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Business News



WEDNESDAY, DECEMBER 17, 2008 – THE YEAR AHEAD



Lewis Hamilton was helped to his Formula One success by Yamazaki Mazak in Worcester.

Lewis had a helping hand from engineers at Mazak

NOT a lot of people know this but Lewis Hamilton's success in winning the Formula One World Championship owes a lot to the expertise of engineers in Worcester.

Visitors to stand E322 at the Autosport Engineering exhibition at Birmingham's NEC next month will be able to see first-hand examples of the machine tools from Yamazaki Mazak that helped Vodafone McLaren Mercedes achieve the

consistency to deliver the motor racing crown.

The company, based in Badgeworth Drive, Warndon, is now celebrating 10 years as official supplier of CNC Machine Tools to Vodafone McLaren Mercedes, and the parts manufactured on the 15 machine tools installed at the McLaren Technology Centre at Woking, Surrey, have played a crucial role in ensuring that parts

are manufactured to the exacting tolerances which are demanded by Formula One.

Tony Saunders, Yamazaki Mazak's UK sales director, said: "Everyone at Mazak is extremely proud of the contribution that we have made to the success of Vodafone McLaren Mercedes over the years and, in particular, the fantastic achievement of Lewis Hamilton this season. As we celebrate completing

10 years as an official supplier to the team we will continue to work closely with them to further develop the manufacturing strategies that have proved so successful."

That work includes the installation of three new Mazak machine tools at the McLaren Technology Centre in the coming months, taking the total to 18. Autosport Engineering 2009 will be held at the NEC, Birmingham, from January 8-11.

Sarah's design work shines at exhibition

IT could be a glittering new year for Worcester jewellery designer Sarah Kelly whose work has been chosen for one of the country's top young designer exhibitions.

Her work is currently on display as part of Brilliantly Birmingham, which is being staged at the Birmingham School of Jewellery until Sunday and features the best of new jewellery design.

Ms Kelly, who is aged 25, and lives in The Hill Avenue, Battenhall, Worcester, runs her business Saloukee from a design workshop within Design Space in the heart of Birmingham's Jewellery Quarter.

A former pupil of Nunnery Wood High School, Worcester, she took art and design A-levels at Worcester Sixth Form College and Barbourne College of Art, before moving on to Loughborough University to study silversmithing and 3D jewellery design.

She said: "I work with materials such as paper to create forms with a sense of simplicity and tactility."

"I aim to set them apart from more durable, traditional materials and by delicately manipulating the paper by

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hand I am able to transform an everyday matter into beautiful three dimensional structures."

There is a sense of environmental responsibility in Ms Kelly's work. Wherever possible she uses eco-friendly technologies and materials.

The collection she is showing at Brilliantly Birmingham is made entirely from materials sourced and made in the UK which helps to keep down her carbon footprint.

Her most high-profile commission to date was to make a range of jewellery for Hollywood move star Angelina Jolie for her role in the film A Mighty Heart which is based on the memoirs of Mariane Pearl.

Several of Ms Kelly's pieces were featured throughout the film, which was directed by Michael Winterbottom and produced by Brad Pitt.

She said: "I got the job through a contact in the film world, but because the film was shot mainly in Pakistan I never got to meet Angelina, which would have been great."

Sarah Kelly's website has been up and running at saloukee.com since November and is already generating an average of about 500 hits a day.

Saloukee's debut collection is directly influenced by a study of the Victorian corset. Taking the concept of restriction, the pieces exploit interaction with the wearer by using a snake-like motion, only conceivable through touch.



Sarah Kelly with some of her jewellery which is on display in Birmingham.



Angelina Jolie on the set of the film A Mighty Heart, for which Sarah Kelly was commissioned to make jewellery.

INSIDE



Firm blazes a trail in Worcestershire
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Happy birthday to us
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HALLMARKS

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Keep the cash flowing and send out invoices on time

Phil Dutton reveals how businesses can work with their bank to manage through the current financial crisis

THE importance of regular dialogue with your bank and other professional advisers is key, especially during times such as now when the economic climate is more challenging.

Continuous contact will allow them to really get under the skin of your business and enable them to provide the best possible advice and support for it to thrive. Banks with a strong local offering will have local knowledge of your market and be in the best position to provide bespoke financial packages.

