



www.cleoburycountry.com

THE CLEOBURY COUNTRY BULLETIN

March Issue 2015

by local business people for local business people

VISIT THE NEXT CLEOBURY COUNTY FARMERS MARKET
SATURDAY 18TH APRIL - 9.30am till 12.30pm



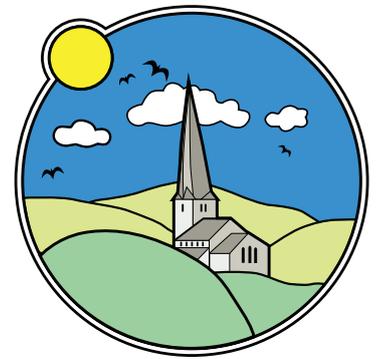
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Next Cleobury Networking meeting date: Wednesday 15th April

CleoburyCountry

News News News



March at the Cleobury Country Centre

The draw of William from Crystal Thought Ltd was evident at this month's Business Networking meeting, as we saw 5 new faces join our happy gang!

It was obvious from William's talk on Google Analytics that this is a subject that confuses many of us, and when the question was asked "anyone interested in attending a 1 day course?" plenty of hands shot up! Personally, William created more questions than answers, so I definitely will attend the course! Peter Roper, our host as usual, linked everything together and there were lots of new business relationships made.

The Cleobury Country Centre continues to be a busy centre! We've hosted a Food Hygiene L2 course, a PAT Testing course, two Emergency First Aid at Work courses and a Paediatric First Aid course, this month alone! We are finding that more and more

organisations are asking our help to provide them with an in-house course in, maybe, first aid or manual handling, etc. We use local trainers of the highest quality and can offer very competitive rates, so call us, we might be able to help!

We welcomed the Public Speakers Association at the beginning of the month, who were staging one of their Boot Camp days, and whilst it was a long day for many of them, it was also a rewarding one! Herefordshire Council have been a new user of the meeting room at the centre this month, and we welcomed back, local firm, Mardon Engineering to use our facilities.

Sue Brown from Cleobury Chiropractic, continues her Friday Back Class, at the Centre, from 12.30 to 1.30, they really are good! Come along if you're at all creeky!

Cleobury Country Ltd held its AGM this month, to a small but very friendly crowd, the annual accounts were delivered and the Chairman's report illustrated the strides that the centre has made in the last 12 months.

The Cleobury Country Farmer's Market is set for the 21st march and we have a record number of stalls for this early in the year, a total of 19! Sadly, one of our traders who has been with us since the start; Scrummy Stuff, is retiring, so this is their last market, so do make the most of them. We wish them both all the best for their next stage! We will be getting another meat producer so don't worry that there will be a hole!

We are welcoming back Hobson's Brewery from their 2 months of not attending, hopefully "dry January and February" are well out of the way and folk are back to their usual drinking ways! Cara Button and Molly May Crafts also return and we hope with Easter looming their crafts sell well!

Clare Todd



the family business man

Best Selling Author,
Award Winning Speaker
Business Development Consultant

www.familybusinessman.com

Spring is here, is it in your step?

Well a great night at our networking doo this month with a number of new visitors all eagerly anticipating William Withers presentation - and excellent it definitely was!

Time is moving very quickly and we need to keep up to date with so many things and these briefing sessions are invaluable. In fact so much so I managed to persuade several regulars to agree to presentations in the coming months about their areas of business and what they feel is working for them!

Watch for the adverts from Clare and the team and do take the opportunity to learn from our local friends at no investment, except two hours of your time and whilst eating chips at the same time!!!

As you know as The Family Business Man I work extensively with all shapes and sizes of business and it's a privilege to be asked to help so many different sets of people.

Shortly I will be launching a complete series of self-help videos specifically for Family Businesses and will keep you up to date of their availability. In the meantime remember there are several free resources on my website which I would love for you to take advantage of.

Simply visit

www.familybusinessman.com

Until next time...

Peter Roper

The Family Business Man

p.s. "And Remember... If I Can Help You In Any Way Just Let Me Know!"

LONG TERM CARE PLANNING

Long term Care fees, are usually a concern for older people and their families.

The Pension reforms that come into effect in April could make it easier.

From April 6, it will be possible to conserve as much of the pension pot as you want, ready to make withdrawals later on, should you need to do so to pay for care. You have a choice of taking income to live on, or paying for potential long term care.

How does the care fees system work?

