT, Reigate Rd, Ewell, KT17 3DS.

From the carpark, follow one of the paths that lead behind the main buildings. Our venue, the Staff Lounge, is in the back part of the signposted Student Refectory. Note that it has its own access from outside through a covered walkway connected to the paths leading around the refectory. Once on the walkway, going towards the refectory, take the first left through a double set of doors into the Lounge. An ample buffet with coffee, tea and soft drinks will be provided.

"YES, I AM GOING TO THIS MEETING"

E-mail: meeting@surreybiz.net or Tel: 01372 800820

by FRIDAY 30th JANUARY

GUESTS WELCOME - please ask for an invitation:
E-mail: guest@surreybiz.net or Tel: 01372 800820

The meeting will be an open discussion event on local small-business issues; "Come along and have your say!" We shall be meeting several Small Business Council people, lead by Sarah Anderson who, as well as being in the 'SBC', is Chief Executive of the Mayday Group. She, and colleagues Elsa Caleb and Ola Sunmonu, have asked to meet us as part of a fact-finding discussion with small businesses in the South-East. This is a rare opportunity for you to tell the Government what you think it should do to have a positive impact on small businesses. It is also a chance for you to say what it is about existing Government policy that hinders your running of a successful small business.

Feedback received at the meeting will be taken forward by the Small Business Council Members, who will include those views in their discussions with Ministers and government officials. THIS IS YOUR CHANCE TO HAVE YOUR SAY, AND MAYBE, MAKE A DIFFERENCE!



THE BEST VALENTINE - LOVE YOURSELF!

STAGE COACH

February is the time of the year when we think of St Valentine's Day. But here is a new twist to this idea – when did we last give ourselves a Valentine?? As we all know, the more love we give, the more we receive – so why not start with ourselves? This does not mean being selfish or being introspective – it means finding time to fully appreciate for ourselves our respective strengths, qualities and achievements. The problem is that so many of us are brought up in a culture where to put oneself first is considered bad form – but to neglect ourselves means that we are not able to give the best of ourselves to others or to our businesses. Self-love is not the same as selfishness – it is the ability to acknowledge our good points and not to dwell all the time on our faults. It means looking into the mirror and seeing the potential we have to offer our lives, families and businesses. If we can consider it as an extension of our self-

esteem, then maybe it becomes more acceptable. Every truly happy and successful business person has high self esteem – it is not arrogance or conceit, it is about giving as much credibility to our positive qualities as we can. And after we have allowed enough time for ourselves once and have seen the benefits it brings to ourselves, our lives and our businesses, then it will become a matter of habit. We should all remember that we are all born with a good awareness of ourselves – but then we are bombarded by the negative things that others say to us, until this swamps our good opinions of ourselves. If we can base our opinions on the great things we know do be true about ourselves, rather than the negative opinions of others, then we will be much happier and much more successful in our lives. So Happy St Valentine's Day!!!

Peter Reed, Peter Reed Coaching Ltd.

Tel: 01306 627496 peterlifecoach@yahoo.co.uk

WAYS TO STOP THAT SPAM!

You should have received the E-circular sent out by your Chairman regarding spams that have been circulating with SBC E-mail address on them. In response, we had this message from **Nigel Trott** of GBCS Recruitment: You have doubtless also seen the messages from UK banks talking about an account suspension and either asking for account details to reactivate the account or requesting that you either click on a link or execute a file. All are equally dangerous (disastrous, actually) but you may not be aware that there is a very genuine looking message coming from PayPal (anyone who uses EBay will know what this is) which has an executable file attached. This file contains a very nasty virus. If you do get such an E-mail forward it to 'spoof@paypal.com'.

I received a different one this morning from 'US Bank' saying that my account had been suspended and asking me to click on a link. This one was immediately deleted. (Bit amateurish this one, probably from the same bloke in Nigeria who's trying to peddle his £\$20bn)

As everyone receives masses of SPAM, a good precaution is to use something like McAfee SPAMKILLER and you can set filters to look for all sorts of activity including specific phrases within text. Filtering the SPAM like this enables the majority of SPAM to be identified and can stop malicious messages before they hit your inbox. Of course, the clever little (fill your own phrase in) can get around text filters by using special characters but it is possible to cut quite a lot out. I reckon I get about 200 messages per day and 90% are SPAM. I can cut a good 80% of the SPAM out.

Also, I had this note from **Philip Jones**: I have, and it must be complete coincidence, just had my first virus for months. But nothing to do with SBC as far as I can see.

