

Bulletin

Sept
2013

ST ALBANS DISTRICT CHAMBER OF COMMERCE ANNUAL BALL

Saturday 16th November 2013
Sopwell House Hotel
Cotton Mill Lane
St Albans

Event Sponsored by:



Santander

CORPORATE & COMMERCIAL



51 PEGASUS

www.theslaves.net

THE SLAVES



7pm for 7.30pm Dress Code: Black Tie Carriages at 12am

Bring your clients, wives, husbands along to a very
special evening, Bucks Fizz Reception and
3 Course Dinner followed by live Music from The Slaves

Tickets at £60
Tables of 10 at £600
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For further details contact the Chamber Office on 01727 863054
or email: lisa@stalbans-chamber.co.uk
BOOK NOW ONLINE
www.stalbans-chamber.co.uk/buy-online/events/

FORTHCOMING EVENTS

- **Business Breakfast**

Wednesday 11th September 7.30am

Venue : Cote Brasserie

Speaker: Jon Dean Impellus

£21 Members

£26 Non Member

SOLD OUT

- **Business Networking Lunch - Sponsored By Oaklands College**

Friday 11th October 12.30pm

Venue : Sopwell House Hotel

Speaker: The Right Hon. Michael Gove MP

£59 Tickets

£550 Table of Ten

BOOK NOW ONLINE

- **The Annual Chamber Ball - Sponsored By 51 Pegasus Ltd.**

Saturday 16th November 7pm

Venue : Sopwell House Hotel

Entertainment: The Slaves

£60 Tickets

£600 Table of Ten

BOOK NOW ONLINE

- **Business Breakfast**

Wednesday 4th December 7.30am

Venue : The Peahen

Speaker: James Blake & Julian Daly

£21 Members

£26 Non Member

BOOK NOW ONLINE

Workplace pension law is changing. Each and every UK employer will have a legal obligation to assist their staff in saving for retirement through the new automatic enrolment scheme.

Under the new laws, employers must automatically enrol certain

workers into a qualifying workplace pension scheme and make contributions towards it.

This guide is designed to give employers information on preparing for automatic enrolment and identifying eligible jobholders working for you.



When will automatic enrolment pensions apply to my business?

The new duties will apply to you according to your 'staging date'. Your staging date is determined by the total number of employees in your PAYE scheme – based on information from HMRC held at 1st April 2012. Visit [The Pensions Regulator's interactive staging date tool](#) to look it up – you'll need to have your PAYE scheme reference to hand.

Which employees does it apply to?

Before your staging date you will need to identify eligible and non-eligible workers.

Workers are defined as:

Those who work under a contract of employment

Have a contract to perform work or services personally and are not undertaking the work as part of their own business

Eligible jobholders who must be **automatically enrolled** are detailed as:

Aged 22 to state pension age Working in the UK Earning above £9,440



One-person companies

If an individual is a director of a company and the company has no other employees, that individual is not generally deemed to be a worker. The company is therefore exempted from automatic enrolment registration.

Opting out

Workers who have been automatically enrolled have the right to 'opt out' of pension saving.

Key points of the 'opt out' policy include:

Timescale - There is a set timescale within which jobholders can opt out of active pension scheme membership, known as the 'opt-out period'. Jobholders are required to opt out by giving notice to the employer.

Notice - The opt-out notice should be provided to the jobholder by the pension scheme; acting as a safeguard to ensure the jobholder's decision is taken without influence from the employer.

Refunds - When an employer receives an opt-out notice they must refund to the jobholder any contributions deducted from pay, within specific timescales. Equally, any money paid to the scheme by the employer must also be refunded.

An employer cannot opt out of their duty to automatically enrol eligible jobholders into an automatic enrolment scheme. Opting out only refers to a jobholder's right to opt out of ongoing pension scheme memberships.

What about the rest of my work force?

'Non-eligible jobholders' have a right to opt in and 'Entitled workers' have a right to join. All have to be informed and records kept.

Liaising with your workers

Employers are required by law to communicate with all workers (except those aged under 16 or 75 and over) explaining the process of automatic enrolment into a workplace pension and what it means to them.

Existing pension schemes and auto enrolment

In the event you have an existing scheme in use or one that can be adapted for automatic enrolment, it is best to ascertain whether it meets the minimum criteria. The Pensions Regulator's qualifying [DC schemes tool](#) will help employers find out whether existing schemes can continue to be used.