Currently, if you live in England or Northern Ireland and have £23,250 in savings or assets, or £25,250 if you live in Scotland and £23,750 in Wales, you have to cover long-term care fees yourself.

Pension funds are excluded from this initial calculation of capital. Instead, the fund is converted to a notional income, which is assessed based on the maximum single life annuity, which the fund could buy for that person. In contrast, when

someone has an annuity or pension scheme in payment and is paying half to a spouse or other dependant, only half the annuity income will be taken into account when assessing contribution to care costs.

Retaining funds in draw-down are likely to lead to higher contribution levels. If funds are withdrawn from the pension pot and put into savings accounts, they will be included in the capital assessment and are not ring-fenced. You cannot give away your assets or savings to bring yourself below the threshold. This is known as "deliberate deprivation". So you will not get away with giving the pension pot to your children or buying an expensive car etc.

NHS Continuing Healthcare

You are eligible to FREE care, known as NHS Continuing Healthcare, if your main need is assessed as health-related. There is no means testing to qualify for this funding, which includes accommodation

and board. But many find this difficult to obtain.

The system is changing

From April 1, new "deferred payment agreements" will be available from all Councils in England, which will enable you to use the value of your property to help pay for care home costs without having to sell up. However, you will only qualify for this system if you are receiving care in a care home, or be about to move into one, own your own property, and have savings and investments of less than £23,250. The council will then help to pay the bills on your behalf and repayment will not have to be made until you choose to sell your home, or until after your death.

The maximum interest rate the councils can charge on the amount owed to them is 2.65%. This will be reviewed every six months.

With effect from April 2016, the new cap of £72,000 on care costs will come into effect in England, but it will not include accommodation or food bills...

continued...

Paying for care fees

One of the main products to pay for care fees is an immediate care-annuity. This is designed to bridge the shortfall between your income and the cost of care for the remainder of your life. The amount you pay is based on how much income you need, your age, health, sex and the current annuity rates and lastly, your life expectancy. There is limited availability in terms of companies offering this service, and the rates vary by large amounts.

For example a 70 year old lady with Alzheimer's who has a shortfall of around £2,500 a month, could pay from £123,000 from Friends Life, to £178,000 from Partnership. Both underwrite their quotes based on the same GP's report, but taking different views on her life expectancy.

Whole of Life policies are also available with a care element.

These pay out if you die or earlier, if you are unable to look after your self. Please seek Independent Financial Advice, before making any decisions. It is a very complex area of expertise requiring sound financial advice.

CLEAR HEAR • CLEAR HEAR • CLEAR HEAR •

Charmain Leek, Audiologist and owner of the independent hearing practice, Clear Hear, is delighted to announce her new practice has opened at the Cleobury Mortimer Medical Centre.

This exciting new venture is in addition to Clear Hear's main office at the Barbourne Medical Centre in Worcester and clinics in Malvern and Sutton Coldfield.

Charmain is both an NHS qualified Audiologist and private Registered Hearing Aid Dispenser. She has worked within this field for over 28 years in both the Private and NHS sector. In 2004 she established independent has meant that, unlike some 'big-chain' hearing companies, Clear Hear is not tied to any one particular brand of hearing aids. Charmain feels that this is very important as she believes that every client should be treated as an individual and there is no 'one-cap-fits-all' in her professional opinion. She says "Staying independent provides me with the flexibility to fit the right hearing aids for each of my clients. It means continual training so that I am fully conversant with the products of over 8 different hearing aid manufacturers". The hearing aid products that Charmain dispenses are always the latest, cutting-

edge hearing technology on the market. Charmain does not believe old technology is often suited to her clients, whilst many of the larger chain hearing companies fit products based purely on price rather than quality. This sets Clear Hear above the standard service that some competitors are known to provide.

Clear Hear's main office is based at the new Barbourne Medical Centre in Worcester, Clear Hear also has clinics in Malvern and Sutton Coldfield.

Charmain is really excited about this new service in such superb facilities for the community of Cleobury. She says "Starting the new practice in Cleobury Mortimer is fantastic! It's a beautiful area of the country. I already have some existing clients within the area, so I will be able to offer them either appointments at their home or at my new consulting room, as well as welcoming many new clients".

Clear Hear currently offers a comprehensive hearing service, providing free hearing tests, free advice and free 30-day trials with hearing aids.

Charmain says "I always provide a 30 day free trial with my clients. It's essential to wear hearing aids in your normal lifestyle. Simply trying hearing aids in a consulting room situation is not a true snapshot of the noisy world that we live in. I encourage my clients to really road test my hearing aids and have even met clients in their local coffee shops to provide discreet fine-tuning with all the coffee shop noise around us".

