

up design venture

Chance to recruit award winners

us that our customers are happy and that their experience of buying a kitchen is an enjoyable one," he said.

Lawrence admits his kitchens might not suit everyone's pocket — prices start from around £10,000 — but his market research suggests not everyone wants a kitchen from the High Street; his customers are people who want something individual, a kitchen that is well designed and which will add value to their home.

"We make all our own carcasses and produce designs to suit people's own ideas and the space they have; what our customers get is a bespoke kitchen," he said. "These are leading, cutting-edge designs. We will work with our customers to open their mind to the possibilities."

Lawrence's kitchen designs are cutting edge — fresh and contemporary — but he will also be selling classic designs. His designer, John Calleja, who lives in Tenby, has worked in the industry for 25 years.

"We are aware that Pembrokeshire has a diverse population," said Lawrence.

"There are some people who will want a traditional, solid timber kitchen but others who will be looking for something more contemporary."

Lawrence will operate an evening appointment system for customers.

"In my experience there is nothing more off-putting than visiting a showroom on a Saturday when there is a queue of people waiting for assistance," added Lawrence.



CAREER change: Lawrence Couzens is swapping the farm for the retail market — selling a range of luxury kitchens.

PICTURE: Debbie James.

THE successes and achievements of those working in the Welsh recruitment industry are being celebrated by the Recruitment and Employment Confederation (REC).

REC individual members throughout Wales are being given another opportunity to shine as outstanding stars of the business, thanks to the Confederation's Professional Individual Membership Recruitment Awards 2008.

Following the success of the inaugural awards last year, the REC is again asking for nominations in the eight categories which are open to recruitment consultants, executives, managers and directors.

A trip to Monte Carlo for two awaits the overall winner, chosen from one of the winners of the eight award categories.

The only stipulation is that entrants and nominees must be an affiliate, member or fellow member of the REC, the trade association for the UK's £26.6billion private recruitment industry.

Recruiters can either nominate themselves for the award or put forward a colleague.

The closing date for award entries is October 10th.

The winners will be announced on November 6th.

Categories include best newcomer; business manager; business leader; best achievement from training; special achievement; outstanding contribution; temporary consultant and permanent consultant.

Anita Holbrow, REC's director of marketing, said: "These awards are the REC's special way of honouring the fantastic wealth of extraordinary recruitment talent working at all levels of the industry."

For more details call 0845 8124 100 or e-mail imrecruitmentawards@rec.uk.com.

You can also visit the website at www.imrecruitmentawards.uk.com.



Fears over pension contribu-

THE Forum of Private Business (FPB) is concerned about government legislation to prevent employers from offering incentives to encourage staff to opt out of pension schemes.

The FPB believes that, if ratified, the Pensions Bill will add to the vast quantity of paperwork and costs faced by many small businesses.

The Bill, currently being read in Parliament, would force employers to contribute a minimum of 3% of their workers' earnings to pension

schemes for staff earning between £5,035 and £33,540.

In the FPB's quarterly poll of members, 81% of respondents believed that the Government's proposed 'personal accounts', which are set to be introduced in 2012, would significantly add to their administrative burden.

The FPB believes it would be unfair to prohibit offering incentives for employees to opt out, leaving employers to foot the bill, and says the notion that all employers

can afford to pay into pension schemes is misguided.

"Our members are already struggling under the burden of red tape, which is increasing at an alarming rate," said Phil Orford, FPB chief executive.

"The additional paperwork and costs that would be imposed on them could be extremely harmful.

"The FPB believes this should be a decision made by business-owners, based on their ability to afford to offer pension schemes."

Many of the FPB's members are livid about the proposal, believing it to be an additional administrative burden. Unlike big companies, most small businesses do not have compliance departments to deal with yet more unwelcome paperwork that is required by the Government.

Bureaucracy is a major factor behind the FPB's 'Think Smallest First' campaign, in which the FPB is urging the Government to think about the impact its policies have on the UK's smallest businesses.

Gran's novel way to raise cash

A GRANDMOTHER from Haverfordwest has been inspired by a business boot camp to raise money for charity.

Phyllis Oostermeijer has been raising money for the British Children's Liver Foundation after her grand-

son, Aston, was diagnosed with a genetic condition affecting his liver.

Mrs Oostermeijer attended the Entrepreneurs Boot Camp in Brighton which raised £500,000 for the Make a Wish Foundation.

