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CLEOBURY THE COUNTRY BULLETIN

August Issue 2014

by local business people for local business people



what's inside

Cleobury Country News

Networking News

Articles & Features

Local Jobs

Dates for your Diary

Next Cleobury Networking meeting date: Wednesday 17th September



the family business man

Best Selling Author,
Award Winning Speaker
Business Development Consultant

www.familybusinessman.com

Networking for your business

Well we had an enjoyable evening at this month's event, albeit we were down on numbers as the sunshine called a number of our regulars... (or was it a cold beer perhaps?)

Talking about beer, we took our August event to Hobson's for a visit to the brewery and of course their new centre which I'm looking forward to seeing as I've heard great things about it. I don't doubt for a second this will be a well-attended event..

It is now September and traditionally networking events take off with a bang as people forget their holidays and get down to serious business hunting - I suggest you make sure that our event is top of your list.

Here are the reasons why:

A relaxed and friendly environment

Regular updates on grant and local funding (without the boring bits)

Opportunity to meet people in a relaxed and unpressured environment

Opportunity to promote your business to 600 local businesses through the Networking Bulletin - at no cost!

The event is FREE TO ATTEND (as it is sponsored by Cleobury Country)

Business is being done regularly between attendees plus great referrals are regularly happening - which you can be a part of...

But you need to be there regularly to take advantage of this.

PLUS - a chip supper!!!

What more do you want???

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!"

next networking: 17th September

CleoburyCountry

News News News



June at the Cleobury Country Centre

We missed our Bulletin issue in July (if anyone noticed!) as things were a little hectic for us and William at Crystal Thought, who collates each month for us, so we decided to merge these two months! Hope you don't mind!

Cleobury Country stage hardly any courses in August as everyone is on holiday or unable to attend because they have the school children at home, so it's a time when we tidy up!! Sam and Sue both had holidays abroad with their families and Vicki was busy clearing out old and out of date leaflets/Viking and BT directories and updating all our own leaflets and posters in preparation for September. We have scheduled our busiest September ever with 14 days of courses and

several room bookings. We launch our new SAGE AAT Level 2 course on Friday 5th, and have other courses in COSHH, First Aid, Food Hygiene planned, most of which are nearly sold out!

September will also see us start the arduous task of contacting all our local business to see if they want to be part of The Cleobury Country Trade Card for 2015, so keep your eyes peeled for the email and get back to us ASAP with your information if you want to be in it!

The Cleobury Country Farmers Market in August was not a bad day after all! It was a cold day but thankfully it stayed dry and the 14 traders that attended all seemed pleased with their morning's takings - in fact Billy from Augerniks Fruit Farm had a better morning than the previous Thursday at Ludlow Farmers Market!! We clocked 197 visitors to the

market, this was on a par with the spring months. September's market is on 20th and we are hoping for a larger turnout of traders as many of the local food fayres and festivals will have finished and traders can get back to attending their regular markets once again.

Finally, I must write about our fab evening at Hobson's Brewery!! Nick, Sue and Kate, looked after us superbly well - the food was excellent, and far more than expected, the beer and cider was very moreish and the tour was informative and quite eye opening at times! The new Visitors Centre is the perfect place to gather for a tour or to hire for all manner of events, and we wish Hobson's all the best with their fantastic new addition to an already very successful business!

Clare Todd

LEADER 2015-2020 Programme

The next LEADER programme 2015 - 2020 offers an exciting opportunity for Rural Communities and rural businesses.

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LEADER is a locally delivered European funding programme for rural development. It is proposed that LEADER grants will be distributed in 2015 to 2020 through two 'Local Action Groups' in Shropshire, covering the northern and southern parts of the county.

The proposed overall purpose for the LEADER programme in the southern part of the county is:

To improve the economic wellbeing of the area and its people through sustainable development, drawing on the area's environmental and cultural assets and qualities.

The LEADER Local Development Strategy will seek to implement the national LEADER priorities in the ways most appropriate to the needs of the area:

- Increasing farm productivity in ways which enhance natural capital;
- Developing sustainable micro and small enterprises and farm diversification;
- Building rural tourism making the most of Shropshire's assets;
- Improving rural services to support business growth and development;
- Enhancing the natural, cultural and heritage attractions of the area;
- Increasing woodland and forest productivity in ways which enhance natural capital.

If you would like more information about the LEADER programme, would like to discuss a potential project, or would like the opportunity to discuss the development of the above priorities in the LEADER Local Development Strategy please contact Pete Banford.