Clear Hear are holding an open-afternoon at the Cleobury Centre on Friday 8 May, where Charmain is inviting the local residents to attend for an informal 'meet and greet' where she will be available to talk about hearing loss and hearing care. Refreshments will also be provided.

Alternatively, if you or a family member would like an appointment with Charmain at her new Cleobury Clinic or just want to make a simple enquiry,

please contact Charmain on **0800 731 8545** or email her at clearhear@btinternet.com

Landscape Plants (Cleobury) Open Weekend

For the first time in 2015 we are opening our gates for non-trade customers on Saturday 11th and Sunday 12th April 9am-4pm.

Come and see the nursery in full spring bloom. We have an exceptional range of unique Italian topiary trees, cottage perennials, large trees and shrubs all at wholesale prices. **Plus we are offering customers a free plant with every purchase over £10!**

This open weekend marks the start of our summer season at the nursery, which means we will be welcoming non-trade customers Monday to Friday 9am - 4pm and Saturdays 9am - 12noon until the autumn.

We are a family run business, established in 1999 with the aim to deliver a professional and friendly service to landscape contractors. We specialise in large trees, shrubs and hardy plants but can source almost anything from our worldwide suppliers.

Our experienced team will be on hand to help; whether it is to advise, help you load the car or deliver that larger purchase you just couldn't fit in the boot.

We look forward to welcoming you!

Paul, Jenny and Sophie

Find us:

- Leave Cleobury high street in the direction of Kidderminster and take the B4363 Bridgnorth Road on your left.
- Keep on this road for about 2 miles, passing Bell Vue Garage
- After approximately 500 yards, turn right at the Yellow barriers & Landscape Plants Sign.

Contact us:

T: 01299 270 700

E:

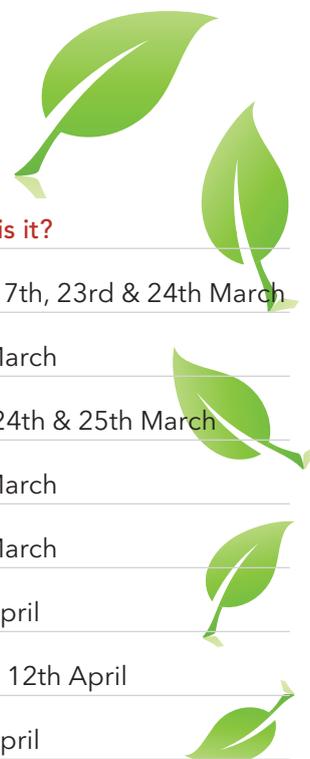
sales@landscapeplants.co

W:

www.landscapeplants.co

Landscape Plants
(Cleobury) Limited
Six Ashes Nursery
Bridgnorth Road
Cleobury Mortimer
DY14 8JF

SPRING DIARY



What's On?

Paediatric First Aid course 6pm - 9pm

Back to Work drop-in 9am - 1pm

First Aid at Work course 9am - 4pm

Back to Work drop-in 9am - 1pm

Fairshare drop-in 10am - 12 noon

Fairshare drop-in 10am - 12 noon

Landscape Plants Open Day 9am - 4pm

Health & Safety at Work course 9am - 4pm

Emergency First Aid at Work course 9am - 4pm

Fairshare drop-in 10am - 12 noon

Principles in COSHH L2 9am - 1pm

Where is it

Cleobury Country Centre

Six Ashes Nursery

Cleobury Country Centre

Cleobury Country Centre

Cleobury Country Centre

Cleobury Country Centre

When is it?

16th, 17th, 23rd & 24th March

20th March

23rd, 24th & 25th March

27th March

27th March

10th April

11th & 12th April

15th April

21st April

24th April

29th April

Networking Cleobury Style: 18th March

Great turnout this month!

We had seven newbies: Julie Widdowson from Studio Severn Architects, Branson Poyner from Autogym Branson Automotive, Charmian Leek from ClearHear, Mel Horton from Click4Gardens, James Payton from Eureka

Financial Solutions, Jade Fellows-Smith from Nature Cater and Jo Verth from Equus Journeys.

The regulars were: Bill White from Bill White Nurseries, William Withers from Crystal Thought, Peter Andrews from Ultimate Glazing & Property, Nigel Dobson-Smyth from Manor

Holding Cottage, Sue Brown from Cleobury Chiropractic, James Sales from In the Saddle and Linda Thomas from Giftscribes Gifts Ltd.

