

IN BUSINESS

NEWSLETTER

March

2003

*Check our website for information - www.chamber.7oaks.net,
[Email enquiries@chamber.7oaks.net](mailto:Email.enquiries@chamber.7oaks.net) Telephone 01732 455188*

PROMOTE YOUR BUSINESS ON THE CHAMBER SITE

We are in the process of improving and updating our web site. Since setting up the site over 2 years ago, we have been amazed at the hundreds of hits registered each week from people checking information, looking at our membership and using the links. It is now time to bring the site more up to date.

Would you like to promote your business on our site?

We aim to offer the opportunity for a small number of Chamber businesses to have an advertising banner and company logo displayed on the site. You can advertise on the opening page or take the option of a rotating logo on all pages. Whatever page is viewed, your name could be there for all to see. The browser will then be able to go direct to your web site for more detailed information. The cost will be £100 for the whole year (just over £8 a month). For full details call the Chamber office on 01732 455188 - there will be limited availability, so contact us now.

The Forum will be replaced with a "one stop notice board" and together with the events calendar, we hope you will use these options to promote any of your company information or events.

The changes will be taking place during March and if you know of any useful web site links that could be of benefit to members, please let us know so that they can be added.

ON THE MOVE

We are pleased to hear that at last the Sevenoaks Town Police Station will be occupied very soon. Work is almost complete and they are confident the move will happen the first week of April. The permanent presence of police in the town will, I am sure, be welcomed by everyone.

ALSO ON THE MOVE

The Chief Executive of Sevenoaks District Council, Nigel Howells, will be leaving on the 14th March, for pastures new. He joined SDC just over 5 years ago and took over the dubious task of seeing through the Blighs development scheme. He will face new challenges as Chief Executive at Maidstone Weald Primary Care Trust. We wish him all the best for the future.

Council to allow phone masts on its land

Sevenoaks District Council has decided to allow mobile phone companies to put up new phone masts on its land in order to conform to recent planning guidelines issued by the Government.

The council decided that it would allow phone masts on its land, except in very special circumstances, in February 2000. It took the decision as a landowner to help restrict the number of mobile phone masts, especially in rural areas.

Last August Government issued new planning guidance on phone masts that said all councils should help identify and make available new sites for phone masts on their land.

Current planning regulations relating to the Green Belt and Areas of Outstanding Natural Beauty will still be a consideration and all new masts on Council land will still go through the usual planning process.

The Council will review this policy in light of any new planning guidance and research that becomes available.

A Warm Welcome to our New Members

*Neil Froggatt of **Shiro Bara IT services**.*

Neil is based in Sevenoaks. He specialises working with companies and individuals who do not have the luxury of a full time IT Manager, but need occasional IT expertise and support.

Upgrades to your hardware

Software installation

Database/custom system design

An Internet service, Web designs and lots more.

***Shiro Bara** offer an affordable and flexible service Phone: 07791 057980 for more information*

Email: info@shiro-bara.co.uk

Web: www.shiro-bara.co.uk

A warm welcome to the **Bank of Scotland** who joined us late last year and attended the December lunch at the Sun Do.

Contact Marcus Abbott if you would like to discuss new banking arrangements

Based at 103 Mount Pleasant Road Tunbridge Wells

Telephone 07766 442758

Elgee Pinks Solicitors

Wolfelands, High Street, Westerham

Give Lindy Morgan a ring on 01959 568100 she will be more than happy to help out with your legal requirements. Email: lindymorgan@elgeepinks.com

First Office Systems Ltd

14 – 16a Albion Road

First Office Systems are a company Based in Tunbridge Wells who specialise in Business Equipment Supplies/Maintenance. They also offer an excellent office refurbishment's package. Any enquiries to Andy Brett on 01892 516339 who will be happy to discuss your needs.

E-mail: sales@firstoffice.co.uk

Aims Accountant are based at 31 London Road, Westerham TN16 1BB

Telephone 01959 562009

Email derek@aims.co.uk web www.aims.co.uk

Derek Camlin is the contact working in association with AIMS the National Association of Independent Accountants. Need his services - give him a call.

Image Wizard 5 Bligh's Court, Bligh's Meadow, Sevenoaks TN13 1DD

Telephone 44 1732 455500

Email news@imagewizard.co.uk web www.imagewizard.co.uk

Give Steven Malkin a call, he is on hand to advise you on all your Public Relation matters.

Abacus Communications (New Member)
Abacus has offices at Chislehurst and Tunbridge Wells and comprises two businesses – Abacus Events and Abacus; Business Support.

Abacus Events offers the total events package including all aspects of venue and catering selection, publicity, booking, enquiry management, programme compilation and admin. They run the Workplace Comfort Forum series of events aimed at linking the conditions of the workplace and environment with employee well being and productivity. Their current events are concerned

with mobile phone safety, siting of masts and problems experienced by 'electrosensitive people'.

