



Surrey Business Club NEWS

www.surreybiz.net

MARCH 2005

EVENTS

www.surreybiz.net/events

March 1st NESCOT, EWELL

TEAM BUILDING

How to make the most of situations where you need to work as part of a team.

April 5th Brooklands College, WEYBRIDGE

DEVELOPING MARKET PLANNING

How to make your market plan really work for your business and it's continued success

May 3rd UniSdirect, GUILDFORD

SUCCESSFUL COLD-CALLING

It does what it says on the tin! We all hate doing it, so find out to do it well.

June 7th NESCOT, EWELL

FINANCIAL WORKSHOP

We hope to have one or two people talking about managing your finances.

1st MAR: 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. Please try to get to this event on time to avoid interruptions.

Joe Gelona, 01932 223959 networking@surreybiz.net

7:00pm BUFFET

Informal stand-up networking, chatting & eating.

7:20pm SUSTAINABILITY AWARDS

Stephen Dulmage will be giving us a short introduction to the Sustainability Awards scheme that Acuity Training won in their category in 2004.

7:40pm TEAM BUILDING

How to build and manage a team effectively

"People are a company's greatest asset". Gillian Harvey-Bush of GHB Associates will show you how, by using 'Belbin team roles', you can improve team-performance, and how it can ensure that you put together the right team for any given task.

Ever wondered why some teams work and are effective and others just aren't? If you had the ability to put together an effective team every time you wanted one, wouldn't that make life easier? Our speaker, Gillian Harvey-Bush, has been part of, and effectively managed many different teams using Belbin team-profiling. She will show you why it makes it so much simpler to achieve the outcomes that you desire.

You'll learn why Belbin's Team roles can vastly improve the way a team works, and help you to decide on the best combination of personnel to help maximise a team's productivity. You'll see why it is important to know your existing team before recruiting new people, and how Belbin can be applied in any recruitment process. Gillian will enable you to understand which one of the 9 team roles you fit into, and how this effects those around you. This is just as important to know if you are a consultant working with a client and their other suppliers. In either case, can you afford not to know how to work with teams?

Gillian Harvey-Bush is a Personal Development and Executive Coach. She left corporate life to utilise her passion, skills and knowledge about teams and how they perform. She uses this to help individuals, companies and organisations to realise their full potential. She has a BSc. Hons degree in Psychology, Advanced Diploma in Coaching, City and Guilds Adult Training certificate, is Belbin accredited and a member of the British Psychological Society. Gillian believes that everyone has the potential to achieve more than they think is possible.

Pre-register by
**FRIDAY
25th FEB.**

MEMBERS

Free (inclusive)
meeting@surreybiz.net
01372 800820

NON-MEMBERS

Free 1st meeting
£15 thereafter
guest@surreybiz.net
01372 800820



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.

IS YOUR BUSINESS AT RISK?

Without the insurance that's right for your business, you could be storing-up trouble. Without a doubt, proper insurance cover is vital for peace of mind and for the future prosperity of your business. But how do you select the covers that are right for your business, at the right price?

Small businesses and the self-employed are by and large not well served by the insurance industry. Household-name insurers are increasingly geared to mass markets or to large corporate clients, with 'one size fits all' policies handled by call-centres. The small business customer is caught between the two - standard business insurance policies are largely unsuitable and expensive for this sector, whilst the attention and advice needed by small firms makes them time-consuming and unprofitable for big insurers.

If you're running a business from home, or freelancing with home as your base, don't assume that your normal household insurance will meet your business needs - the chances are it almost certainly won't. Even so-called 'home with business cover policies' will leave you exposed in a number of key areas. Or if you're renting office premises, don't assume that the landlord's insurance will cover your business - again, it's not likely.

In any event, it makes good sense to keep your business covers separate from any other arrangements - it will make claiming easier should you have to, and as business insurance premiums are tax-deductible, having stand-alone business policies make it easier to account and claim for them.

Whatever insurance cover you have got, check it in detail to see that it matches what you need. Even today, some insurance companies still treat portable business equipment like laptops and mobile phones with great suspicion and won't cover them at all - never mind that for most of us believe they're now essential everyday business tools! And if they do cover them, they'll sometimes exclude cover for Accidental Damage - the most common claim for this type of equipment.

Even more importantly, there are some key areas that ordinary policies simply won't include, like Business Interruption. A standard household policy will pay for the costs of temporarily re-housing you if something awful like a fire or flood devastates your home. But what about your business? Can you really operate from a hotel room or temporary rented accommodation that you're sharing with the family? If you can't, who's going to pay for suitable business accommodation and all its related costs like heat, light, rates and so on? Unless you've got proper Business Interruption cover, you are.