Now is also the time to make sure your business is functioning as efficiently as possible and there are some factors that businesses should be particularly aware of and which might help them withstand the tougher climate.

Firstly, it's really critical to optimise cashflow management. In particular, ensure invoices are sent promptly and, once you have billed customers, try to ensure you have strong procedures in place to



monitor payment and chase overdue amounts.

Always stick to your terms and conditions. If you require payment within 30 days, let your customers know that means from the date of the invoice rather than from the end of the month when the invoice was sent.

A pro-active credit control policy offers a double benefit. Not only will it improve your company's cashflow situation, making you less dependent on borrowing, it will also reflect well on you and your management team when you do approach a bank to borrow additional funds.

For capital expenditure make sure you weigh up the impact of paying from cash flow against funding the



Phil Dutton, left, is regional director for Royal Bank of Scotland and NatWest.

cost by way of asset finance or bank borrowing. If you have unencumbered assets such as plant and machinery it may also be possible to re-finance these to generate cash. At RBS we have our asset finance arm, Lombard, which is helping businesses to do this.

Some businesses might consider other flexible ways to raise funds, and invoice discounting is one such way of doing this. By setting up an invoice finance facility a working capital funding gap can be bridged rather than struggling with restrictive cash flow problems. Specialists from RBS Invoice

Finance are assisting businesses with these alternative funding solutions. Bad debt protection is also available, which dependent on the make-up of your customer base may offer additional comfort.

If interest rates, fuel and energy prices, inflation or adverse currency fluctuations cause you concern then we have a wide range of solutions to help protect your bottom line from many of these factors that can affect your business. With interest rates at historic low levels now may also be the time to talk with us about ways to fix your borrowing costs.

And, if you are borrowing to finance a forward-looking growth strategy, the bank will not only want to see historical figures but also projections of future earnings. Essentially, it will work with you to determine what level of repayment you can comfortably afford.

In short, taking steps to ensure that your company is attractive to lenders will also help you create a better business.



BUSINESS TALKING

LOUISE HEWETT

IT'S Christmas, a time of glad tidings and the good news is there are extremely cost-effective ways you can promote your business in the new year.

When times are tough communication and public relations are more crucial than ever – we are all battenning down the hatches – but if you or your team are talented in a literary sense you can probably put together a press release. If you possess a decent digital camera you might also be able to capture an interesting picture to complement your news item.

You don't need to be the next Max Clifford to achieve success at PR but to ensure you are not wasting your time, or trees, it makes sense to keep a press release concise – on one page ideally – with a good headline to capture attention.

Journalists don't have the time to read through pages of information so get right to the point including a relevant quote and suitable 'angle' or 'hook' that might be of real interest to

"We realise that when the times are tough communication and public relations are more crucial than ever before"

the reader. It is always advisable to e-mail the piece to your chosen media with the photograph attached. Include your contact information and expect a call from journalists for further questions and details.

Good news stories are definitely in demand in these dismal times, so if you have new product launches, or have reached a milestone of some kind, you could see your business in print or perhaps on the airwaves.

If you don't possess the necessary skills in-house or you simply cannot spare the time on this endeavour then working with a professional PR consultant can be more time and cost-effective.

Caroline Leah, a PR and marketing consultant based in Worcester who has 15 years experience in the business, said: "It is more crucial than ever now to think about the focus of your PR and marketing activity in order to maintain the confidence of your customers by regularly communicating with them. Your company's current business messages can be successfully addressed using a variety of communication techniques including developing face-to-face relationships, news releases, media interviews, client events, newsletters, podcasting and blogs. Regular communication is what is needed to tell your markets what your business is doing in the current climate and share your news."

In good times or bad – PR has always been geared towards building trust, creating dialogue and delivering value and that is why when the going gets tough smart companies invest more in communication.

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Make the most of the festive season whether or not business is good

Christmas is here and Andy Bird wonders if it will be a business famine or feast



CHRISTMAS has a major impact on the workload of most businesses. Whether it means gearing up for a festive rush, or preparing for a slowdown over the holiday period, planning how to handle the change in a firm's activity is key if business owners are to make the most of the season.

Retailers and restaurateurs are spending every waking minute hoping this Christmas proves to be a winner rather than a giant turkey.

STOCK CONTROL: Hopefully you've already made sure that you've got enough stock to see you over the busy period, but be careful not to over order if you want to avoid surplus stock in the new year.

