



CLEOBURY THE COUNTRY

November 2016

www.cleoburycountry.com

BULLETIN

by local business people for local business people

20 Regular meetings throughout the year

Bring along a banner

Regular bulletin to 600+ businesses

Guest Speakers and business advice sessions

Social media shout outs

Full members get member profile in bulletin

Food, drink and networking with like minded businesses

4 special outings each year

Sponsoring opportunities to raise your profile

Invite a Friend for entry into prize draw

Next Cleobury Networking meeting date: **Wednesday 18th January**

Cleobury Country News

It's been ages since I updated you all on events at the centre!

We have had a busy time of things since the summer, with September and October being a hectic time for courses: we staged 11 in total ranging from first aid, to food hygiene to stress management and all pretty well full. Sam is now beavering away putting the finishing touches to our courses plan for 2017, so dates are now available via our website or just give us a call. We are always keen to add to the schedule as the year progresses so if you need some training in something that's not on the list, ring us, we'll see what we can do!

We have been running Cleobury Library for 9 months now and during the summer we took part in the national Summer Reading Challenge. This is to promote the use of libraries to younger children and to get them reading. We had an end of Summer Reading Challenge party and "Pickle Lily" came and entertained the kids for the morning! Although Cleobury is a small library we still had approx 15 children complete the challenge and receive their medals. The Friends of Cleobury Library held an event: "Blue Remembered Hills", which was very successful, and saw 26 people turn up for the talk.

Peter Roper has been running his monthly Masterclasses, which are excellent! If you've not had the pleasure of Peter Roper's insight into "Family Businesses" you're missing out! We have also hosted 6 other events for outside businesses.

I have been collating the updated information for the Cleobury Country Trade Card for 2017, nearly there now, but if you haven't been called and you're in the Cleobury Country area, and would like to be in the Trade Card for next year, please give me a ring, its looking like it going to be a biggy!!

The Cleobury Country Farmers Market for November was lovely! The sun shone, although the poor traders in the church froze, I was lovely and warm, standing in the sunshine outside the Church! We had 201 visitors during the morning, which was up considerably on November 2015 and we have 22 traders. A great morning and a bunch of very happy traders to boot! Looking forward to the Christmas market: 17th December, where we will have our usual hampers for visitors to buy raffle tickets for, the choir will be singing carols and we will all be in the festive mood!!

Turns out its not been a bad year!!



Clare Todd

Cleobury Country

Dates for your Diary

17.12.16	Cleobury Country Farmers Market @ St Marys Church from 9.30am to 12.30pm
21.12.16	Business Networking Meeting @ Cleobury Mortimer Golf Club 6-8pm
21.12.16	Cleobury Country Centre breaks up for Christmas!!
03.01.17	Back to work, Cleobury Country Centre open as usual
09.01.17	Schools back
26.01.17	Emergency First Aid at Work @ Cleobury Country Centre 9am-4pm
09.02.17	Fire Marshall @ Cleobury Country Centre 9am-1pm
16.02.17	Food Hygiene Level 2 @ Cleobury Country Centre 9.30am-4.30pm

The ALL NEW Cleobury Country Network.

The relaunch of the Cleobury Country Network for 2017 will take on a number of changes, based on feedback from attendees and experience of other successful networking groups.

Meetings:

We will be increasing the frequency of meetings to 20 per year, instead of the usual 12. 4 of these meetings will be 'Jollies' as Clare likes to call them!

The main reason for adding more meetings is so that people have the chance to attend more regularly and maintain good contact with each other, or if you miss a meeting, it's not so long till the next one.

We will also be adding some guest speakers at certain meetings, as well as the usual program of business improvements support by Peter Roper. We will also be handing over the reins of certain meetings to guest group leaders to give Peter a break every now and then!

The 4 'Jollies' will happen in January, April, August and December. There will only be this one meeting in these months, so you've got time to recover!

Why not bring a pull-up banner along to meetings at the Cleobury Country Centre to help advertise your business.

Food:

We have always had success with 'CHIPS' on the menu, but we are now also going to introduce 'PIZZA' on a rotating schedule, for a bit of variety.

There will be an opportunity to sponsor the food at each meeting as usual, however some slight changes will occur to benefit the sponsoring business a little more...