Any business, no matter how small, needs to consider Liability insurance. Designed to cover the cost of compensation awarded to people who become ill or injured in connection with your business, Liability is a business insurance fundamental. For example, the minute you hire someone, even if it's a part-time, cash in hand, the law says you must have Employer's Liability cover - without it you're exposed to both breaking the law and being sued by an employee if they're injured at work.

And what about Public Liability? Protecting you against the cost of being sued by a member of the public injured in connection with your business, Public Liability is sometimes available in limited form under household policies - but

START-UP BUSINESSES: IT PAYS TO TALK WITH ACCOUNTANT!

Business Link has relaunched its voucher scheme available to qualifying businesses through participating Chartered Accountants. If your business meets the criteria, a grant of up to £125 can be claimed towards reimbursement of your accountant's fees.

Starting up in business is challenging but can also be stressful. It is important to put your finances and administration in order from the outset or you may pay a high price in money and stress at a later date. Your accountant ought to be able to advise you on business structure, business planning, cash flow, banking, tax planning, cost analysis, bookkeeping and other issues as well as keeping your accounts and tax in order. This enables you to focus on running your business.

The revised Business Link scheme has been expanded to include start-up businesses up to 12 months old. The pilot scheme being replaced only applied to pre-start ups and therefore did not cover the first critical year of business operations. Many budding entrepreneurs missed out being totally immersed in setting up the business at the start and engaging an accountant may not have been at the top of the priorities' list.

Business Link are aiming the scheme at the following:

- Start-up businesses with expansion plans over next 3 years
- Any start-ups under 12 months old with aspirations to grow and develop market share
- Start-up businesses with high-growth potential or employment plans
- Serious pre-starts who intend to grow their business and not just be self-employed
- Complex/ knowledge based start-ups e.g. high tech businesses that need specialist advice.

An added bonus is that participating accountants give their initial hour of consultation free-of-charge. If you would like more details or advice, please contact me.

Ian Kent CA FIIA, Certax Accounting (Guildford)
01483 428777 iankent@certax.co.uk

usually restricted to members of the public who visit you at your home. Which is fine as far as it goes - but it means you're not covered if you visit clients at their premises.

Any business that offers advice of any sort to its clients ought to think about Professional Indemnity cover - which means that if you're sued for having made a mistake, you're covered for the costs both of defending the case and any award made against you. What many people aren't aware of is that no matter how "right" you might be, the cost of defending any claim can run into thousands. With a Professional Indemnity policy in place, it's taken care of.

If you haven't got the right insurance protection, your business can be vulnerable. Getting reliable advice from experienced, qualified professionals is the key to selecting the insurance that's right for you, whether through an independent broker or directly from an insurer who can offer flexible, affordable policies. With the proper protection in place, you can concentrate on steering your business into the future, rather than worrying about the risks.

Ian Jones, Icon-Insurance (www.icon-insurance.com)
020 78986710 ijones@icon-insurance.com

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SPEED NETWORK 100

February's meeting at the University of Surrey saw a daring innovation for SBC - a speed networking evening. If you've never experienced this fun and effective way to make new contacts among potential customers, suppliers and business partners, we recommend you give it a try. It's absolutely the latest craze in low-cost promotion for your business - be there or be square, folks!

We called our event SpeedNetwork100 - it did exactly what it said on the tin! Non-members were charged £15 each (free to Members), and we advertised via a strategic E-mail campaign and special www.speednetwork100.com website. Over 60 people turned up to enjoy a good-natured couple of hours during which each of us met around 20 people in one-to-one sessions of intensive networking.

The evening was chaired by our very own Paul Cawthorne (top left), who managed somehow to make it all work, by means of enthusiastic vocal encouragement, frantic gesticulations, and frequent blasts on his ref's whistle. Our friends at UniS provided a magnificent buffet which lasted throughout the evening, and a great time was had by all. Feedback from guests and Members alike was overwhelmingly positive (a couple of people said they'd secured new business deals within 24 hours as a result!) and we shall certainly consider holding similar events in the future.

Keith Grover, FreelanceCopy.co.uk





WELCOME NEW MEMBERS

TIMECHECK CONSULTING

Mr. Tim Colman
Timecheck works in four areas: Sports technology; Technical sales & marketing; Preparation of tender response documentation; Motor sports team management and driver development.
Tel: 01256 765434
E-Mail: tim.c@timecheckconsulting.com
Web: www.timecheckconsulting.com
Address: 17 Bow Field, HOOK, Hampshire. RG27 9SA

ARTS & CRAFTS INTERACTIVE

Ms. Murilyn Hutchinson
Murilyn organises Arts & Crafts Parties for children aged 5+. It's an interactive Party Service for any occasion. There are no instructions for the children to follow - they do all the creating.
Mobile: 07963 252366
Address: 5 Florence House, Florence Road, KINGSTON-UPON-THAMES, Surrey. KT2 6JN

FINALIST FOR BRITISH FEMALE INVENTOR AND INNOVATOR OF THE YEAR AWARD 2005

Gerry Brierley, Managing Director of Dial M for Marketing Ltd. is a finalist in the "British Female Inventor and Innovator of the Year" awards. She was short-listed for her invention of the innovative marketing planning tool UK4m (U-Klick 4 marketing). The UK4m tool allows business people with no marketing knowledge to create their own tailored marketing plan via the Internet within 30 minutes for under £250.