Abacus Business Support currently runs two technical clubs for clients and provides a range of publicity and publications services to the Small Business Services at the DTI including professional exhibition stand manning and public speaking on behalf of the client. They are local agents for the STEP scheme through which undergraduates are placed with SMEs for eight weeks in the summer.

Abacus may be contacted on **020 8295 2951** or by E-mail: enquiries@abacuscom.co.uk

Realist Internet Consultants Ltd (new Member)

Spa House, 18 Upper Grosvenor Road, Tunbridge Wells, Kent TN1 2EP Tel: 01892 541855

They specialise in website, Intranet, extranet and database design. They differ from other companies as they offer with all their website solutions "Content Management" Imagine being able to change the content of your website from anywhere you have access to the internet without the need for specialised software, this is what they can offer your business.

Realist Internet Consultants are an award winning new media company based in Tunbridge Wells.

Realist can offer your company, Intranet solutions tailored to your specific needs. Intranets offer a cost-effective method of managing your business practices. Use of Intranet technology conquers the problem of "platform" differences and offers a medium for staff interaction.

For further information visit www.realist-ic.com

Business Failures Rising

More business are going to the wall now than at any time since the recession-hit early in the 1990s, according to figures published recently.

The number of liquidations and bankruptcies is likely to be even greater in the next six months as economic gloom hits the UK.

Business failures in Britain rose by 7.2% this year to almost 43,500 – the highest level since 1994, said City Consultants.

The sharpest rise was in the South-West 15.2% followed by the West Midlands and the South-East, with an 8% increase in London.

Smaller firms have been forced to close as orders and lucrative contracts from larger companies dry up.

Figures up to the beginning of December show that of 43,458 business collapses in 2002, 18,628 were company liquidations and 24,830 were bankruptcies.

The two regions where the annual number fell were the East Midlands down by 3.8% and the East a fall of 0.3%

Kent Thames-side Chamber of Commerce /Sevenoaks Chamber of Commerce Networking Breakfasts

Held at The Wharf, Crossways on the following dates:

14th March 2003

11th April 2003

12th September 2003

14th November 2003

Please contact the Chamber office for reservation - 01732 455188

Important information for all Sage Users!

Chartered Accountants are alerting businesses using SAGE accounting software that they could be missing out on major benefits if they have not upgraded their software recently.

If businesses are using sage Line 50 version 7 or earlier, they really should consider upgrading to version 9.

This newer version offers significant benefits for a minimal cost.

Already used by around 200,000 growing businesses in the UK, the latest version of Sage Line 50 offers improved reporting, faster processing, support for foreign currencies, inbuilt cashflow forecasting, improved links with other software products and improved e-business functionality.

Free Food Hygiene and Health & Safety Courses

Contact SPA Training on Tel 01579 346000 Email: info@spa-training.co.uk about CIEH Foundation Certificate courses in both Food Hygiene and Health & Safety Courses. These training programmes can be delivered to your premises *free of charge*, subject to the following conditions:

- A) Between 16-25 members of staff attend each course. (Delegates can be made up from several different organisations).
- B) All delegates are over 19 years of age.
- C) Delegates have an English address.
- D) Delegates have lived in an EU country for 3 years.

Reducing Risk from Slips and Trips at Work -A Seminar

Slips, trips and falls on the same level are the most common cause of workplace non-fatal major injuries, approx. 8,800 injures per annum and the second most common cause of

over three day injuries. Approx. 26,500 injuries per annum.

They are the cause of 51% of non-fatal injuries to members of the public.

To help reduce these figures and increase awareness a seminar is to be held on 20th March 2003 at the Reigate

Manor Hotel, Reigate Hill, Reigate, Surrey.

There will be no charge for the seminar or lunch. To reserve a place of which there are only a limited number of places on a first come first serve basis E-mail

Morris.johns@hse.gsi.gov.uk

Get your free copy of BDO Stoy Hayward Business Trends Quarterly Review Tel 0870 567 5678

Press Release

Intelligent Wealth Management

Deciding where best to invest your capital is a daunting prospect in the current financial climate. Stock market volatility coupled with uncertainty over world events is forcing investors to consider alternative options.

It is likely that we will continue to see periods of low inflation coupled with positive property growth, and in light of that fact, Lighthouse Invicta Ltd organised a seminar for Kent's private and corporate investors to share some alternative investment strategies with them.

The seminar brought together companies that provide a broad range of services in all areas of Wealth Management, Professional Investment Management and Property-Based Investments. Their focus for the day was on defensive investing, as they discussed options that are designed to protect and maintain the wealth of investors.