Pete Banford Shropshire Hills LEADER Coordinator Tel: 01588 674089 email: pete.banford@shropshire.gov.uk



AUTUMN DIARY



What's On?	Where is it	When is it?
SAGE AAT Level 2 in computerised accounting. 9.15am-12.15pm	Cleobury Country Centre	Fridays in September and October
Principles of COSHH. 9am-1pm.	Cleobury Country Centre	10th September
Emergency First Aid at Work (1 day)	Cleobury Country Centre	16th September
First Aid at Work Refresher (2 day) 9am-4pm	Cleobury Country Centre	17, 18th September
Business Networking Session 6pm-8pm	Cleobury Country Centre	17th September
Cleobury Country Farmers Market 9.30am-12.30pm	Cleobury Country Centre	20th September
First Aid at Work (3 day) 9am-4pm	Cleobury Country Centre	22,24, 25th September
Food Hygiene Level 2 (1 day) 9,30am-4pm	Cleobury Country Centre	23rd September

Networking Cleobury Style: 20th August

This month was all about beer!

We enjoyed a variety of ales and even some new ciders brewed at our very own Cleobury brewer, Hobsons.

We started the evening in Hobson's newly built visitor centre, which has views over fields and countryside.

There was time to sample some beer and chat with the many people that came along.

We then enjoyed some fantastic food, including some excellent pork pies, local cheeses and delicious salads.

Nick then took a party around the brewery and shared some of the brewing secrets that make Hobsons beer so good.

Hope you all enjoyed the evening, and shame on you those that missed out!



CHIPS SPONSORED BY

No ships this month, but some great Beer, cider and food were enjoyed during our annual trip to Hobsons Brewery in Cleobury Mortimer!

BUSINESS FUNDING AVAILABLE

The Princes Initiative for Mature Enterprise

Supporting Business Creation by the over 50s

Over the age of 50? Unemployed or facing Redundancy?

The Princes Initiative for Mature Enterprise (PRIME) is the only national organisation dedicated to providing everyone over 50, who is unemployed or under threat of redundancy, with the support to achieve financial, social and personal fulfilment through sustainable self-employment.

There are more than 3.5m people in the UK who are over the age of 50 and do not have a job and they are more likely than any other age group to face long term unemployment.

PRIME was established by HRH the Prince of Wales in response to letters he was receiving from people desperate to work but unable to find anyone to employ them - because of their age.

Since 1999 PRIME have helped more than 25,000 over 50s who are unemployed or facing redundancy, to explore self-employment. They help over 50s turn their ideas, energy and experience into successful and sustainable businesses. They offer support through free training courses, mentoring support,

networking events and online resources. They are recognised as the leading authority on supporting enterprise by people over the age of 50, working hard to inform and advise on policy for the over 50s to ensure that they have a voice in society and in Government.

For further information visit the website www.prime.org.uk

or call 020 31378525 or email info@prime.org.uk

Power to Change

Supporting community -led enterprises and kick starting community action across England.

Power to Change is a new initiative which will invest up to £150 million to support the development of sustainable community-led enterprises across England. The National Lottery funding will be delivered through an independent grant-making Trust from autumn 2014.

The economic climate has meant that many communities are experiencing challenges, at a local level, to the vitality of their neighbourhoods, prosperity of their high streets and resilience of their social assets. Empty shop premises and the closures of pubs, libraries, community centres and sports facilities affect rural

and urban communities alike, and in particular those who need them most.

In response, many communities are coming together using creative approaches that involve local people and resources to improve their local neighbourhoods, villages and town centres. These have taken many different forms from small-scale enterprise to large-scale asset management and ownership. Solutions have included pop-up shops, transferring resources into the ownership of local residents, and using former commercial spaces to incubate social enterprises and cultural activities.

In short, community enterprises provide sustainable solutions to some of the most pressing social and economic issues of our time, and particularly benefit people most in need. We want to help more people respond to local need and opportunity, and change the places in which they live for the better.

For more information visit www.biglotteryfund.org.uk/povertochange.

How the pension changes announced in the April 2014 Budget affect you

The Chancellor announced a series of radical pension reforms in his Budget on 19 March 2014. The biggest change would allow pension investors to take the whole of their pension as a lump sum. Potentially this will become effecting from April 2015. 25% will be tax free and the balance will be treated as income and taxed at your nominal income tax rate.

New Higher income drawdown limits Effective from the 27th March 2014, drawdown investors can choose between zero to a maximum of 25%. This will now increase from 120% to 150% broadly in line with an annuity. For example an investor aged 65 with a £100K pension fund, prior to the above date starting could have a drawdown income of a maximum of £7,080 pa. After 27th March 2014 this will rise to £8,850 pa.