PLAN YOUR STAFFING: More business usually means more staff. It's always hard to balance the needs of staff to take holidays over Christmas, with the fact that this could be your busiest time of the year. Check to see who can help out with overtime – perhaps with a little financial incentive to sweeten the offer. If you need extra people to cover busy periods, don't leave it too late to find them. **KEEP THE CASH FLOWING:** You may need to borrow funds to



Andy Bird, left, is Barclays area corporate director.

finance extra stock, purchases and wages. Speaking to your bank manager now could make all the difference if money gets tight, even if your tills are ringing.

COUNTER CRIMINALS: For retailers, busy Christmas shoppers combined with inexperienced temporary sales staff could lead to an increase in shoplifting, use of fraudulent bank notes and plastic card crime. Ensure your staff are trained to beat crime.

If Christmas is your quiet time then it's a great opportunity to get your business prepared for the year ahead.

Typically builders, mechanics, nurseries and seasonal businesses need to take advantage of the drop in demand and plan, plan, plan.

FIX YOUR FINANCES: Review your accounts while your business is quiet to make sure they are up to date. Now could be a good time to meet with your bank manager to discuss your financial arrangements and

review your business plan for the year ahead.

DO YOUR DIY: Doing essential maintenance in quiet periods means you're not hampering business in peak periods.

REVIEW YOUR CONTRACTS: Check you are getting the best deals. Consider whether the past year has seen a drop in service or an increase in price. Could you get better elsewhere?

KEEP CLIENTS HAPPY: Now is a good time to entertain key clients and thank them for their custom.

PROTECT YOUR PROPERTY: If your business actually closes down during the holiday season, make sure your plant and machinery are not vulnerable to crime and adverse weather conditions – and be sure your insurance covers you fully.

Retailers may be envied for their increased turnover at Christmas, but the extra business can be a mixed blessing if it's not properly planned for.

Barclays Commercial Bank provides relationship banking to 151,000 larger and medium business customers in the UK (£1 million to £1 billion turnover). Customers are served by a network of relationship and industry sector specialist managers who provide local access to an extensive range of products and services, as well as offering business information and support.

For more details visit Barclays.co.uk/commercial.



If you have something good to sell then the world is your oyster – limited only by scope of your knowledge.

How to think big throughout 2009

Legal seminars will show companies how they can go global with their sales

DO you have concerns about trading abroad? If so, your local international trade team in conjunction with the commercial law department of Harrison Clark Solicitors has the answer. From January the trade team based at the chamber of commerce in Worcester will be hosting a series of seminars to tackle the nitty-gritty of contractual issues impacting on international business development. The topics have been specifically selected to provide knowledge and know-how to businesses that have the potential for global market presence but lack experience in the practical implications and application of international commercial law. The first seminar, which is to be held on Wednesday, January 21, will focus on initial relations.



The title has been selected because the strength of any business is based on the reputation and credibility it builds with its customers. The morning-only session will cover the practical solutions to ensure that firms can protect their products, including confidentiality agreements, lock/exclusivity terms and full agreements. The second seminar on Wednesday, February 25, will look at how to protect intellectual property rights when trading abroad. The session will set out to remove the headache and teach delegates how to manage intellectual property issues. The content will cover

everything from registration to protection and the techniques to defend a company's intellectual property should the need arise. The final seminar on Wednesday, March 25, will look at what to do when it all goes wrong. Legal experts from Harrison Clark will guide delegates through how to apply terms such as retention of the title, litigation, rights of suspension, alternative dispute routes and claims for damages. This is an opportunity to get invaluable advice from people who deal with such of issues every day. The seminars will take place at the Chamber of Commerce Herefordshire and Worcestershire's training rooms at Severn House, Worcester, and will cost £175 a delegate for each course, or £500 for all three. For more information, or to book a place, contact Stella Kamp on 0845 641 1507 or e-mail stellak@hwchamber.co.uk

New year will bring new look and new name for magazine

EARLY in 2009 the Chamber of Commerce Herefordshire and Worcestershire will be unveiling the new design of its publication Business Direction. The bi-monthly newspaper was previously known as New Direction and the move is part of the chamber's strategy to promote the publication as an essential read for all businesses in Worcestershire and Herefordshire. Business Direction will have a new format and for the first time the publication will be in full colour. Nicky Griffiths, the chamber's head of commercial operations, said: "New Direction has always been an invaluable resource to our members. The newspaper content and readership has developed so much over the last couple of years and we think it is

the right time to launch it throughout the two counties on a subscription basis. "The stories and information contained within the newspaper are of interest not only to our members but also the wider business community and we hope that the changes will make it an even better read. "The chamber has been supporting local businesses for almost 200 years and will continue to support their survival during the downturn in the economy. We are talking to businesses on a daily basis and members of our team are taking more than 3,000 calls per week. "We aim to help businesses across the two counties come through this difficult time and to strengthen their market position, making the whole region more prosperous.