One such option focused on investment in residential property through exclusive property developments in order to receive good returns as a result of development profit participation. This removes the burden of building cost overruns and offers a compelling alternative to the current trend to invest in "Buy-to-Let" properties, which has inherent liquidity implications and the added responsibility of being an active landlord.

Mark Silvester, Managing Director of Lighthouse Invicta Ltd, commented, "Because of our carefully selected key relationships, we are able to draw on a wide range of specialists from all sectors of the professional advice community. As individuals, and indeed businesses become more successful, accumulating greater wealth, so issues may arise which become increasingly complex. Solving these effectively can rarely be achieved from one source. It pays to get the right team working for you."

For more information contact invicta@lighthouseifa.com

British Chamber of Commerce News...

BCC Survey Prompts Calls for Action on Soaring Cost to Small Businesses of Employers' Liability Insurance

BCC has announced the results of the survey of its members on issue of employers' and public liability insurance. This is the first time any hard statistical data has been compiled to support what businesses have been experiencing for the past year. The results, worryingly show that over 6% of businesses and 9% of manufacturers have been refused insurance cover altogether and almost 20% of manufacturers are seeing increases of between 50% and 100%. Over a third of all businesses surveyed have been offered cover at higher cost with substantially increased deductible or excess.

BCC is calling on the Government to take the lead on employers' liability insurance before British businesses are forced to close. The BCC wants a firm assurance from Government and the Association of British Insurers that businesses will not have to shoulder similar levels of increase next year and beyond, advice and help to businesses now to enable them to plan and if possible budget for further increases in good time and a competition investigation into the refusal of some insurance companies to write cover for good risks.

RESULTS

Over 6% of businesses and 9% of manufacturers have been refused cover significant numbers were refused on more than five occasions.

In respect of increases in premiums, half of all respondents reported increases in excess of 20%. 11% reported that premiums have more than doubled.

Amongst manufactures, 62% reported premiums rising by over a fifth; 17% between 50% and 100% increases; and over 15% say their premiums have more than doubled.

Manufacturers, as 'higher risk' activity, recorded 35% of firms with a claims history over the past 3-years. 22 % of all businesses reported previous claims.

A substantial minority of respondents report being offered cover only with substantially increased deductible or excess. Amongst all businesses, this is reported by 22% of whom half have reported increases in the excess required of 50%.

Amongst manufacturers a quarter has reported increased excess requests, 60% of these are in excess of a 50% increase.

David Frost, Director General of the BCC commented:

"The insurance industry is putting Britain out of business by refusing cover and increasing insurance premiums to totally unrealistic levels. This survey highlights the severity of this problem. We will be lobbying the Government hard to put an end to this. The issue of soaring insurance premiums has been raised by our membership with increasing urgency. We do not object to insures offering cover that reflects the actuarially determined prospective risk, taking into account level of claims having to be met and the claim history of the company concerned and its sector. We also accept course, that insurers must also seek a reasonable rate of return. However, we expect the rate of return to be limited by effective competition. We do not expect losses in unrelated forms of insurance, or other sectors of industry to be recouped through increases in premiums for this insurance. Past losses are only relevant in so far as they relate to this specific insurance and the characteristics of the company seeking insurance. Too many of the cases that come to us from our members suggest premium increases wholly disproportionate to the risk, unrelated to the claims history of the company concerned, or where there appears to be refusal to supply cover which is followed by other industry syndicates".

Keeping you up to date - Kent County Council

Sevenoaks Library Redevelopment

Sevenoaks Library, Gallery and Museum are being re-thought! Kent County Council, in partnership with Sevenoaks District Council, is developing a new vision for the venue. It will become an integrated point of delivery for arts activity, heritage, museum, local studies and informal learning, all under the same roof. The outline brief envisages a remodelled library, Museum and Gallery as a discovery centre, presenting heritage, arts, knowledge and ideas through high quality facilities, programming and services. It

will be part of a "Cultural Campus " that also embraces the neighbouring Leisure Centre and Environmental Park.

Timothy Mason has been engaged to put together the overarching vision for the project. Tim has a vast experience in arts and heritage funding.

Tim has been asked to consult widely in order to allow as much input as possible from the local community. For more information please contact Sevenoaks Library on Tel: 01732 453118/452384

SNIPE RED TAPE

Every day the jobs of thousands of people in Greater London are made harder by the burden of Government regulations. For too long politicians have failed to get to grips with red tape because they have looked in the wrong places.

Tim Yeo (Shadow Secretary of State for Trade and Industry) wants your help.

What regulations do you think are unnecessary and what regulations make it harder to run a business or do a job. A team has been set up of Better Regulation Advisors with experience in both small and big business and the public and private sectors, they will examine any regulations they are sent. These advisers will tell Tim Yeo of changes that are needed and Tim will challenge the Government to make amendments.