More accessible flexible drawdown Previously, investors with access to a flexible drawdown were allowed to make uncapped, unlimited withdrawals from the pension fund. However, there were very strict

criteria. The main one being, they must have a secure annual pension income of at least £20,000 pa incl. the State pension. From 27th March, the reduces to £12,000 pa incl. the State pension allowing a greater number of investors able to qualify.

More flexibility for investors with smaller pension funds

Commencing, 27th March 2014, investors aged 60 and over, with total pension savings of under £30,000 will be allowed to drawdown the whole amount as a lump sum. The first 25% will be tax free, and the balance will be taxed as income at their nominal rate of income tax. However, this can only be done once.

Investors aged 60, with individual personal pension funds smaller than £10,000 will be allowed to draw the whole amount as a lump sum. Again the first 25% will be tax free and the balance taxed at their nominal rate of income tax. This can be done three times.

Investors already in Drawdown

Investors who commenced income drawdown before the 27th March will remain on their current maximum income until their next annual review date.

If their three yearly GAD calculation is due at that review, their maximum income will be re-calculated based on the current fund value and that month's GAD rate. They will then be eligible to take 150% of the new GAD rate.

Those not due a GAD calculation will simply move to the higher rate at their next annual review. This could change in April 2015.

What of the investors who have already bought an annuity

If you purchased the annuity more than 30 days prior to the 27th March 2014, the cancellation period, then there is nothing you can do.

Annuities cannot usually be cancelled once set up, so you are unlikely to have any further options.

Contact your Financial Adviser or your Annuity Provider for confirmation.

GOOD BUSINESS NEWS

Connecting Shropshire Update

Below are the highlights of what has been going on in the Programme recently:

The programme has now passed over 10,000 premises - that the number of homes and businesses that are within reach of the new fibre network as a result of Connecting Shropshire. People

need to "opt in". Because the Openreach network is "open" local people have choice of fibre providers, guaranteeing them a range of services at competitive prices (rather than being confined to one particular company).

A list of the 50 fibre cabinets that are now live and accepting orders thanks to the Connecting Shropshire

programme. To check availability, contact your chosen internet service provider.

We're providing access to faster broadband in some very rural locations, like "not-so-clunky" Clungunford.

For more information, take a look at the website

www.connectingshropshire.co.uk or email ben.walker@shropshire.gov.uk.

LOCAL JOBS *for local people*

Trainee Multi Spindle Setter
Muller England Limited
Engineering experience an advantage but not essential. To train in all aspects of multi spindle lathe operations.

Experienced Multi Spindle Setter
Experience of full changeovers and able to interpret engineering drawings. Working on multiple products to tight tolerances.

Please apply in the first instance to:
Jane Brant
Human Resources Administrator
Muller England Ltd
High Street
Cleobury Mortimer
Kidderminster, Worcs
DY14 8DT
01299 272117 or 01299 270271



- DEVELOP A VISUAL IDENTITY TO ENHANCE YOUR REPUTATION
- BUILD A WEBSITE THAT COMPETES IN YOUR MARKETPLACE
- DEVELOP AN ONLINE MARKETING STRATEGY THAT DELIVERS RESULTS

Keeping it Local!

15 full weeks till we break up for Christmas Holidays...!

The countdown is on to the next big holiday in the calendar, and this makes it important to get your future growth plans for your business sorted out soon.

There are three key ways we help our clients to fulfill their future growth plans.

1. Visual identity

Small businesses need an identity every bit as good as Apple or Coca-Cola, to help make them stand out from the crowd.

We look at how we can help your business using our design skills to impact positively on how potential new clients perceive your business, products and services.

2. Your website

Understanding how people use the web these days is the key to business success.

We help our clients understand what works and what doesn't when it comes to a website, and how to take their website to the next level.

3. Digital marketing strategy

Whilst there are many ways of marketing your business, we have noticed that less than 3% of UK business use Google Adwords to help advertise their business.

This means that there is enormous potential for your business if you consider an online advertising campaign. If you haven't yet tried it, you could find it a valuable source of new customers.

We have some special offers for local business who want to try Google Adwords for the first time.

So, if you want to get your next project complete before Christmas, you need to get your fingers out and your thinking cap on!

If you would like some help in putting your plans into action or perhaps just a chat about how we might be able to help your business, then why not give me a call and let's have a chat over coffee sometime soon?

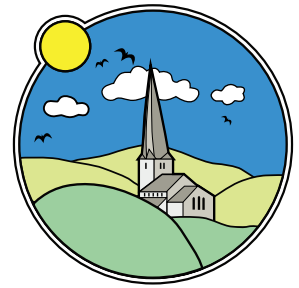
William

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THE BACK PAGE



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Market Dates for 2014

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

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



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CLEOBURY THE COUNTRY TRADE CARD 2014

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 17th September