"It was inspirational. We

heard speakers from all over the world," she said.

Mrs Oostermeijer has written a tale of survival and happiness in a book called Choose Life. All proceeds from the book, published by Y Lolfa, will go towards Aston's care.

HAVE YOU GOT A STORY?

Have you got a business story with a news angle?

E-mail: anwen.humfrey@westerntelegraph.co.uk



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Interest Free Loans

With proceeds raised through the Pembrokeshire Lottery, loans are made available to businesses seeking to create jobs in Pembrokeshire. A business helped recently by the lottery is Thecabinetoffice. Specialising in providing electronic document storage services for businesses. Based in Pembrokeshire, thecabinetoffice will convert your bulky paper documentation into digital format – allowing the destruction of original paper records, giving rise to cost savings and increased efficiency for your business.

Director, Carys Evans (pictured below centre) said "We will collect and remove bulky paper files from your office, provide images back in digital format both on CDs and DVDs on your computer equipment; whilst providing you with an indexed image library enabling you to efficiently view and search your records following our process where all images produced are admissible as evidence in a Court of Law." For a free consultation and further information please contact Carys Evans. Telephone: 01348 875664 or visit www.thecabinetoffice.co.uk



Another business recently assisted by the Pembrokeshire Lottery is Dorrell Renewables, the authorised reseller for Segen in West Wales. Based in Narberth Pembrokeshire, they have a 5kw Iskra turbine of their own. They supply a range of turbines of 600w, 1, 1.9, 5, 10, 20 and 75 kW.

The smaller turbines such as the Iskra are ideal for domestic use, while the more powerful ones are suitable for commercial or large scale industrial use. With the use of their wind monitoring masts you can tell the site's potential for a wind installation.



(Pictured Nick Dorrell at home near Narberth) For further info please contact Nick on 07970 894 701 or visit www.dorrellrenewables.co.uk

For further information about Pembrokeshire Lottery Interest Free loans call **01646 690800** or visit pembrokeshirelottery.co.uk

In a spin with new deal

AN electrical appliance dealer has been appointed by a French commercial laundry giant.

Appliance Doctor Ltd, of St Clears, has acquired the sole Dyfed and west Glamorgan dealership rights for Danube, the French commercial laundry equipment manufacturers, recently launched in the UK.

The company will deliver the full range of Danube appliances including six front loading washing machines, nine tumble driers, three rotary ironers, nine dryer ironers and six 'barrier' washing machines.

Danube is a French heritage brand of commercial laundry and drying equipment founded in 1947 in the small town of Lamotte Beuvron near Orleans in the Loire Valley.

It has never been formally distributed in the UK until now.

It caters mainly for commercial users such as residential care and nursing homes, hotels, riding schools, boarding schools, hospitals, prisons, laundrettes, camping sites and even fire brigades.

Company director Steve Harrison, said: "We are delighted to be chosen as sole dealers for Danube for the



Steve Harrison, of Appliance Doctor at the UK launch of Danube.

Swansea and Pembrokeshire area."

He added: "Danube has the advantage of offering its range with a single phase electrical option which is particularly attractive to organisations like riding schools, stables and sailing schools which are often only equipped with single phase electrics.

"To wash a winter horse rug

requires a machine of at least 13kg capacity and with the brand of machine we have been selling until now you can't convert to single phase so you lose the sale. Danube offers single phase up to 13kg."

For details call Appliance Doctor on 01994 231233 or visit the Danube website at www.danube.co.uk.

Money matters

by Tony Hetherington



MONEY MATTERS answers your financial questions. Tony Hetherington concentrates on issues raised by readers. Readers can write to Tony Hetherington, c/o Newsroom, Western Telegraph, Merlins Bridge, Haverfordwest, Pembrokeshire, SA61 1XF.

IN 1983 I purchased a gold krugerrand coin for £333 from a firm of bullion dealers. I have tried without success to contact the firm. I would appreciate any information which would enable me to value my coin and dispose of it.

T. L.

Issued by South Africa and containing one ounce of 22-carat gold, your coin changes value each day in line with the price of gold, currently, you should get about £460 for it.

Some jewellers buy and sell krugerrands — but ring first before making a trip. Specialist dealers such as Chard (01253 343 081) and Allgold (0844 544 7952) also buy krugerrands. There is a market for them on E-bay, but make sure the buyer's cheque has not bounced before sending your coin.

