

Bulletin



Business Funding Clinic

Tuesday 20th September

6.30pm—8.30pm

St Albans Town Hall

Market Place

St Peters Street

St Albans

AL3 5DJ

Angels Den - Business Funding Clinic

Venue kindly sponsored by St Albans City & District Council

Where Entrepreneurs & Investors Meet.

Looking to grow your business and raise capital?

This relaxed evening event is your chance to get advice on your business and ask the questions you may have about the funding process, no matter how silly they may think they are!

Run by Angels Den, (www.angelsden.com) Europe and Asia's largest angel network with over 4000 angels, this is your chance to get expert input on your proposed deal, how to structure your business and any other aspects you want to discuss. Angels will fund any growing business and any amount from £6,000 to £1.6m. Over 300 angels a day come to the site looking for deals to invest in.

There will be a key note speech from Local St Albans resident Bill Morrow, Founder of Angels Den, a Q & A session and time for networking with refreshments provided.

Following this date there will be a Speed Funding event in October for those delegates wishing to speak to Angel Investors. Can you afford to miss this event?

Please note, to attend one of our Clinics you will need to register with us as numbers are limited.

STALBANS DISTRICT CHAMBER OF COMMERCE

Get your glad rags on and let's have a ball!
Saturday 19th November 2011
Sopwell House Hotel
Cotton Mill Lane
St Albans

Annual

Chamber
Ball

SPONSORSHIP AVAILABLE

www.theslaves.net
THE SLAVES



Tickets at £55
Tables of 10 at £500

7.00pm for 7.30pm
Carriages at midnight
Dress: Black Tie

For further details contact the Chamber Office on
01727 864147
or email: lisa@stalbans-chamber.co.uk
www.stalbans-chamber.co.uk

Bon Voyage to Ken Dougall

We would like to wish Ken Dougall, one of St Albans best known bankers, good luck for the future.

Ken Dougall has worked in and around the St Albans area for many years is retiring to go and live in New Zealand with his wife and children at the end of September.

Ken has always been a great supporter and friend to the Chamber and will be missed by us all, a genuine really decent chap!

Good Luck Ken, all the very best of luck for a happy retirement and successful move

Chamber Speed Networking at The Mosquito Aircraft Museum



The first Chamber event at The Mosquito Aircraft Museum on August 16th was a great success. The event was kindly sponsored by eatlunch.co.uk who provided a delicious buffet supper for the delegates.

After the networking sessions, our guests were invited to tour the museum and hear all about the history of the aircraft housed in the hangers in London Colney. For more information or to hire this stunning venue go to

www.dehavillandmuseum.co.uk or email julianne.brett@bournewp.co.uk



Welcoming Sabra Swinson to the Chamber Board

Sabra Swinson, Cerco Communications has recently joined our team as a Chamber of Commerce Director.

Cerco Communications is led by Sabra Swinson who started the company in 1994. Having trained in retailing at Harrods and Debenhams, she moved into Marketing as International Marketing Manager for an award-winning textile company. Following roles as Marketing Director for a publishing group and a stationery company, she set up her own consultancy. She is a Fellow of the Chartered Institute of Marketing and a member of the Chartered Institute of Public Relations.

Please introduce yourself to Sabra when you see her at your next Chamber event, our events Calendar can be found using this link www.stalbans-chamber.co.uk/events/



22-18 OFFER

SARACENS REPEAT THE
PREMIERSHIP FINAL SCORE

WITH THIS FANTASTIC £2218 OFFER!

For the 2011/12 season, Saracens are offering you an Introductory flexible package with great savings in the 100 Club Lounge. The lounge is by far the most popular hospitality area at Saracens offering you and your guests a very relaxed day out at the rugby with fantastic food and company all day.

Your Package will include:

- 20 places in the 100 Club Lounge to be used over a maximum of 10 matches.
- Opportunity to promote your business by receiving half a page advert in the Saracens match day programme at one match at Vicarage Road.
- 10 Silver Wembley tickets to be used at one Saracens Wembley game.
- One Saracens player to join you and your guests for lunch in the 100 Club Lounge at one match. (Subject to availability).

*Please note: Matches will need to be selected once booking has been made.

Dan Cozens- 01727 792 827 or danielcozens@saracens.net

NEW MEMBERS EVENTS



St Albans • Harpenden • London Colney

To welcome and introduce new members of the Chamber to the Directors and the Chamber, we now host quarterly events designed to give a taster of what we do and to offer new joiners the opportunity to ask any questions about how their Chamber Membership will benefit their business .

These events are held at The Black Lion Inn and the next one takes place on Thursday 22nd September at 6pm. Hosted by our President Graham Lane & Chamber Ambassador, Veronica Cooper



St Albans & Harpenden based tax and accountancy specialist Mark Fordham gives advice on financial matters to small businesses

Q I am setting up my own business soon and I plan to re-mortgage my current home to raise the start up capital. Will the interest payable on my mortgage be considered a tax deductible expense against my business profits?

A Whether or not the interest is deductible depends on the purpose of loan. Although the loan will be financed by other means, (and in your case on your personal residence), the interest on the element that will be used wholly and exclusively to fund your new business venture is an allowable deduction when establishing the net profit from your business activity.

