



Surrey Business Club NEWS

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DECEMBER 2005

EVENTS

www.surreybiz.net/events

December 6th Village Hall, ABINGER HAM

CHRISTMAS BASH & AGM

Your chance to make merry and try your hand at our now famous Christmas Quiz.

January 3rd Community Cen, SHEERWATER

BUYING & SELLING BUSINESSES

How to buy and sell a business for capital wealth - from someone 'in the business'.

February 7th UniSdirect, GUILDFORD

LEADING THE FIELD

Following our event in July, we plan to continue this themed event, backed by fine speakers.

March 7th Ebbisham Centre, EPSOM

SPEED NETWORK 100

Meet and promote your business to as many as 15 people in one evening.

6th DEC: Village Hall, ABINGER HAMMER

6:30pm AGM & CHRISTMAS QUIZ

Following now long-established SBC tradition, we can look forward to a fun quiz night thanks to Keith Grover. This event is for members and their other-halves only, so prospective members have the option to join on the night, or wait until our January meeting to try us out.

After the first pass at the buffet, proceedings will start at 7pm with a short AGM. Your Chairman Stephen Lewis and Treasurer Susan Owen will present their reports (text on back page of this newsletter) when you'll have the chance to ask questions. Having carried out their duties, these two people and Melvyn Lux will be standing-down from the committee. This will leave the remaining three members of the committee to stand for your vote. The committee is proposing that Keith Grover takes over as Chairman, Philip Jones takes-on the Treasurer's role, and that the newsletter be incorporated into a new website by Deryck Svensson.

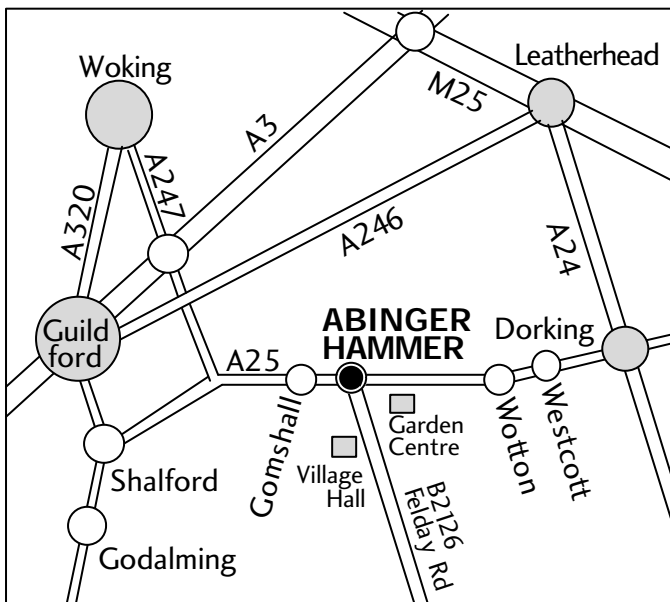
The AGM agenda is:

1. Approval of the Minutes of the Annual General Meeting held on 7th December 2004
2. SBC Chairman's report
3. SBC Treasurer's Report
4. Election of Committee Members
5. Any Other Business

Pre-register by
FRIDAY
2nd December

MEMBERS & PARTNERS ONLY

Free (inclusive)
meeting@surreybiz.net
01372 800820



Abinger Hammer Village Hall, Abinger Hammer (west of Dorking on A25)

The village of Abinger Hammer (distinct from Abinger) has the A25 passing directly through it. It's easily recognised by its fanciful clock mounted on the corner of a building on a bend in the road. If coming from the Guildford direction, pass the clock and opposite the post office, turn right down Felday Road. If approaching from the Dorking direction, pass the garden centre (shown on map) and turn left into Felday Road. Drive about 160yds / 150m down Felday Road and turn right (opposite the exit from the garden centre), climbing the steep drive to the Village Hall. There's plenty of parking and the hall has good facilities for all. There will be wine, soft drinks, mince pies and other goodies to eat.

Depending upon heckling and other issues arising, the AGM may last as long as 10 minutes! We'll then let you go to make a fool of yourself as you attempt to do the quiz! There will be opportunity, through using your general-knowledge, to win some excellent prizes. Prepare to have your brain taxed on all sorts of things that you thought you'd forgotten! Please don't be put-off by the idea of having to think - this is very-much a group-event where you'll have the chance to chat and exchange funny stories. You can also find out who really wears the trousers when you meet members' long-suffering wives and husbands!

The evening will finish at about 9pm, although the Beverage Circle and friends will no-doubt move on to the local pub to continue the chat and banter. See you there...