Sponsors will need to let us know in advance which meeting they would like to sponsor, so that we can advertise the fact a lot more. The new improved

bulletin will be sent out to over 600 businesses, and will feature more about the sponsor of the food at each meeting.

Also, every sponsor from the year will go into a draw to win prizes at the end of year Jolly in December! Remember you can sponsor more than once to increase your luck of the draw!

Bulletin:

A new and improved bulletin is being created, and will continue to be sent out to many local businesses. We also intend to promote the bulletin, members and sponsors via social media.

Full members get a special profile and advert in the Bulletin, which goes out to a growing list of over 600 local businesses.

Membership:

Nothing in life is free, and up until now the Cleobury Country Networking group has been free to attend, courtesy of the Cleobury Country Centre. However we think that to get the best out of networking and to support the Cleobury Country Centre, which is a Not for Profit Organisation, we need to create a membership based group.

Now before you all run for the Hills, hear us out!

Full membership to attend all 20 meetings (including the 4 Jollies) will cost just £140 per year, all of which goes to supporting the Cleobury Country Centre. That's just an average of £7.00 per meeting, which includes food, refreshment and networking.

If you would prefer half membership, for 8 meetings and 2 Jollies, then it's just £85 for the year. That's just an average of £8.50 per meeting, which includes food, refreshment and networking.

And finally if you just want to 'Drop-in' then each meeting is £10, which includes food, refreshment and networking.

Benefits of becoming a member

- 20 Regular meetings throughout the year
- 4 special outings each year
- Full members get member profile in bulletin
- Regular bulletin to 600+ businesses
- Guest Speakers and business advice sessions
- Food, drink and networking with like minded businesses
- Bring along a banner
- Sponsoring opportunities to raise your profile
- Social media shout outs
- Invite a Friend for entry into prize draw

Invite a Friend:

We would like to encourage you to bring along a business colleague or friend, if you do, their first visit is FREE!

Each time you invite a friend along who joins we will put a ticket in a special draw to win prizes at the December Jolly.

Meeting Dates			Venue
January	18th		Jolly: Cleobury Country Centre
February	8th	22nd	Cleobury Country Centre
March	8th	22nd	Cleobury Country Centre
April	5th		Jolly: Hobsons
May	10th	24th	Cleobury Country Centre
June	14th	28th	Cleobury Country Centre
July	12th	26th	Cleobury Country Centre
August	16th		Jolly: Archery
September	13th	27th	Cleobury Country Centre
October	11th	25th	Cleobury Country Centre
November	8th	22nd	Cleobury Country Centre
December	13th		Jolly: Golf Club

Does your business have enough cash to survive?



Cash is the lifeblood of any business, particularly for small enterprises and start-ups. It's easy to get hung up on profit but there's great danger of business owners not putting enough focus on cash flow.

Having an accurate cash flow forecast in place can help you foresee potential problems which may arise in the year ahead, and it can help businesses make important decisions about their future.

To put it simply, businesses need cash flow in order to keep themselves solvent. No cash means bankruptcy. This is why planning and cash flow forecasting is so important!

If your business runs out of cash, and it isn't able to obtain any new finance, it will become insolvent. There is no excuse for businesses not to see a cash flow crisis coming, especially given how easy it can be to create a cash flow forecast.

Here are just a few key reasons why cash flow forecasts are important:

- Identifying potential shortfalls in cash balances
- Enable you to see when problems or cash shortfalls are likely to occur so you can plan to avoid them
- Ensure you have enough cash to pay suppliers and employees

A positive cash flow is essential if you want to generate profit. You need enough cash to pay your employees and suppliers so that you can produce your goods and services. It's the sale of those that (should!) generate a profit.

A good forecasting tool will produce both a cashflow forecast and profit forecast for you in one go. The best do much more too - showing you things like margins and break-even points, all from the same set of information you provide.