By the way, I have 3 computers, and being appreciatively honest (!) I do not abuse the licence by installing my free virus checkers on more than one. In case anyone wants another free virus checker apart from the AVG/Grisoft, I suggest trying www.avast.com, which comes from the Czech Republic - and if anyone should know about viruses, its a company based in Eastern Europe! This was the checker that just caught Bugbear-2 on my computer just recently.

A BANKING TIP TO NOTE

Have more than one bank. I see more and more that the bank's relationship with its customer is based on what happened last. A bank is essential to every business, and if there is any difficulty with one bank you need a safety net (an alternative bank). If you have only one account to use, spend a little time opening a second account at a competitor, and use it for something - petty cash might be enough, or to receive certain credits.

Tony Greenman, Banking Liaison Group

WEBSITES TO HELP YOU

At the end of the last gathering, I mentioned a web site that I found informative on accounting. There are also some other sites I've found informative, and whilst one man's meat is another's poison, I hope you find these sites of interest and of use to you:

www.businesszone.co.uk

Loads of questions of an accountancy nature that get answers by other site members. Registration required but also gives you access to www.accountingweb.co.uk

www.success4business.com

Lloyds bank site, although you need not bank with them. Lots of info, check out route map. Free directory (has given me business) [You can use the site without registering, but you get increased access if you register, free of charge - Ed]

www.bcentral.co.uk

UK small business site from Microsoft, good all-round site lots of info. This site also now incorporates the old Dunn & Bradstreet site, very good for cheaply checking out credit rating for potential customers.

www.smallbusiness.co.uk

Another good S.M.E. info site. [Information on business plans, finding finance, marketing, telephones, computers, personnel, property, and a franchise directory - Ed]

www.parkingticket.co.uk

A good one for any one that seems to attract Parking Wardens too often! [Everything you ever wanted to know about parking restrictions, fines, ways to avoid being stung and even adverts for parking spaces in major cities! - Ed]

David Kneen, Best Option Finance



MONEY QUESTIONS ANSWERED

A new venue for a new year! This month's meeting was our first to be held at the Royal School of Church Music's splendid country house headquarters at Westhumble, near Dorking. A little tricky to find, it was well worth the effort, and since Ian Hamilton managed to get there, it passes our 'accessibility' test!

Two of the rooms had huge ornate church organs taking up almost one whole wall, and there was an air of harmonious refinement about the place - even a grand piano in the area where the buffet was laid out!

Our evening began with the customary formal networking session for members and guests, followed by informal networking and the first attack on the buffet. We then adjourned to one of the 'organ rooms' for our main session, which took the Question Time format. The audience split into workshop groups of half a dozen to brainstorm queries on all things financial. These were then put to the panel chaired by myself, Keith Grover, complete with 'Robert Robinson' bow tie, but lacking that man's intellectual stature and, indeed, any real clue about things financial.

Luckily, the experts, all Club members, were very clued up indeed. Although Ruth Williams was unable to make it, we could still draw upon the impressive massed talents and expertise of Susan Owen, Karen Worcester, Tony Greenman and Michael Spicer (in order pictured), with additional advice from other money specialists in the audience, including Richard Jones. They provided copious amounts of sound, common-sense advice on matters ranging from VAT to tax and pension planning, how to deal with the bank, the imminent tax-return deadline, exactly what expenses are allowable, managing your accounts, and much, much more besides. Inevitably, we ran out of time to answer all the questions posed.

The evening was a great success, and a lot more fun than many people might have expected, given the subject matter! After the meeting, the 'beverage circle' decamped a hundred yards down the road to enjoy some well-kept real ale and informal chatter in the Stepping Stones pub.

Our thanks are due to the School, which fosters singing and music throughout the worldwide Christian community, and to SBC's Hazel Bennett who organised the evening. We'd love to come again!

Keith Grover, FreelanceCopy.co.uk

TOP: The 'Panel of experts': Susan, Karen, (Keith), Tony & Michael
 TOP LEFT: Arms-folded networkers with Chris Evans!
 CENTRE: A Guest networker on her one-minute presentation
 LOWER: Martin Evans with Karen Worcester and Diana Greenman

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WELCOME NEW MEMBERS

CERTAX ACCOUNTING LTD.

Mr. Ian Kent (Franchisee for Guildford)
Benefit from Ian's expertise as a chartered accountant with 30 years experience, who'll work closely with you to deal with your changing tax, regulatory and business needs.

