

Bulletin

Oct
2014

ST ALBANS DISTRICT CHAMBER OF COMMERCE ANNUAL BALL

Event sponsored by



Saturday 22nd November 2014
Sopwell House Hotel
Cotton Mill Lane
St Albans

With our new band this year

THE EXECUTIVES

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 Executives!

Tickets at £65
Tables of 10 at £650
BOOK NOW ONLINE!

Sponsorship
Opportunities
Available

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/

SA Law proudly supports St Albans Chamber of Commerce

Our team of legal experts are dedicated to helping businesses and individuals. Learn more about our services by visiting www.salaw.com

St Albans 01717 798000 | London 020 7183 5683 | info@salaw.com





St Albans • Harpenden • London Colney

Chamber Networking Lunch

Friday 7th November 2014

12.30pm

Thompson @Darcy's

2 Hatfield Road

St Albans AL1 3RP



Networking Lunch and Business Card Exchange

The majority of companies join the Chamber of Commerce to network.

This informal lunch is an opportunity to introduce your company's products/services to other members and local companies – a chance

to make *new* business contacts in this city centre fine dining

Chamber restaurant with lunch prepared by renowned

head chef Phil Thompson.

3 course lunch with a glass of wine and coffee



**£32.50 (+ VAT) for members
£37.50 (+VAT) for non-members**

Book now online www.stalbans-chamber.co.uk/events

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

SA Law invites you to attend a unique, free Mock Mediation

Find out first hand why mediation may be good for your business.

Mediation offers businesses in dispute many advantages over traditional court litigation. It can be quicker, less expensive and less time consuming. It can deliver better results, and can help preserve business relationships. And unlike publically-reported court cases, mediation is confidential.

But what does it feel like to go through mediation? And how can you optimise the chances of a successful outcome? SA Law is giving you a rare opportunity to find out.

Join us at The Institute of Directors in London on 20th November 2014 for a mock mediation session and learn for yourself what it has to offer.

Mock Mediation

Date: 20th November 2014

Time: 2.30pm-5.30pm

Venue: The IOD, Pall Mall, London

Book your complimentary place online by visiting www.salaw.com

For further information please email victoria.thomson@salaw.com or call 01727 798076.

Places are limited so we recommend booking early to avoid disappointment.



The Chamber is now on Facebook and Twitter!

Like our Facebook Page!

[/Stalbanschamber](https://www.facebook.com/Stalbanschamber)



Follow us on twitter!

[@stalbandschamber](https://twitter.com/stalbanschamber)



ST ALBANS FASHION WEEK 2014



This is your last chance to get tickets for St Albans Fashion
Week's Catwalk Shows

Don't miss out on our fabulous
**Luxe Show at Porsche Centre Hatfield on
Monday 27th October.**

A night of decadence, elegance & sophistication.
Our sponsors play host to a 1930s styled show, where we'll show-
case cocktail gowns, gents tailoring, jewellery, beautiful lingerie &
so much more.

Come and enjoy a live jazz band on the night, canapes made and
served by Chef Phil Thompson at THOMPSON@Darcy's and over 10
beautiful pop up boutiques.
Shop the catwalk to your heart's content from our jewellers, fash-
ion retailers and personal stylists.

It's a decadent and wonderful evening, not to be missed.

**To purchase Corporate VIP tickets for the Luxe Show or Cathedral Show, please
contact us on the details below:**

Email: annemarie@stalbansfashionweek.com

Tel: 07775 657877

Crowd Funding came to St Albans for breakfast this month.



A select Money & Co. team, headed by CEO Nicola Horlick, spread the word to 101 attendees at a very engaging and interesting event hosted by the Chamber and sponsored by Visionary Accountants (pictured).

Delegates listened to Nicola talk, Nicola (pictured) said that “debt is a dirty word in business, but debt is a perfectly reasonable position at a certain point in a company’s evolution. Companies love our approach to debt and are flocking to our doors”

92% of SME debt is from banks in the UK and only 8% from alternative finance. It will be interesting to see how this changes over the coming years as confidence grows in crowd funding across the country.