However, you can only claim a deduction for the amount of "qualifying interest" which applies to the business. This is the interest paid on the amount of the loan used for your business, and any interest payable on the element relating to your existing residence is not deductible against the profits from your business.

Q I recently registered my hairdressing business for VAT. I understand that you can claim back VAT from my previous two years of trading. Is this true?

A Unfortunately its not all the VAT you have suffered in the last 2 years, as you can only claim back the VAT on goods that you have acquired in the 3 years prior to registration which are still held in stock (or used to make other goods which are still held in stock) and originally acquired for business purposes.

Equally, it also includes the VAT on any capital assets such as equipment which you have purchased in the previous 3 years, but I am afraid any VAT suffered on goods or items that have been sold on to customers cannot be re-claimed once you have registered. You are also able to recover the VAT incurred on services, which have been supplied within 6 months prior to the date of registration, assuming they were also supplied for the purpose of the business.

FUTURE EVENTS

Thursday 15th September
Herts Business Alliance Breakfast
Watford Football Club **7.30am**
Speaker: David Clarke, Clydesdale Bank

Tuesday 20th September
Angels Den Business Funding Clinic **6.30pm**
St Albans Town Hall

Thursday 29th September
Community Business Awards Dinner **6.30pm**
Old Albanians Sports Club

Wednesday 19th October
Business Breakfast **7.30am**
The Quality Hotel, St Albans
Speaker: Quintin McKellar - Vice Chancellor
University of Hertfordshire

Friday 11th November
Networking Lunch **12.30pm**
Lussmanns, St Albans

Saturday 19th November
The Chamber Ball 2012 **7pm**
Sopwell House Hotel
with The Slaves

Thursday 1st December **7.30am**
Business Breakfast
Kashu
Guest Speaker: Daniel Goodwin

Wednesday 7th December **5.30pm**
Evensong, Carols and Festive Drinks
St Albans Cathedral

Thursday 19th January 2012
Herts Business Alliance Breakfast
Watford Football Club
Guest Speaker : TBC

GET A REAL WHITE CHRISTMAS AT THE SNOW CENTRE HEMEL HEMPSTEAD!

CHRISTMAS DINNER WITH A DIFFERENCE!

- Enjoy a delicious 2 Course Meal or a Festive Finger Buffet
- Christmas Dinner just £14.95 per person
- Festive Finger Buffet just £12.50 per person (minimum of 10 people)

Why not book a Festive Fun Session on the Slope as well?

Choose a 1 hour Slope Activity of your choice and enjoy mulled wine and mince pies afterwards.

- Ski or Snowboard Lesson
- Recreational Lift Pass, sleds and snow
- Whizz down the slope on a Rubber Ring, Zipfy Sledge or Airboard

£250 minimum spend (just £25 per person if 10 book)

REAL SNOW

FREE BOTTLE OF WINE FOR EVERY 10 PEOPLE*

To book please call 0845 258 9000 and ask for Hayley or Lisa
*when you book one of the above snow activities and held before 30th September 2011

Don't Just Join.....Join in !!!!

New Members

We look forward to welcoming the following companies to the Chamber:

Mr Handyman

Light Commercial & Domestic Maintenance

Fountain Court
2 Victoria Square
St Albans

Herts AL1 3TF

Tel: 01727 884816

Web: www.mrhandymanservices.co.uk

Contact: Andrew Bullock

Position: Director

C P Hart

Luxury Bathroom Retailer

Clockhouse Court, 5-7 London Road
St Albans

Herts AL1 1LA

Tel: 0845 8731120

Email: chris.moone@cphart.co.uk

Contact: Christopher Moone

Position: Showroom Manager

Giant, Radlett

Premium Cycle Retail/Giant Brand Store

74 Watling Street
Radlett

Herts

WD7 7NP

Tel: 01923 850327/ 857205

Email: info@giant-radlett.co.uk

Contact: Dan Chapman

Position: Operations Director



WATFORD & WEST HERTS
CHAMBER OF COMMERCE

Herts Business Alliance Breakfast

Thursday 15th September 2011
7.30am – 9.30am at Watford Football Club

David Clarke

Captain, England Blind Football Team & Senior Partner at Clydesdale Bank

David Clarke is an International Blind Footballer, having represented Great Britain and England's blind football team on 104 occasions scoring a total of 98 goals. He is a 3 times European Championships "Golden Boot" winner.

Most recently David represented Great Britain and England at the 2008 Paralympic Games and will be representing England in 2012. Well respected throughout the world as a star striker, he is easily the top scorer for England in all competitions and is considered a great role model for the sport.

David is a Senior Partner at Clydesdale Bank PLC and is based in St Albans with 17 years experience across Corporate, Commercial and Private Banking.

Come along and hear David's inspiring story and all about his fantastic personal achievements in both sport and business.

£25 (plus VAT) for members, £30 (plus VAT) for non-members.

Book now on-line

www.stalbans-chamber.co.uk

**Or email your booking to us
office@stalban-chamber and we
will invoice you directly**

Blue Feather Photography

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& PR photography.
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