In your recent column about the compensation scheme that protects bank and building society accounts up to £35,000, you advised that if a couple have separate cash Isa accounts they would be protected for £70,000 in all. Would this also be the case with savings accounts in joint names?

R. H.

Yes, if the bank or building society fails, the Financial Services Compensation Scheme will pay up to £35,000 per person. For a joint account, that means the ceiling is £70,000, just the same as for a couple with two separate accounts.

My daughter is divorced, and her ex-husband failed to keep up the mortgage payments on the house, which was in joint names and which he remained in when she left in 1991. The house was repossessed 14 years ago but her ex-husband has remarried and continued living in it as a tenant, and was also suppos-

THIS MONTH:

- HOW TO SELL GOLD COINS
- PROTECTION FOR SAVINGS
- OFFSET MORTGAGES

edly paying off the remaining mortgage debt. It appears he may not have maintained these payments as a year ago the building society contacted my daughter for the first time since 1991, and is pursuing her for the debt. What is her position?

N. R.

Your daughter should see a solicitor or contact a citizens advice bureau or law centre. The building society may have left it too late to claim, but she will need to make absolutely certain of the dates involved.

As her name on the mortgage application as a joint borrower, she was just as liable as her ex-husband. But the society has to make its claim within 12 years. And this is not 12 years from the date of repossession. Four years ago a Norfolk couple won a court case against the West Bromwich Building Society, proving that the 12-year clock starts ticking when the repayments go into arrears, and not when the property is repossessed and sold.

If your daughter's ex stopped paying the society in 1991, then the 12-year limitation period for chasing your daughter expired in 2003, and by last year the society would have lost its chance to chase her for the money.

Is it true that premium bond prizes are not going to be paid by cheque

in future, and that they will only know we have won if £50 suddenly appears in our bank account?

Mrs H. A.

National Savings officials are thinking of paying prizes by bank transfers, but no date has been fixed. It may also be that you could choose to receive a cheque, if you wish. Either way, prize winners will still be notified.

I have used up my tax-free Isa allowance for this year. Which taxable account offers the best interest on £3,000 with instant access?

H. T.

The West Bromwich Building Society (0845 338 7297) offers 6% interest on £1,000 upwards, with instant access to withdrawals.

Can you say whether an offset mortgage is a good idea?

A. N.

An offset mortgage is a good idea if you have savings you want to keep handy instead of using the money to pay off some of the loan. For example, if you have a mortgage of £120,000, but have savings of £4,000 and £1,000 in your current account, you would only pay interest on £115,000. Offset mortgages are available from a few big name lenders, including Natwest, Woolwich, and Yorkshire Building Society.

Church named saviour from broadband bother

BY ANWEN HUMFREY

PARISH churches could offer a solution to Wales' rural broadband 'notspots', according to a Neyland-based company.

Wireless broadband internet services company Telecomms Facilities Ltd (TFL) believes that the churches could become the saviour of broadband internet 'notspots' — in a way that provides revenue for the church and modern, high-speed internet access for local communities.

The company is offering churches across Wales the chance to become involved with the delivery of wireless broadband services to communities where BT is unable to deliver its conventional broadband service.

By locating its wireless broadband transmitters at the top of church towers or spires, TFL believes that thousands of rural businesses and households across Wales will finally be able to access the internet via state-of-the-art, high-speed broadband connections, in a way which will also provide a revenue stream for many of the churches themselves.

TFL director, Jonathan England, said: "There are still many hundreds of mostly rural communities throughout the country who are unable to access the internet via a broadband connection."

He added: "Over the last few years, TFL has been broadband-enabling many of these communities via its own wireless transmitter infrastructure, and the need to situate our transmitters at the highest point within a rural 'notspot' area has invariably led us to the conclusion that local church towers could provide us with the breakthrough we are looking for in order to give Wales 100% broadband coverage."

A spokesman for the Church in Wales said he would encourage parishes to get involved with initiatives to improve broadband internet access in Wales.

Alex Glanville, head of property services, said: "During the past decade the internet has transformed the way we communicate and it is vital that all people and businesses in Wales are able to make full use of it. I would encourage churches to help by considering responsible applications to locate transmitters on appropriate towers or spires."