"If you are a member of the chamber of commerce make sure that you are using it and its services as an integral resource for your business". Business Direction will still be looking for good business news stories from across Worcestershire and Herefordshire, so any firm that is starting-up, has won an award or a big contract can submit its news to the Business Direction inbox at businessdirection@hwchamber.co.uk Business Direction will be available in your area soon, so look out for it in businesses, shops and selected outlets or subscribe now at hwchamber.co.uk/subscriptions. Remember, if you are a member of the chamber you will continue to receive six free copies of the paper each year.

Architects develop training skills with £1,000 of funding

WORCESTER-based firm of architects DJD is leading the way when it comes to developing the skills of its staff with the assistance of the Chamber of Commerce Herefordshire and Worcestershire.

The company managed to access £1,000 worth of free business training to develop the skills of their employees following its commitment to sign the skills pledge.

Following a referral from the chamber, DJD Architects undertook a free organisational needs analysis (ONA) with an experienced business adviser to review the needs of its business as a whole and help to identify any gaps in its workforce or development of skills.

During the ONA it was identified that there was a need for senior management development and the company qualified to access £1,000 worth of funding through the director development programme to fund two half-day workshops focusing on strategic businesses planning.

Kevin Davis, director of DJD, said: "Without the help from the chamber we would never have known this service existed. Having someone come in with an outside perspective has really helped us to think more strategically about our business and its future.

"The funding for the training course was just the icing on the cake."

Established in 1987, DJD Architects is a family business that encourages all employees to participate in both formal and informal training. The company supports new talent on both the design



Members of the staff at DJD Architects.

and administrative sides, offering year-out placements to architecture students, participating in the modern apprenticeship scheme and offering work experience placements to GCSE and A-level students.

Mr Davis said: "We see these sorts of schemes as vital in providing a skilled work force for tomorrow and are proud to be associated with them."

Recently, DJD Architects developed its own training and continuing professional development subsidiary, known as DJD Building Excellence, in which seminars and courses are hosted for staff, clients and other local practices.

If your company is has between five and 249 employees it could also be eligible for funding for training. If you are interested in a free review of your business contact Cassie Cartwright on 0845 6411570.



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is entitled to up to £500 of business training delivered by the Chamber of Commerce Herefordshire and Worcestershire.

An additional £1,000 worth of training for managers and team leaders is available if your organisation provides £500 match funding.

To sum up, your business could be taking advantage of £1,500 worth of public or bespoke training for only £500!

Contact Cassie Cartwright on 0845 641 1570 or email cassiec@hwchamber.co.uk to access your £500 gift!



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Business news

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Paul Taylor, managing director of McCarthy Taylor, with colleagues. The firm is celebrating its 10th anniversary.

We've grown so much in 10 years

Financial advice company celebrates a decade of growth

MCCARTHY Taylor, the firm of independent financial advisers with offices in Worcester and Evesham, has celebrated its 10th anniversary.

The firm which provides bespoke financial planning and wealth management services, was founded by Paul Taylor. Previously managing partner of an accountancy practice, he set-up McCarthy Taylor to concentrate on what he saw as a niche opportunity in the market - a non-product based approach to financial advice.

In the last 10 years, the company has grown to become one of the leading firms in its field, recruiting people who view the concept of giving advice as

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more important than selling products. Integral to this approach is the offering of a fee-based service, removing any doubt that commissions might influence the advice given. The firm now employs 12 members of staff and offers advice to a range of clients which include business owners, directors, wealthy individuals, families and trusts.

Mr Taylor, who recently spoke at a Herefordshire and Worcestershire Chamber of Commerce seminar about pensions, comments regularly in the national press about financial

issues. He believes that the firm's success is partly to do with the fact that it has developed expertise in areas that do not necessarily require the involvement of insurance company products. It has developed expertise in running trust-based self-administered pension schemes, self-invested pensions and a variety of other trusts.