The crowd funding concept has created a real sense of business community the message is simple: Money & Co say “We bring people together with businesses - so that businesses can get the funds they need to grow, and individual investors and lenders can get a good return on their money. Surveys show that no more than four per cent of the general population understand crowd funding - so we have a mission to explain and inform”

So what is Crowd Funding? Crowd funding is the practice of funding a project or venture by raising monetary contributions from a large number of people, typically via the internet. One early-stage equity expert described it as “the practice of raising funds from two or more people over the internet towards a common Service, Project, Product, Investment, Cause, and Experience.

The crowd funding model is fuelled by three types of actors: the project initiator who proposes the idea and/or project to be funded; individuals or groups who support the idea; and a moderating organization (the "platform") that brings the parties together to launch the idea.

“Person-to-business funding represents an opportunity for investors to enjoy commercial interest rate returns, whilst providing access to much-needed finance for the SME market. It will be interesting to see how this activity matures over the next few years.” **Paul Marsden, CEO Harpenden Building Society**

Crowd funded loans provide much better returns than deposits – but what about the other issues, including security and access and yield for investors? For more information contact www.moneyandco.com Twitter: @MoneyandCoUK **Photos: AG Studios**

Wow Factor 2014 Community Business Awards — Celebrating Excellence in the St Albans District

On the 25th September 2014 the district's business people came together in the spectacular setting of St Albans Cathedral for the St Albans District Chamber of Commerce Community Business Awards 2014.



Photos:
AG Studios

The Nave, St Albans Cathedral



Hosts: Natalie B, Lisa Bates & Paul Rosenthal



Presidents Award Winner: Abraham Bejerano
with Chamber President and Simon George

- **The 2014 winners:**
- Presidents Award 2014 winner - Mr Abraham Bejerano, owner Sopwell House Hotel
- New Business 2014 winner - The Chocolate Wrapper
- Young Person of the Year 2014 winner - Miss Morgana Evans
- Green Business of the Year 2014 winner - BRE
- Corporate Social Responsibility Award 2014 winner - Raindrops on Roses
- Business Leader of the Year 2014 winner - Mr Andrei Lussmann
- Best Restaurant 2014 winner - The Lake Restaurant at St Michael's Manor Hotel

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



Follow us on twitter!
@stalbanschamber

New Members

We welcome the following companies to the Chamber:

Crystal Clarity Consulting Ltd
Profit improvement and business planning consultancy.

3 Lynsry Close

Redbourn

St Albans

Hertfordshire

AL3 7PW

Tel: 01582 626391

Web: www.ccbusinessconsulting.co.uk

Contact: Peter Cox

Position: Managing Director

Email: peter.cox73@ntlworld.com

Vita Financial Planning Ltd

Helping clients to establish their financial goals and plan for the future.

Unit 6

Silver Court

Welwyn Garden City

Hertfordshire

AL7 1TS

Tel: 0845 371 6114

Web: www.vitafp.co.uk

Contact: Anthony Caldwell

Position: Managing Director

Email: anthony@vitafp.co.uk

Crowdsourcing Capital Ltd

Help businesses to raise their finance through alternative finance providers.

54 Wynches Farm Drive

St Albans

Herts

AL4 0XH

Tel: 07767402782

Web: www.crowdsourcingcapital.co.uk

Contact: Adam Ross

Position: Director

Email: adam@crowdsourcing.co.uk

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

The Best of St Albans

A unique business membership organisation that promotes the best local businesses in St Albans

29 Westminster Court

St Albans

Hertfordshire

AL1 2DX

Tel: 01727 789013

Web: www.thebestof.co.uk/st-albans

Contact: Stuart Jenkins

Position: Director

Email: stalbans@thebestof.co.uk

Whitegate Computing Ltd

Specialists in accounting and document management software.

Unit 11

STANTA Business Centre

3 Soothouse Spring

St Albans

Herts

AL3 6PF

Tel: 01923 850085

Web: www.whitegate.co.uk

Contact: Tony Reissner

Position: Director

Email: tony@whitegate.co.uk

Ben Jackson Personal Trainer

Mobile personal training service

60 Ash Grove

Wheathampstead

St Albans

Hertfordshire

AL4 8DF

Tel: 07725742728

Web: www.benjacksonpt.com

Contact: Ben Jackson

Position: Business Owner

Email: ben@benjacksonpt.com

Hourglass Fitness

Personal Trainer

2 Noke Side

St Albans

Herts

AL2 3EF

Tel: 07866 687042

Web: www.hourglassfitness.co.uk

Contact: Sarah Lister-Morford

Email: sarah@hourglassfitness.co.uk

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