Organised by the Global Women's Inventors and Innovators network (GWIIN), the 6th BFIIN awards exhibition, conference and awards ceremony was held at the Old Naval College Greenwich on 16th and 17th February. Previous winners have included Dr Dawn Gibbins MBE, who went on to become the Verve Clicquot Business Women of the year 2004. In 2001 Prime Minister Tony Blair commented on the BFIIN awards:

"I believe that the BFIY Award will succeed in raising the profile of women inventors, and encourage them to contribute to the increasingly competitive global economy."

Gerry Brierley, Dial M for Marketing (t/a UK4m)

NOTES FROM A SMALL OFFICE

Your Chairman was very encouraged by the recent speed networking event, reported inside this issue. As a club, we are having to learn to be more dynamic and efficient, both as a means of increasing money available to spend on you, but also to make the club more relevant to your activities. For those that attended the networking event, I hope you felt that it was a worthwhile activity for your business. The next time, I'm going to try to space-out the chairs a bit to help reduce the noise interference. I found speed networking much more tiring than I thought, and it dries the throat quicker than a plate of sand! However, it is a good way of meeting people, and that's how you get business.

Stephen Lewis, Chairman



BOWLING

SBC members met for ten-pin bowling at The Spectrum, Guildford as usual last month. February's scores were not some of our best. Deryck Svensson came top on 261, followed by Philip Jones on 228 and Jenny Lewis on 194. We voted to eat in the Anchor and Horseshoes pub up the road.

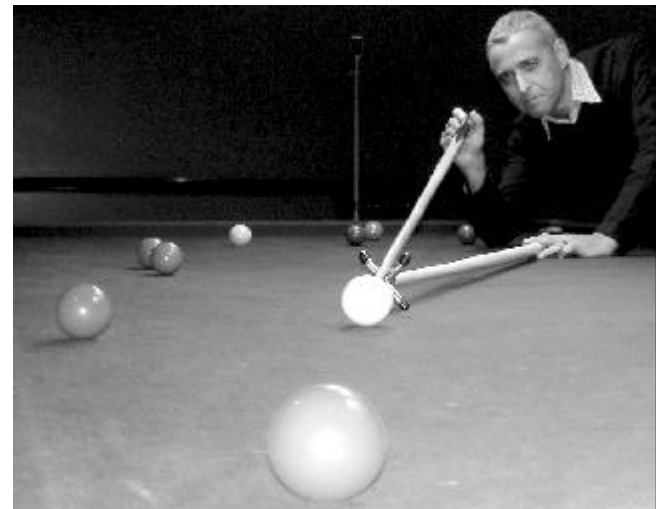
Join us for the next Bowling evening on **Tuesday 15th March** at Spectrum Leisure Centre in Guildford, costing £9.20 including shoe hire. We'll be playing from 7pm until about 9pm, with a meal out afterwards.

To book: bowling@surreybiz.net



SNOOKER

We've decided not to repeat snooker in March, but we did play in February as I said in the last issue. Four of us played fairly hopelessly on a rather grand full-size table at Kingswood Golf Club near Banstead. We did score, playing in pairs, and after two long games, we neatly ended with level scores. Below we see Keith Grover with his eye off the ball (so to speak), and bottom is Deryck Svensson lining up for his next shot.



<p>OFFICIAL MONTHLY NEWSLETTER</p>	<p>CLUB SPONSORS</p> <p>UniDirect Neset</p>	<p>NEWSLETTER & CHAIRMAN</p> <p>Stephen Lewis, 4 Archery Rise, ALTON, Hampshire. GU34 1PG sbcnews@surreybiz.net 01420 594644</p>	<p>MEMBERSHIP: Linda Haynes Upper Lodge, Holmbury Hill Rd Holmbury St. Mary, DORKING, Surrey. RH5 6NR membership@surreybiz.net 01306 730074</p>	<p>SECRETARY: Philip Jones Comrie House, Grange Drive, WOKING, Surrey. GU21 4BU secretary@surreybiz.net 01483 772698</p>
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