...& NEXT MONTH

Alex McMillan from 'Club Entrepreneur' will be talking about ways to buy and sell businesses to make capital growth.

"SIX OF THE BEST" BUSINESS-EFFICIENCY TIPS

GENERAL TIPS FOR DATA MANAGEMENT

● **Never enter the same data twice**

It costs you extra time and money. More importantly, it dramatically increases the risk of inaccuracies that may take months to identify and cost a great deal in both time and money to correct. Worst of all, you could have been basing important business decisions on that data without knowing it was incorrect.

● **Keep your existing customers**

It is significantly cheaper and easier to keep an existing customer than it is to find a new one. There are many ways to do this. For example, if you sell consumables that last 3 months, contact customers 2½ months later to offer deals on the product - it could even be limited to one customer. Don't know how long your products last? Why not? Find out! You need to know...

TIPS FOR MICROSOFT EXCEL

● **Design your 'What-ifs' carefully**

When designing a 'What-if' scenario workbook, make sure that everything you will want to change appears on the first sheet. All other sheets should only contain formulae. This way you can easily change a value to see what affect it has without wondering if you have changed it throughout the workbook

● **Use meaningful sheet-names in multi-sheet workbooks**

If your workbook is made up of a number of sheets, make sure that each sheet has a short but meaningful name. This will make finding cells on other sheets easier and will make understanding formulae a breeze. The same applies to workbook file names, particularly if you have consolidation workbooks that gather their data from a number of different workbooks.

TIPS FOR MICROSOFT ACCESS

● **'Normalize' your data!**

This is essentially a process that aims to reduce the size of your database and to make it run more efficiently. Simply put, "normalizing" means designing your database to minimize the storing of duplicate data without having a detrimental effect on how it works. For example, instead of every address record containing the full name of the county, use a county code linked to a county table.

● **Have recognizable data entry screens**

If you are entering data directly from paper forms, make the Access form look similar, particularly in terms of the field sequence. This will make your data entry easier and cheaper and so reduces the risk of mistakes.

This information has come to you with the compliments of Confident I.T. Solutions Ltd (www.citsol.co.uk).

Hywel Clark, clarkh@citsol.co.uk 0870 9220928

SURREY BUSINESS CLUB ACCOUNTS FOR YEAR ENDED 31ST AUGUST 2005

		Year to 31 st August 2005	Year to 31 st August 2004	BUDGET 2005/06
INCOME	Subscriptions	6,508.00	7,611.00	6,890.00
	Advertising	1,797.00	1,364.00	500.00
	Sponsorship & Grants	2,500.00 (ESF)	-.-	-.-
	Bank Interest	87.00	53.00	60.00
	Speed Networking	364.00	-.-	300.00
	Other	432.00	384.00	340.00
		11,688.00	9,412.00	8,090.00
EXPENSES	Meeting costs	3,330.00	2,524.00	2,880.00
	Newsletter: Printing/Distribution	1,672.00	2,714.00	660.00 (Sep - Dec)
	Editing/Publishing	1,650.00	2,600.00	600.00 (Sep - Dec)
	Administration: Secretarial	960.00	859.00	960.00
	Postage	71.00	110.00	80.00
	Stationery	238.00	385.00	40.00
	Lapel Badges	28.00	13.00	30.00
	Accounting	960.00	900.00	320.00
	Meeting Organisation	-.-	-.-	320.00
	Insurance	133.00	116.00	140.00
	Bank Charges	2.00	-.-	20.00
	Sundries	-.-	20.00	-.-
	Honoraria	-.-	-.-	240.00 (Chair/Trea)
	Development: Website	571.00	120.00	1,800.00
	Marketing	395.-	-.-	80.00
		10,010.00	10,360.00	8,090.00
	SURPLUS/(DEFICIT)		1,678.00	(948.00)
ADD OPENING BALANCE		2,222.00	3,170.00	3,900.00
CASH AT BANK (on 31 st August):		3,900.00	2,222.00	3,900.00

FINANCIAL WORKSHOP

Our November meeting was the first to be held at Guildford College, as part of our policy of varying locations for club evenings. As usual, guests were able to meet each other and some of our Members at Paul Cawthorne's formal networking skills session before the main meeting.

After the buffet, which I'm pleased to report was well up to our usual high standards, the evening was assuredly chaired by Susan Owen, our outgoing Club Treasurer (situation now vacant!). To start proceedings, Susan asked our guests to introduce themselves briefly to everybody, then called on our new Club Photographer, Peter Searight, to present a five-minute slot about his business.