Registration

Registration of eligible workers for automatic enrolment should be done within four months of an employer's staging date. Registration allows The Pensions Regulator to understand where employers are having problems in meeting their duties, to provide the right guidance.

The Government Gateway is the location to register securely and online. It is the employer's duty to complete registration, but they may authorise someone else to carry out the task on their behalf. For example, they may choose to use their experienced accountant that may already deal with their tax affairs and payroll scheme.

At TaxAssist Accountants we are working together with Scottish Widows, one of the UK's leading pension providers, to create The TaxAssist Accountants [Client Pension Scheme](#), which offers a host of features and benefits for small businesses that are normally only available for larger organisations. This exclusive scheme is available only to TaxAssist Accountants clients and offers auto enrolment benefits such as competitive charges, flexible transfer and consolidation options and a choice of options upon retirement.

Mike Melling and the Harpenden, St Albans and Radlett TaxAssist Accountants team offer clients a personal service helping them to profitably build their business and develop local contacts. We take care of the time consuming paperwork and tax filing requirements so our clients can focus on their business. We also offer access to a whole range of financial and other services tailored specifically for the small business owner. For a free consultation call **01582 760154** or email harpenden@taxassist.co.uk 8 www.taxassist.co.uk/harpenden Please see our brochure [here](#) for what we do.

'AN EVENING OF SHEER DELIGHT!' OBSERVER

**PETER
KNAPP'S**

ROTHAMSTED
MANOR
HARPENDEN # ALS 20J
FRIDAY 11TH OCTOBER
AT 7.30 PM
TICKETS: £15

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WANTED
TO KNOW
ABOUT
OPERA**

Peter Knapp takes you on a hilarious and harmonious journey into the world of opera and draws on his own rich and remarkable experiences to offer you ■ the divas, the dramas and the unforeseen disasters ■ stunning singers and virtuoso orchestra ■ opera's most memorable moments and melodies ■ the chance to join in yourselves in a medley of rousing opera choruses.

WATCH CLIPS FROM THE SHOW ON YOUTUBE.COM/MRPETERKNAPP

FOR TICKETS TELEPHONE: 01273 735806 IN AID OF GROVE HOUSE HOSPICE

Grove House (part of Rennie Grove Hospice Care) is delighted to announce the appointment of Colin Ivey to the position of Corporate Fundraising Manager. Colin has already attended the recent Speed Networking Evening and hopes to meet you all at future events.

Colin ran his own management consultancy company for 8 years until the end 2012 before taking early retirement. He has been lured back into management by this position as he found that "the call of such a good cause was too much to ignore and resist."

Previously Colin has held management positions within the petroleum, banking and global payment solutions industries. Colin explained his excitement about his new role: "Since joining Rennie Grove I have been so impressed by the reputation and support that Grove House has among the people of St. Albans and the surrounding towns and villages but equally I am acutely aware of how important it is to maintain and build on this support to ensure that the fantastic care provided for local patients with cancer and other life-limiting illnesses continues into the future. With just 15% of the costs of providing these services coming from the NHS, the support of local businesses and organisations is more important than ever." Colin added: "I firmly believe that relationships between Grove House and its corporate supporters should be mutually beneficial and I look forward to working with members of the Chamber of Commerce to achieve this." To find out more about how your organisation can benefit from supporting Grove House, please contact Colin: colin.ivey@grove-house.org.uk.



Golf Day

BROCKET HALL

Monday 7 October 2013



Palmerston Course

12TH www.top100golfcourses.co.uk

Coffee & Bacon Rolls on arrival > Driving Range Warm-Up > 18 Hole Individual Stableford > Halfway House > Lunch > Prizegiving & Speeches

£360 per fourball

Bookings by e-mail: tom.norman@brocket-hall.co.uk

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The One-Stop Entertainment Service

St Albans District Chamber of Commerce Business Networking Lunch Friday 11th October 2013



St Albans • Harpenden • London Colney

This event has been Kindly Sponsored by:



OAKLANDS COLLEGE

Entertain clients and colleagues at another successful Chamber Networking Lunch. Meet over 200 other like minded business contacts at this superb venue

**Our Guest Speaker
The Secretary of State for Education**



**Developing the Next Generation of Business Leaders?
Our Children and Future Employees in your Business!**

Join the St Albans District Chamber of Commerce for another afternoon beginning with a delicious Sopwell House Hotel lunch. Spend the afternoon networking with the local business community and hear from our Guest speaker the Secretary of State for Education.