Mr Taylor said: "We construct portfolios providing direct and on-going advice, selecting asset allocations for people that reflect their individual attitude to risk and then applying this to the selection of individual collective funds. We also give advice about investment products, financial instruments and appropri-

ate assets. We regularly assess funds and liaise with stockbrokers and fund managers. We have good relationships with other professionals, lawyers and accountants in particular, where we attract considerable interest and receive many referrals.

"With a changing economic climate and financial uncertainty, particularly in the last weeks with the takeovers and demise of some of the world's leading banks and financial institutions, it has never been more important to protect your wealth."

Your money
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Emma is named as her year's top student

EMMA Bryant from Worcester has scooped a top law student award from the Birmingham College of Law.

Miss Bryant, aged 23 of Lyppard Kettleby, Warndon Villages, was named top student in her year on the legal practice course, the qualification which all students intending to become solicitors must pass before they can proceed to the next stage of practice.

She completed the course at the College of Law's Birmingham Centre and scored an average of 92 per cent. She has now begun a training contract with Martineau, one of the UK's leading independent law firms.

Miss Bryant grew up in Worcester, where she attended Blessed Edward Oldcorne RC High School and then graduated from Warwick University with a first class degree in law.

She said: "This award has given me the confidence I needed to pursue my career in a positive way. This is a difficult time for trainees in the law and we all need to have a belief in ourselves. I am very pleased that my hard work has paid off."

The College of Law is Britain's largest legal training organisation for both student solicitors and barristers and it attracts some of the country's most able students.



Top student: Emma Bryant.



Centre, Bill Townend, former president of the Chartered Institution of Waste Management pictured with Mike Barnes, left, and Simon Smith, right, of Arrow Distributors.

We've won a golden apple

ARROW Distributors has won a fourth Green Apple award, this time a gold.

The company, based at Norton, near Worcester, has also been short-listed as one of the official nominations to represent the UK in the European Business Awards for the Environment.

This year's project focused on introducing a way to recycle packaging from the goods supplied and installed for builders and developers across the country.

Investment in better compactors and balers and the introduction of additional skips enabled the company to recycle a wider range of packaging material and other waste streams.

This year's project resulted in Arrow saving an additional 40 tonnes of card, four tonnes of polythene, six tonnes of wood, three tonnes of polystyrene, four tonnes of metal, half a tonne of plastic cups, a quarter of a tonne of plastic

ducting waste and 100kg of printer cartridges. This reduced landfill waste by about 30 per cent.

The Green Apple awards are now in their 15th year and attracted more than 500 nominations this year. They are organised by the Green Organisation, an independent, non-political, non-profit environment group dedicated to recognising, rewarding and promoting environmental best-practice around the world.

Biking off into a trailblazing future



Promotions model Jodie Dart with the Trailquest team, from the left, Ian Bell, Richard A Jaynes, Richard Jaynes and Patrick Jaynes.

IT looks like being an exciting 2009 for adventure motorcycling company Trailquest, which is relocating from Devon to Worcestershire.

Run by Worcester King's School old boy Richard Jaynes and his sons Richard and Patrick, Trailquest organises exploration expeditions by motorbike to many remote parts of the world.

Mr Jaynes said: "While we will

continue to use training areas in Devon and Cornwall, our new base in Worcester will give us easy access to a greater variety of areas such as the Malvern Hills the Brecon Beacons and Snowdonia. All the services previously offered by us will continue and we will look at even more innovative ways of enabling people to become involved in adventure motorcycling."

Trailquest was set up two years ago by the former Army officer turned school teacher to meet a growing demand for motorcycle adventure, highlighted by the round the world trip by Ewan McGregor and Charley Boorman in the television series Long Way Round.

Among the countries Trailquest will visit in the new year are Ethiopia, Norway and Ireland.



Marcel Garvey, left, and Kendall Wadley LLP director Mark Ashworth, with the prize-winning package.

Marcel chooses firm's spa prize website winner

ELECTRIC-paced Worcester Warriors winger Marcel Garvey chose the winner of a free prize draw organised by Kendall Wadley LLP.