Write or email the House of Commons. Timyeomp@parliament.uk

Trust for leisure services

The development of a trust to provide Sevenoaks District Council's leisure services has taken a step closer. It has been agreed in principal for the transfer of its main leisure services.

The proposed leisure trust would operate as a not-for-profit organisation, similar to a charity, with the advantage that any profits generated will be reinvested into the leisure facilities. The proposed leisure trust will benefit from a number of tax and rate savings that are currently unavailable to councils in order to reduce the overall costs of running the leisure service. The trust can also access funding from sources that are not available to local authorities.

Approx. 80 other council's have already transferred their leisure services to a trust.

The decision was made after independent report into the viability of transferring the services was carried out by Leisure Partners Limited.

It was recommended that the following facilities be included within the leisure trust:

Sevenoaks Leisure Centre
White Oak Leisure Centre in Swanley
Edenbridge Leisure Centre
Wilderness Sports Centre

Reviews on the operations of
Sevenoaks and Swanley Indoor Bowls Centre and Lullingstone Park Golf Course.

The next stage will see the development of a business plan that will prepare the leisure services for the possible transfer and programme of staff consultation. If Cabinet approves the business plan the final go ahead will be given in the summer of 2003. For further information contact Jane Parsons 01732 227162

Get the Competitive Edge with Coaching

ACTION INTERNATIONAL, the worlds number 1 Business Coaching Team has granted its first franchise covering the region of Kent, Sussex Surrey & Berkshire.

Franchisee Iain Hemington offers one-to-one business mentoring for small to medium business owners.

Iain said, the rapid small business growth in the territory gave him the perfect opportunity to put his business experience to good use.

"After living in Kent for many years I am aware of a large number of small to medium businesses with untapped potential".

"I frequent many of these businesses on a regular basis and believe they could easily build on their success. With the world of business moving faster and getting more competitive, you can't possibly keep up with both the changes in your industry and the innovations in sales, marketing and management strategies as well. Having a business coach is no longer a luxury, it is a necessity".

Business coaching is experiencing healthy growth, with an increasing number of people choosing to put their natural entrepreneurial skills to good use.

Iain said coaching was an excellent way to give the territories business the edge over their competitors.

"Competition is fierce, with 80% of small to medium businesses failing in their first two to five years of operation", he said.

"These are staggering figures and indicate the need for a closer look at the way business owners are viewing their enterprise."

"Often they are at the coal face of day-to-day operations and lack the time to take a look at their key business areas".

Iain is no stranger to the business world. He left the corporate world after a highly successful 17-year career with General Electric of the US in sales and marketing, business development and managerial positions. Iain created and developed business for GE and their business partners in the UK, Europe, Middle East and Africa. For 4 years, he lived in Johannesburg, South Africa and a further 3 years in Luxembourg where GE has a European Headquarters before returning to his native South East of England.

"Iain said he was motivated by the chance to help the regions business owners achieve their personal and professional dreams."

"I will not only be sharing my business knowledge but the benefits of a world-wide coaching network and a proven system applied by over 9,700 clients in a wide variety of industries".

For further information contact ACTION INTERNATIONAL business coach on 01732 740197

Email: iainhemington@action-international.com

Have you thought about self-defence skills?

Neil Froggatt of Shiro-bara is a second Dan black belt in Ju Jitsu. He has been teaching Ju Jitsu for 5 years and practising for over 10. He currently runs classes at the Sevenoaks Leisure Centre twice a week. He teaches all issues relating to self defence and self protection from the basics of reading somebody's threatening body language through to actually using self defence techniques within the confines of the law.

His classes take place on Wednesdays at 7.30pm until 10.00pm and Sundays at 5.30pm until 7.00pm. The first lesson is free then the fees are £5 per lesson plus an annual charge of £15.00 for insurance and membership. Contact Neil on 07791 057980

Sevenoaks Travel Ltd change of ownership

Sevenoaks Travel changed ownership in February to Baldwins Travel Ltd, Tunbridge Wells.

We will miss John Piper, who has been a strong supporter of the Sevenoaks Chamber, but we send our best wishes to John and his wife for a very happy retirement - they are already on their travels. We understand the new owner Mr Ron Marks will continue trading as Sevenoaks Travel Ltd.

NETWORK LUNCH

The next Chamber lunch will be held on 27th March (see enclosed invitation to attend)
On this occasion the lunch will be hosted by Neil Key of PromotingKent, an amalgam of businesses with a common aim to promote Kent business.....and as the UK Gateway to Europe.

There will be an opportunity following lunch, for members who wish to make short presentations to take the floor.

Bring your business cards and company literature.

If you would like to host a future lunch, ring the Chamber office to make arrangements.

SEE FRONT PAGE - PROMOTE YOUR BUSINESS ON THE CHAMBER WEB SITE FOR AS LITTLE AS £8 PER MONTH

www.chamber.7oaks.net