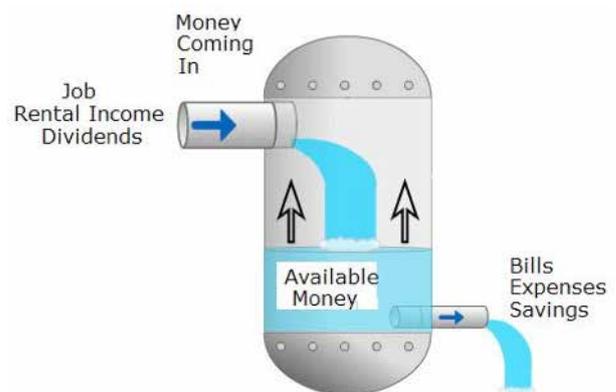
Be disciplined about financial planning

Financial planning is imperative; you need to be disciplined and regimented with knowing the amount and when money is coming in and going out. If your cash flow forecast is robust, your business will be fit and able to deal with any challenges or issues that come your way.

Does your bank need to see regular cash flow forecasts?

They won't need to see it regularly, but if you find yourself needing a loan your bank will request a detailed cash flow forecast before they even consider giving you any money.

If you are looking for ways to improve your operating cash flow then start Cashflow planning NOW!



Spot the signs of cash flow problems

The most important part of cash flow forecasting to remember is to understand what you're looking at and address any cash flow issues that you may have. Cash flow problems won't go away on their own. Depending on the magnitude of the cash flow problem you may need to take different measures - ranging from "tightening the belt" to taking out a loan. Whatever the action necessary, having your forecast ready and easy to understand will make this process much, much less painful.

If you're still profitable after having cash flow difficulties; you may just have to tighten up your credit control measures, reduce your costs or perhaps seek advice from the bank. More serious and regular cash flow predicaments will require more drastic action.

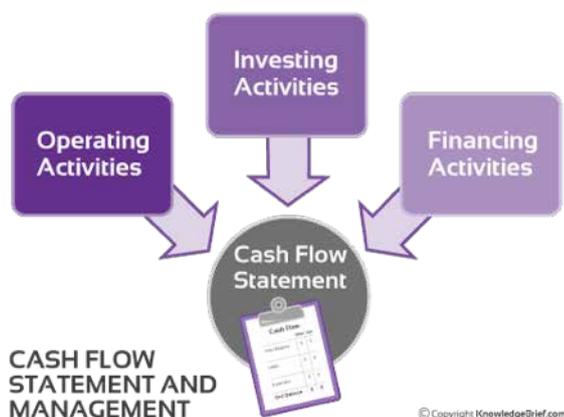


The likelihood is, if you face cash flow problems frequently, one day your luck is going to run out - so tackle issues early and take the stress down a notch!

A cash flow forecast (or any other kind for that matter!) is only as good as the impact it has on your decision-making and your success. A spreadsheet might look free, but if it's not highlighting the numbers you need know it's going to cost you a fortune in the long-run.

What is the worst case scenario?

Realistically, the worst case scenario if you cannot grasp good cash flow management is that **your business will close its doors**. A lack of positive cash flow and sufficient money to finance your business is the most common reason why businesses fail. This is obvious when you think about it - but it's really bad news. If you are a sole trader you may face personal bankruptcy. On the other hand, if you are a limited company, your personal liability for the debts will be limited (although many bank start-up / small business loans require a personal guarantee from the director, **meaning that debt is yours**). This all sounds very scary, but if you're smart, disciplined and take the right steps you shouldn't get to this stage.



Although you're more exposed to your business's debts as a sole trader, those bank loans will probably have to be repaid by you **personally** even if you're running a Limited Company.

It doesn't have to be difficult

If you find the idea of planning your cash flow forecast difficult or perhaps daunting, take a look at these tips to take away the fears:

Step 1

Make a list of all of the payments that you are planning to make over the next year. For example: Equipment, Bills, Stock, Employee Wages, Rent etc. To make this easier you can break this down into months - this will give you a good level of detail and you should be able to see clearly where your business could fall into trouble.

Step 2

Now that you have your costs, you will want to know what money is coming in to the company. So next, create a sales forecast and list all of the money which will be entering the business over the same period. Remember, the most important thing about cash flow forecasting is to be realistic!

Step 3

Subtract your outgoings from your incomings and you'll see how much or how little money you should have available at any time. This will also give you a monthly and annual forecast of the state of your cash flow. It will also help you see which months are most likely to generate a higher income (where you can build-up a bit of a war-chest) and which months you could be in danger.