The Right Hon. Michael Gove MP is the Secretary of State for Education and Conservative MP for Surrey Heath He is also an author and a former journalist for The Times newspaper.

How is our Government Preparing Young Adults to be Ready for Your Business?

Come along and hear Mr Gove's views on:

Exam and Curriculum Reform, Faith Schools, Youth Apprenticeships, Free Schools, The English Baccalaureate, 6 Week Summer Break, University Fees, Teaching Unions and OFSTED



There will be an opportunity to ask questions

12.30 pm: Welcome Drink

1.00 pm: Three Course Lunch and Coffee

**Sponsorship Opportunities are available
Book Now online Tickets £59 + VAT Table of 10 £550 + VAT**

<http://www.stalbans-chamber.co.uk/buy-online/events/>

Business Development



Business growth needs a vision – an ability to see where you want to be and how you're going to get there. Achieving this vision could involve anything from developing a more effective sales and marketing strategy to improving your operational performance.

GrowthAccelerator will help you take a step back to see the bigger picture and develop a focused growth strategy which will drive the performance of your business.

Looking to bring scale to your business? Need to find and win new customers?

You'll work with Business Development if you and your Growth Manager agree the performance of your business will benefit from a fresh look at where opportunities exist, what plans are in place to exploit them and whether the right team is in place to deliver.

Through coaching supported by workshops, you'll identify areas of your business needing the greatest support and address and avoid the issues creating barriers to further growth.

Your coaching sessions will be led by your Growth Coach, who will introduce you to interactive business tools that you can use to develop a clear vision of where you want your business to be in three years. Together, you'll also create a breakthrough plan for the next 12 months which focuses on the vital things you need to do to achieve your vision and accelerate the high growth journey of your business.

The cost of your coaching sessions and your workshops will be covered by your one-off investment in GrowthAccelerator.

How will my business benefit?

- Using interactive tools, you will assess the current direction of your business versus its future vision and work to a bespoke high growth plan.
- You'll be able to lead your team with a clear vision, plan and structure, and empower everyone to make planned growth happen.
- Learn company-wide review and improvement processes to refresh your approach to people management and financial control.
- You'll have access of up to £2,000 match funding for senior managers to undertake leadership and management training to help motivate your team in the drive for higher growth.

How will the workshops help me?

- You'll gain confidence that your business model is fit to drive your growth plan.
- By learning how to motivate your team you'll achieve more with the same people.
- You'll develop a clear method for driving change across the business and keeping staff productively engaged during the change process.

What choice of workshops will be available to me?

Business Development includes attendance at a series of six half-day workshops based on your identified business needs, which are all designed around critical 'growth' areas.

Strategy: Plan to win

This will help you understand how your company can overcome barriers to growth.

This workshop will include: scalability within high growth businesses; generating new high growth business models.

Effective sales and marketing: How to find, win and grow profitable customers

You'll develop an understanding of how to develop better relationships with current and potential customers to drive new business.

This workshop will include: finding customers; winning customers; growing your customer base.

Leadership: Empowering your team to deliver high growth success

You will learn to recognise and embrace leadership behaviours that will deliver your high growth strategy.

This workshop will include: sharing information; declaring boundaries; selecting the optimum leadership style.

Change Management: Navigating your high growth journey

You'll receive help if your business needs to evolve in order to deliver its growth strategy.

This workshop will include: creating new demand in uncontested markets; engaging all staff; empowering all staff.

Achieving more for less: Working on the business not in the business

You'll learn how to introduce scalable processes to improve business effectiveness, efficiency and flexibility.

This workshop will include: key operational processes; mapping processes; optimising processes.

High growth teams: How to convert your workforce into a dream team

You will find out how to create winning businesses by hiring, coaching and keeping the best people.

This workshop will include: assessing talent; coaching people to improve and develop.