Peter showed us some wonderful samples of his work, as he explained how he got into photography. He produces a wide range of commercial and creative work, with a growing base of business clients who use his evocative shots on promotional literature, such as cards and calendars. Peter has built a reputation as a specialist in nature scenes and children's portraits, and you can see samples of these on his website at www.themarkablestudio.net



Our main presentation was a two-parter, presented by Club Members Anna Slade and Richard Jones, on Business Finances. Anna led a short workshop-centred session on simple ways to save money - a subject dear to everybody's heart! As she freely admitted, none of what she advocated was going to be 'rocket science' - but it's the obvious stuff we often forget to do which costs us dearly. After giving us a dozen practical tips,

she encouraged the audience to brainstorm and share their own money-saving tips in small groups, and the results were then shared with all. Ideas ranged from Skype telephony (calls routed over the internet virtually free of charge) to how to get the best deals when ordering stationery, and best of all there were people in the audience who could help the rest of us put each them into practice. Priceless stuff!

Next up was Richard, a tax specialist (see www.ata4tax.co.uk) who has a wealth (pun intended!) of experience in helping businesses save money on tax, and ensuring they are set up and run in a compliant and tax-efficient way. Once again the information and advice he gave us, illustrated by real-world examples, was far too comprehensive to repeat here, but we all came away having learned several insider tips on how to stay profitable (and remain within the law) in the way we operate every financial aspect of our businesses. Thanks go to Richard and Anna for making what could have been quite a dry topic both entertaining and stimulating.

After the meeting several of us walked to the nearby Kings Head for a social chat and a pint, returning in the pouring rain only to find our cars locked in the College car park. Imagine how we laughed - but fortunately the helpful caretaker came to our rescue before we got completely soaked!

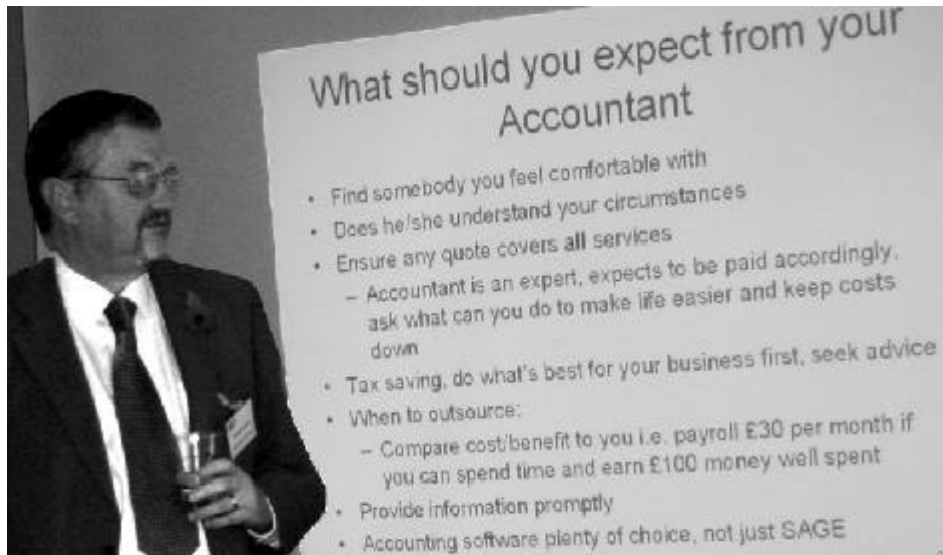
Keith Grover, FreelanceCopy.co.uk

TOP: Anna Slade introducing our Interactive Financial Workshop

CEN: Richard Jones explains the points to look out for when choosing your accountant

LEFT: Edward Tudor (right) talks to Mike Loughton and Jan Ledger in their financial workshop group.

Photographs by ©Peter Searight





WELCOME NEW MEMBERS

GUILDFORD CORPORATE SERVICES (Guildford College)
Mr. Martin Wayne
The business-to-business arm of Guildford College, providing you with tailor-made training solutions to meet the development needs of your people.
Tel: 01483 448530
E-Mail: employerenquiries@guildford.ac.uk
Web: www.guildford.ac.uk/gcs
Address: Stoke Park Campus,
GUILDFORD, Surrey. GU1 1EZ

JAN LEDGER at TRAVEL COUNSELLORS
Mrs. Jan Ledger
As an independent travel counsellor, not tied to any travel-provider, Jan is your expert advisor there to organise and book your first-class holiday at an affordable price.
Tel: 01883 620234
Mobile: 07906 344717
E-Mail: jan.ledger@travelcounsellors.com
Web: www.travelcounsellors.com/jan.ledger
Address: 24 Tower Place,
WARLINGHAM, Surrey. CR6 9PW