Step 4

Of course, your cash flow forecast may be slightly more complicated than this, but this is a great place to start if you are a new business owner. The important thing is to act quickly. Regular cash deficits can really harm a business.

Sooner or later you'll realise there's no sense re-inventing the wheel and hacking your way through error-prone spreadsheets.

If you are hoping to start 2017 off right then good cash flow management should be your priority. Growth requires good cash flow and having a positive cash flow forecast makes your business a good investment!

If you need assistance then get in touch with a CCL Mentor on: 01299 272300

The system does not work

Free trade and globalisation led to stagnant wages for the many and untold riches for the few



The one man Donald Trump has to thank for making him the world's most powerful politician turn out to be the one man he is most frequently compared to.

In the end it all comes back to Richard Nixon. Not just because of Watergate, though you can trace a line between that scandal and the suspicion bordering on hate that so many Americans feel towards Washington and Hillary Clinton; no wonder Mr Trump name-checked it every time he brought up her email server.

The Trump-Nixon juxtaposition is eerily apt: the vanity, vindictiveness, zero-sum attitude to trade ("We'll fix those bastards" said Richard Nixon about America's economic rivals, though one might easily imagine the words coming out of Mr Trump's mouth)

But the event that intertwined their destinies is one you rarely read about in history books.

The ending of the Gold Standard

One August weekend in 1971 President Nixon gathered a few advisers at Camp David. Inflation had been rising, as had the balance of payments deficit, and the US was struggling to maintain the value of the dollar versus gold. This was the keystone of the post-war international monetary system, which locked the world together with fixed currencies and rules to regulate the flow of money. Nixon ordered his advisers to close the gold window; the dollar would no longer be exchangeable for a fixed amount in gold.

The value of currencies, hitherto decided by politicians, was to be determined by markets and central bankers. With no discipline in the system, countries and citizens could become ever more indebted.



Egged on by a deregulated financial system, weaker bankruptcy laws and a tax system that encourages borrowing, debt piled up, making the world more vulnerable to crises and laying the ground for investors like, well, Donald Trump to lever up inheritances of millions into billions.

Controls of capital flows were lifted, at first gradually, then faster during the 1980's under Regan and Thatcher. Unhindered by these controls, businesses could become truly multinational and rootless, channelling money around the world in search of customers and the lowest tax rates. With globalised companies came globalised citizens, those who benefited from this laissez-faire world of borderless nations. The great cities, where they tended to live, enjoyed a renaissance.

Then there's what happened to everyone else. While overall US productivity has more than doubled since 1975, the average worker's wages rose by barely half that.

Inequality, which had been falling since the war, started to rise and has been climbing gradually ever since. This was hardly all down to Nixon, but that first step, that cutting of the cord, was rooted in 1971, and how fitting that it happened secretly, with no public consultation.



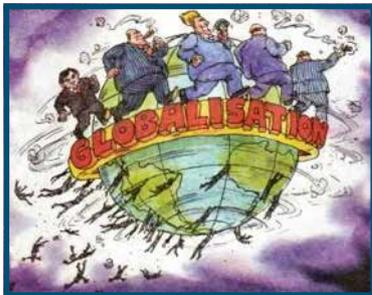
For so much of the frustration felt by voters here and in the US comes back to the sense that their destiny is no longer in their hands. The sense that while the metropolitan elite have done just fine, the best anyone else could hope for was wage stagnation, followed by an unprecedented squeeze. The sense that all the crucial decisions were taken in secret by career politicians, cronies and unelected central bankers. And, you know what they have a point.

Policy was largely written by those urban, globalised citizens who rode the post-Nixon wave. They meant no ill will. They really did think the economic benefits of free trade would outweigh the consequences for the steelworkers and textile manufacturers put out of work.

They assumed everyone else would understand that free flows of people were good for everyone. Didn't everyone realise the benefits of cheap Filipino cleaners and Guatemalan handymen? If not, didn't that make them racist? They ignored the rise of food-bank usage, of those frozen out of the labour market, of in-work benefits. They pointed at unemployment statistics, at growth and output levels and patted themselves on the back.

They got it wrong, catastrophically wrong

To say Mr Trump rode this wave to the White House oversimplifies things: many of votes came from wealthy Americans who have benefited from the globalised world, in much the same way he did.