The winner, Susan Clements from the Alpine Garden Society, won a spa day for two donated by the new luxury MalvernSpa health club and hotel and a meal for two at the Plough and Harrow in Guarlford, near Malvern.

Both are clients of Kendall Wadley, one of the region's leading independent firms of chartered accountants and business advisers.

The prize draw was designed to help launch Kendall Wadley's new website and corporate image which was designed by Worcester-based PR, advertising, events and design agency Marketing IQ.

Entrants had to identify the species of butterfly – it is the swallowtail – used in the firm's new corporate identity.

The competition attracted about 500 entrants and helped to draw traffic to Kendall Wadley's new website.

Ian's the money man at Audi and VW dealership

AUDI and Volkswagen dealership South Hereford Garages has appointed Ian Phillips as finance director.

He joined the firm's experienced management team following the retirement of Dennis Loynes, who had been with the company since 1984.

Originally from Cheshire, Mr Phillips has an accounting and finance degree and is a member of the Chartered Institute of Management Accountants.

Aged 34, he is not only well-qualified he also has extensive experience of the Volkswagen brand. He previously worked for Citygate Volkswagen controlling the financial operations at its six sites in north-west London.

Mr Phillips said: "South Hereford Garages is a financially-sound business which still has the potential to be developed and expanded further and I wanted the challenge of being involved in that process."

"The dealership has great customer focus, the benefit of experienced, friendly and loyal staff and a forward-thinking senior management team who are prepared to take on the challenge of



Money man: Ian Phillips.

continuing to grow the business."

Managing director Shane Powell said: "We were delighted that Ian decided to join Charlie Richards, Colin Barker and myself as directors of the company. His undoubted ability and commercial experience make him a real asset and a key player in taking the company forward. A strong management team is essential to any successful business and we are extremely fortunate in having people who are totally committed to our customers and South Hereford Garages' future progress."

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IT'S A SMALL BUSINESS WORLD!



New Chairman for county business group

Having completed two very successful years as Chairman for FSB Worcestershire, Phil Shellam steps down from the Chair, but not from business! He hands over the reins to Ken Wigfield, who has held a seat on the committee for over two years and is keen to build on the work which Phil has been engaged in.

Ken, a successful businessman for many years, wants to put small businesses high on the Worcestershire agenda. Following the election he thanked Phil and fellow committee members for the enormous input they have made and added: "I am delighted to have this opportunity to work on behalf of small businesses across the county. I have many objectives which I think are particularly important to Worcestershire and I aim to raise these much further up the agenda."

Firstly, crimes against business; we need to ensure these are always reported and work with the authorities to improve our business security and rates of detection. Whether it is graffiti, cyber-crime or theft of goods or money the effects are devastating. Businesses face some tough times ahead; it is a much recorded fact that in times of recession the crime rate goes up; I implore business owners to take every step to prevent crimes against them and, for those who do suffer, please make sure you report it to the Police.

My second objective is transport. This affects us all; adding costs to overheads and increasing prices to clients and customers. Transport problems are many and some are going to present some significant challenges if we are to make improvements. However, small businesses are the backbone of the British economy and this means that our collective voice is difficult to ignore.

Britain's Leading Business Organisation

Skills, education and training are also high on my agenda. The FSB has worked for some considerable time with local high schools, colleges and the University of Worcester. I hope that we shall be able to continue working with young people to build their life skills, such as interview techniques, customer care and business awareness along with finding work places for FE students and under-graduates.

Finally, my column would not be complete without reference to the current economic conditions. The media are doing a fantastic job in getting the news out to us - but, unfortunately, it is normally bad news. There are some success stories around, there is help at hand for those who have the time to find it. Although most SMEs are on the business ball, don't forget the 2012 Games; there are thousands of business opportunities, many of which will be taken up by SMEs, so why can't it be you? Visit www.competefor.com for more information - you've got to be in it to win it! We continue to work with local authorities encouraging their support for local businesses; this help can come in a variety of different ways, but remember, local authorities benefit from occupied business premises, it's in their own interest to support us, they may just need to be told how!

I hope that 2009 is a good year for your business and assure you that the FSB is working on your behalf to get small business issues recognised at all levels. If you would like further information about the FSB's lobbying work or about the benefits to business owners who join the FSB visit www.fsb.org.uk or phone 01386 750032.

Have a good Christmas and a prosperous New Year".



Says...

KEEP TRADE LOCAL