VIRAJ INTERNATIONAL LIMITED
Ms. Sandy Byrne (Additional Member)
We welcome Sandy who works for and with existing member Shyam Muhandiramge - a man who has many business ideas and projects up his sleeves! (He also runs a Srilankan Villas business)
Tel: 01932 229069
E-Mail: virajgems@aol.com
Web: www.srilankanvillas.co.uk
Address: 6 Orchard Court, Bridge Street,
WALTON-ON-THAMES, Surrey. KT12 1AN

COMMITTEE MEMBERS WANTED

Our Annual General Meeting (a short affair) will be held as part of our 'Christmas Bash'. If you would like to put yourself forward for election to the committee, please notify the Club Secretary Philip Jones ASAP on secretary@surreybiz.net 01483 772698.
Stephen Lewis, Chairman

COMMENT ON BUDGET

The accounts on page 2 include the budget for 2005/06. Although we've got £3,900 carried-over from last year's accounts, we have opted for a balanced income and expenditure plan. The budget shows smaller sums for the newsletter, as this is the last paper issue, but a larger sum for the website - Deryck Svensson is developing a new website that will incorporate a new section, including adverts. We also show two honorariums - one for Keith Grover when he takes over as Chairman, and one for Philip Jones taking over as Treasurer. We have also shown a sum for a future Meeting Organiser - a position that we've yet to fill.
Stephen Lewis, Chairman



BOWLING

The usual crowd turned-up to enjoy our monthly get-together to play ten-pin bowling at the Spectrum Leisure Centre in Guildford. Deryck Svensson and Philip Jones tied on 260 for their two games, followed by Linda Svensson on 196. This time we decided to eat at the nearby Indian Restaurant to enjoy our usual blow-out meal.
Join us for the next Bowling evening on **Tuesday 13th November** 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.



GOLF


As far as I know, no golf was played this month, and probably won't resume until February or March 2006, depending upon the weather. If you would like to play in the new 2006 season's games, please contact Deryck Svensson on golf@surreybiz.net to register your interest.

CHAIRMAN'S RAMBLINGS

I've already pre-empted this report a bit in the last issue in my "Changes at the Top" article. This last year has been a bit hair-raising for the committee, but also very rewarding in the end. We were actually having to cope with the continuing fall-out from raising the subscriptions in 2002/03. Once faced with a bill for £120, some were clearly questioning the value they get from the club. Whilst this sounds bad, it is positive in that we really prefer members who want to take part, rather than only belong in name. I'm also a member of Alton Chamber of Commerce (I'm Secretary!), and whilst they have a 100 members, only 20 or so go to meetings. However, it doesn't matter as much because they are a lobbying organisation, so simply belonging helps support the cause. In our case, we are here to bolster the wellbeing of the individual member. Our ideal member is one who comes to about at least a third of our meetings each year, who joins-in and makes friends with other members, and who endeavours to learn a little along the way.

In 2005 we are proud to have held two successful "Speed Network 100" events, and to have staged the Leadership Skills event, backed by the European Social Fund and UniSdirect. These three events have done a lot to raise the stakes for the Club, and we are planning more such events in 2006. This last paper edition of the newsletter heralds a new website, currently in the design stage. We plan to send out a monthly E-mail which summarises the news, with links to the website for more information. With Keith Grover as Chairman, the Club can look forward to benefiting from his enthusiasm and far-reaching ideas for giving our members interesting and mind-expanding events in the future.

As for me, I'm not so much retiring as changing hats for the Alton Chamber! I plan to remain a member of Surrey Business Club as I firmly believe in it's ethos and purpose - long may it live!

 Surrey Business Club OFFICIAL MONTHLY NEWSLETTER	CHAIRMAN (from 6/12/05) Keith Grover, 32 Locke King Road, WEYBRIDGE, Surrey. KT13 0SY chairman@surreybiz.net 01932 845814	MEMBERSHIP: Linda Haynes Upper Lodge, Holmbury Hill Rd Holmbury St. Mary, DORKING, Surrey. RH5 6NR membership@surreybiz.net 01306 730074	SECRETARY: Philip Jones Comrie House, Grange Drive, WOKING, Surrey. GU21 4BU secretary@surreybiz.net 01483 772698
Surrey Business Club is a not-for-profit organisation providing a forum in Surrey for people owning or employed by a small to medium enterprise, helping them to develop professional skills and business opportunities in a supportive social environment.			