Thanks for coming everyone, see you all next month!



CHIPS SPONSORED BY

James Sales from In the Saddle very kindly sponsored the chips this month, and I must mention the determination of one or two who abstained!!

BUSINESS COURSES

Clebury Country offers a wide range of courses to suit small businesses

Paediatric First Aid – 16/17/23/24.03.15

This course is particularly suitable for Registered Childminders, Nannies, Teachers (Nursery, Primary and Junior), People working with or interested in working in the field of childcare, or anyone with a professional or non professional responsibility for children. In order to comply with OFSTED regulations the course is run over a 12 hour period (2 x days or 4 x evenings). Assessment is ongoing throughout the course. On successful completion of this course delegates will receive a Certificate valid for 3 x years.

First Aid at Work (3 Day) – 23/24/25.03.15

This course is for trainees who require a First Aid at Work (FAW) certificate to comply with Health and Safety Executive requirements. It's a 3 day course (9am-4pm each day).

Trainees must attend all training sessions and be successful in the continuous practical assessment by the Trainer. There is also a multi choice exam paper to sit.

Upon successful completion of the training sessions, trainees will receive a First Aid at Work (FAW) certificate that is valid for 3 years. This certification is a National Certificate awarded by Ofqual and approved by the CIEH.

Health & Safety level 2 – 15.04.15

This course is designed to ensure that all employees are aware of their own health and safety and the safety of customers, contractors and the public. It is applicable in any private or public sector environment. Its one day course (9am-4pm). Assessment is carried out by a multiple choice examination. On successful completion of this course, delegate will be certified by the Chartered Institute of Environmental Health.

HSE Emergency First Aid at Work – 21.04.15

This course is suitable for anybody. It's a day course (9am-4pm). At the end of the course successful delegates will be able to:

- Act safely, promptly and effectively in an emergency and administer first aid
- Cardiopulmonary resuscitation promptly and effectively.

Assessment is ongoing throughout the day.

On successful completion of this course delegates will receive a Certificate valid for 3 x years.

Principles of COSHH level 2 – 29.04.15

This course is aimed at those who use substances hazardous to health at work and introduces students to the hazards associated with those substances, the risks and controls available and what to expect from a COSHH assessment. It's a half day course (9am-1pm). Assessment is by means of a 30 question multiple choice examination.



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A BIG THANK YOU

Thank you for all the questions, positive comments and feedback after my talk on Google Analytics.

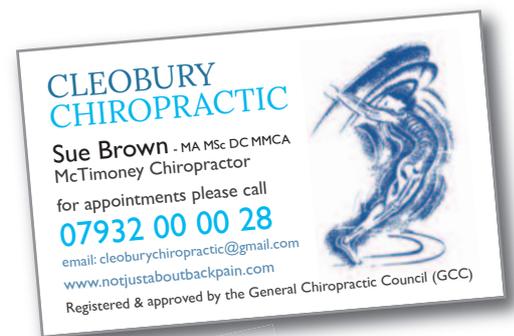
There were also some interesting conversations and ideas on further material for general help with the web that I will consider for next time.

For those that are interested in a more in-depth look at their website statistics, with a view to being able to decide where to make improvements please see Clare or Sam at the Cleobury Country Centre and make your interest known, and they can arrange to book you on the next course.

Networking at Cleobury Country Centre is a great place to meet people in business, if you know someone who is in business why not invite them along to the next networking evening on the 15th April ?

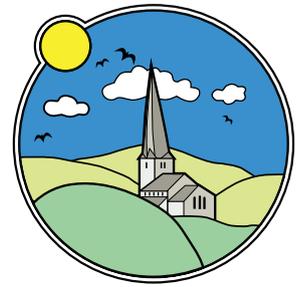
William

AND DON'T FORGET OUR...**SPECIAL OFFER** of 250 best quality colour single sided business cards for just £35 excluding Vat and delivery. Some examples of recent cards are shown below.



CleoburyCountry

THE BACK PAGE



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Cleobury Country
presents...

Farmers
Market

Market Dates for 2015

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

ALL MARKETS HELD ON SATURDAY'S FROM 9.30am to 12.30pm



www.cleoburycountry.com

CLEOBURY THE COUNTRY TRADE CARD 2015

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

Next Cleobury Networking meeting date: Wednesday 15th April