**GrowthAccelerator –
where driven
businesses go to
realise their ambitions.**

To find out more about joining us,
visit www.growthaccelerator.com

You can also call our helpline:
0844 463 2995 (Mon-Fri, 9am-5pm)

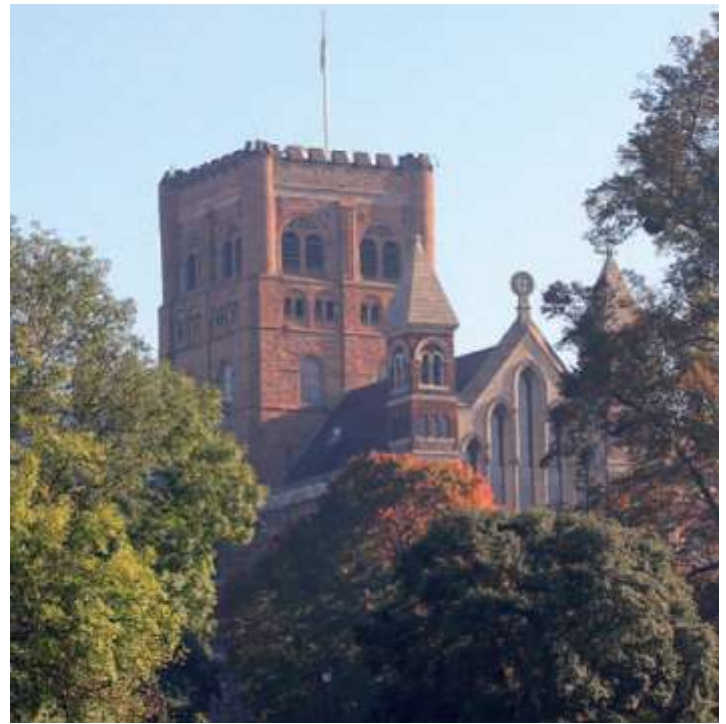
Or get in touch by email:
enquiries@growthaccelerator.com

 GrowthAccel

ST ALBANS GIANT



Sunday 15 September, 11am-5pm



Giant Monopoly

City of St Albans

Tel: 01727 819531

Web: www.stalbans.gov.uk/monopoly

Choose from 2 fantastic routes and discover the City of St Albans in a fun and exciting way; 2.5 mile family route or the 4.5 mile longer route. You will get to take part in some great fun activities, including a community arts project, circus skills, gladiator jousting and much more on offer throughout the day. There are many historical landmarks along the way for you to discover. This year there will be 2 start points, one in St Peters Street by the Town Hall and the other in Verulamium Park by the beach Volleyball Courts. Look out for the big silver dog and racing car at each of these points! It is a great day out for all the family and you can discover parts of St Albans you never knew existed.

If you want a guaranteed trip to the Cells then please pre-register your place at www.stalbans.gov.uk/monopoly

Sunday: 11:00-17:00

Start Point 1: Town Hall, St Peter's Street

Start Point 2: Beach Volleyball Courts, Verulamium Park

Disability Access: Partial – you need to be able to get round different attractions on the monopoly board. Some of the heritage buildings in the District have limited/no disabled access.



www.enjoystalbans.com

The official visitor website for St Albans

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

New Members

We welcome the following
companies to the Chamber:

John O'Conner

Grounds Maintenance Service

2 great North Road

Welwyn

Herts

AL6 OPL

Tel: 01438 717175

Web: <http://www.johnconner.co.uk>

Contact: Matthew O'Conner

Position: Managing Director

Email : martine.dorrington@johnconner.co.uk

Hygiene Audit Systems

Food Safety Consultancy

Albion Mills

23A Albion Road

St.Albans

AL1 4UN

Tel: 01727 701256

Contact: Gabi Smith

Position: PA to the Directors

Email: gabi@hygieneauditsystems.com

Fenwick Bars

Mobile Bar Service

27 Homestead Road

Hatfield

Herts

AL10 0QJ

Tel: 07818490286

Contact: Ronnie Fenwick

Position: Owner

Email: info@fenwickbars.co.uk

Emma James Pyhsio

Physiotherapist/Personal Trainer

2 Fishery Passage

Boxmoor

Hemel Hempstead

Herts

HP1 1RF

Tel: 01442 870686

Web: <http://www.ejphysio.co.uk>

Contact: Michelle Collins

Position: Front Of House Manager

Email: reception@ejphysio.co.uk

Clearcut Recruitment

Recruitment Company

The Speckled Hen

Hatfield Road

St. Albans

Herts

AL4 0XG

Tel: 01727 223072

Web:

<http://www.clearcutrecruitment.co.uk>

Contact: Samantha Carrol

Position: Managing Director

Email: samantha@clearcutrecruitment.co.uk



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