Moreover, this was hardly a landslide. Since 1952, the average swing away from the incumbent party after a two-term presidency has been about 5%. The swing this week was barely 2%. More Americans voted for Mrs Clinton than Mr Trump but the irony, too many of them lived in those globalised cities.

Had, 69,000 Democratic voters commuted from Pennsylvania rather than living in New York; had a tiny fraction of Los Angeles Democrats chosen to live in The race for the White House

Miami, Mrs Clinton would have won. Intriguingly, 53% of voters this week approved of Barack Obama's time in office.

As protest votes go, this was a non- event, But that is all academic now. Mr Trump not only has the White House but a Republican House and Senate. He is in a position of rare power. It is too early to say what he will do with it. There is much in Mr Trump to be nervous of: protectionism, his attitude towards NATO, his plans to swell the national debt, his personality.

But this need not be the end of America, or indeed of globalisation. Ever since its birth the US has only elected military men or professional politicians as president. After years in which ordinary citizens were overlooked, America will have its first citizen president. Now we will find out whether he can do anything for the rest of them



Why Laser Beam Focus isn't overrated- it's a near certainty!

This week I have met with three clients who all had the same challenge - Focus!

When we really want something, most of us become very, very focused: a great holiday, a new car, a new house. We have clarity and focus and it's amazing what we can achieve...

However, when the really **BIG** decisions in our life and business appear, we need something far greater, we have to truly **Believe** we can achieve it.

There have really only been three or four times in my life that I have got so truly focused on what I wanted, I knew with clarity and certainty I would achieve it.

My first was to marry my wife Anny, the true love and saviour of my life. We have been together thirty-four years now and there isn't a day goes by that I don't thank my lucky stars that I am married to her.

The second was whilst I was employed by a major American corporation and, with the help of a great team, created a business worth £38 million from scratch in just two years - against the opinions of many!

The third was my action to go out on my own and run my own business - some twenty plus years ago now.

On each occasion, I had **Laser Beam Focus**.

Every so often a thing is so big in our minds we have to have more at our disposal to achieve it.

Recently we had the SUPERMOON: our moon being

closer to our planet than it has been for many years now and again for years in the future.

When we have these major things in our life we have to have something as big as a SUPERMOON, something that transcends the day to day - and for me that is **LASER BEAM FOCUS**.

We all know that to focus on what we need to do on a day to day basis takes focus. But when we need to achieve something very big in our life then we need something even bigger to help us achieve it.

To me, that is **LASER BEAM FOCUS** - to be so totally committed to what we are doing and to fully believe it will happen.

It has worked for me and for many of my clients and friends.

Have you got **LASER BEAM FOCUS** or are things a little muddy?

Perhaps we need a chat...



Peter Roper

The Family Business Man and founder of The Family Business Practice

2016 has been a year of change and 2017 I am sure will be no different.

Even though it is hard to ignore the goings-on in the news, as the world revolves around us we have to get on with business, always finding ways to deal with the situations we find ourselves in.

December is usually a time to reflect on the year and plan for the next.

What changes do you need to make in your business, what new methods will you be using, what goals do you have?

I have found that making commitments and seeing them through has helped my business. Peter calls this 'Laser-beam focus'. One of my commitments was regularly attending networking sessions and getting to know more people.

This has been a very successful habit for my business.

We have made some changes to the Cleobury Country Networking group for next year, and I am excited to be involved in what I hope will be a very useful and productive group for everyone who commits!



William Withers

Crystal Thought
www.crystalthought.co.uk

Cleobury Country
presents...



Farmers Market

FRESH

LOCAL

All markets held on Saturday's from
9.30am to 12.30pm

Market Dates for 2017

Saturday 21st January • Saturday 18th February • Saturday 18th March •
Saturday 15th April • Saturday 20th May • Saturday 17th June • Saturday 15th July
• Saturday 19th August • Saturday 16th September • Saturday 21st October •
Saturday 18th November • Saturday 16th December



www.cleoburycountry.com

CLEOBURY
THE COUNTRY
TRADE CARD 2017

AVAILABLE FREE in the Cleobury Country Area
Contains Useful Telephone Numbers and Alphabetical
Trade Listings for Local Businesses