Tel: 01483 428777

Mobile: 07712 873678

E-Mail: iankent@certax.co.uk

Web: www.certax-online.co.uk/products.php?productId=57

Address: 3 Mayen Place, Nightingale Road,
GODALMING, Surrey. GU7 3AH

EXPENSE REDUCTION ANALYSTS

Mr. Nigel Burnip (Franchise consultant)
Nigel will enjoy the challenge of helping you to build revenues whilst containing costs to ensure sustainable improvements in net profits, delivering cost and process improvements.

Tel/Fax: 01372 362882

E-Mail: n.burnip@erauk.net

Web: www.expensereductionanalysts.com

Address: Dunard Lodge, St. Nicholas Hill,
LEATHERHEAD, Surrey. KT22 8NE

FLAIR

Mr. Mike Eddowes
Mike can help you if you are in need of someone who can do lighting design and supply the fittings.

Tel: 01737 218322

Fax: 01737 215080

E-Mail: mike.flair@ntlworld.com

Address: 155 Fleetwood Close,
TADWORTH, Surrey. KT20 5PG

FROM YOUR EDITOR'S CHAIR...

Welcome to our three new members - I know we have at least one other in the pipeline. You join at a time of change for the Club; for the better we hope! On one hand, we have just added the 'Dining Circle' to our leisure activities, and on the other, we are in the throes of making the Club's management more organised.

As you will have seen on the front cover, we will be holding a short 'Special General Meeting' before our main event in February. This will be your chance to elect Susan Owen as a committee member (co-opted in November) in her capacity as Treasurer. Bill Blackie has decided to stand down as committee member owing to his workload, but Joe Gelona may stand to take his place. By the time you read this, the committee is likely to have elected Philip Jones as Club Secretary (officer), our first since Raina Spencer left in 2001. Philip has already been looking at the Club's constitution, and will be putting a new version forward sometime this year for you to vote on. The enclosed survey ties in with the committee's planning, linking with our March meeting and a special SBC management day we're also holding in March. In the end, we are going to draw up a proper business plan, outlining our strategies and ideas for the future.



DINING CIRCLE

The successful launch of this group took place on Tuesday 20th January. 12 of us met at Howard Kay's Wheatsheaf pub in Farnham; Keith Grover was late as usual! We ate, played games and talked; some found out about each others' businesses; others told tall stories! The meal was very informal, allowing us to move between tables and mix it. Below members are thinking hard about a 'holey' puzzle!



In February, we're meeting at The Anglers pub by the Thames in Walton-on-Thames, on **Monday 16th February**, 6.30pm for 7pm meal.

Please book on:
dining@surreybiz.net



BOWLING

Severn of us met on 12th January at the Spectrum Leisure Centre in Guildford for our usual bowling session. Philip Jones was on form, scoring 268, followed by Linda Svensson on 221 and Brian just beating Deryck to third place with 210. Afterwards, we tried the local Harvester restaurant for a change, but decided our usual haunt was better.

'The Big Apple' multiplex in WOKING is our bowling venue on Monday 9th February. For those new to Woking, it is readily identified by a full-sized replica jet-fighter mounted on a pole outside! If Deryck heard it right, bowling will cost us 99p each!!! We're starting at 7pm until about 9pm, with a meal out afterwards. To book: bowling@surreybiz.net



GOLF

Our fair-weather golfers are gearing themselves up for a new season. Dates are: Thur 18th March, Fri 23rd April, Thur 20th May, Fri 18th June, Thur 22nd July, Fri 20th Aug, Thur 23rd Sep, Fri 22nd Oct, Thur 18th Nov. Courses have yet to be decided. For more details, E-mail Deryck Svensson on: golf@surreybiz.net

<p>Surrey Business Club OFFICIAL MONTHLY NEWSLETTER</p>	<p>CLUB SPONSORS Iain Howell Photography Unidirect Nesect <small>The Surrey Institute of Chartered Accountants</small></p>	<p>NEWSLETTER & CHAIRMAN Stephen Lewis, 4 Archery Rise, ALTON, Hampshire. GU34 1PG sbcnews@surreybiz.net 01420 594644</p>	<p>MEMBERSHIP: Elaine Wright 40 Cannon Grove, Fetcham, LEATHERHEAD, Surrey. KT22 9LH membership@surreybiz.net 01372 372038</p>	<p>SECRETARY: Philip Jones Comrie House, Grange Drive, WOKING, Surrey. GU21 4BU secretary@surreybiz.net 01483 772698</p>
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