According to TFL, wireless delivery of broadband services to Wales' 'notspot' areas is a realistic alternative for households or businesses that cannot already receive a broadband service.

Mr England added: "The church itself would see an additional source of much-needed income through the locating of the communications antenna and the immediate area in and around the church would become a wireless 'hotspot' - enabling anyone with a wireless laptop or similar device to connect to the internet absolutely free."

Established in 1983, TFL is at the forefront of wireless communication provision in Wales.

The company offers a portfolio of services ranging from professional two-way radio communication systems through to wireless broadband delivery and wireless local area network design and installation.

Driving towards success



CHRIS Sullivan from CEM Day Ltd Business Centre is pictured handing the keys over to Iain Robertson-Steel, associate medical director of Pembrokeshire Local Health Board.

LOCAL businesses CEM Day Ltd and Pembrokeshire Care on Call have been working together successfully for five years.

CEM Day Ltd has provided vehicles for the out-of-hours doctors on call service since 2002, to help it serve the community efficiently.

A third supply of vehicles was recently ordered through the CEM Day Ltd Ford Dealership, and a partnership has developed with Days Contract Hire Ltd.

Days Contract Hire Ltd is one of the UK's leading fleet management companies, and has been providing professional advice and ser-

VICES for many years.

Family owned and run, Days Contract Hire Ltd is one of the few independent contract hire companies in the country.

This is the third time the tender has been won, and the safety aspects and reliability of the Ford Mondeo has made it a popular choice of vehicle.

Counting the third supply of vehicles, doctors on call has clocked up a total of 750,000 miles with its Ford Mondeos.

Doctors on Call uses Days Contract Hire Ltd because of good support, service, and the reliability of keeping

the service on the road.

Ian D'Ivry, Pembrokeshire Local Health Board fleet manager, said: "Support in the past from our local Days garage manager and Days Contract Hire has gone a long way to persuading us the Ford Mondeo was the right choice of vehicle."

"Days continually exceeded our expectations with regard to our requirement for short notice maintenance demands, enabling us to keep all of our vehicles on the road at all times."

"I look forward to more successful years of motoring with Ford Mondeo from Days."

Electricians 'most trustworthy'

THE majority of householders in the UK are happier to have electricians in their house than any other tradesmen.

This show of confidence puts electricians top of the "trustworthy tradesman" list,

closely followed by gardeners, gas fitters, carpenters and plumbers; according to a recent study by the ECA (Electrical Contractors Association).

ECA director David Pollock said: "Electricians have long

enjoyed an enviable reputation as well-qualified professionals.

"It's a highly skilled profession which requires a person with both intelligence and common sense, the sort of person that most people would welcome into their homes."

£708,000 upgrade works complete

DWR Cymru/Welsh Water has announced it has completed work on a scheme to improve the performance of Haverfordwest's wastewater network.

Work has been ongoing at Crundale pumping station since January this year to install a new combined sewer overflow and outfall.

The £708,000 upgrade work will improve the efficiency of the pumping station, enabling it to cope with the additional demands that growth in the area has placed on it.

Dwr Cymru's capital delivery manager, Martin Kilroy, said: "The work in Haverfordwest is a reflection of Welsh Water's clear commitment to improving its service to customers while minimising any effect on the local environment."

Dwr Cymru liaised with all the relevant bodies, including the local environmental officer and the community council.

The company is investing £1.2 billion in its water and sewerage network between 2005 and 2010 to ensure top quality services to the communities it serves.

It is a not-for-profit company without any shareholders, and any profits made are reinvested in the business for the benefit of customers, as well as for returning to customers as dividends.

The customer dividend for 2008/2009 is £21 for each customer receiving both water and wastewater services.

Share scheme cuts mileage

METER reading staff at energy supplier SWALEC have been slashing their mileage with a scheme to help reduce carbon emissions.

Meter readers in parts of west Wales took part in a trial earlier this year where they shared vehicles.

Sharing wherever possible has continued and participants have already saved 1000 miles by pairing up to carry out work.

Tourism

We keep fully abreast of all issues that are affecting the tourism industry so that we are best placed to provide you with excellent advice on the problems your business may face.

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PBI - OPEN FOR YOUR BUSINESS

If you are looking to move your business forward or simply improve current operations, PBI has a range of business development advisory services available to assist you with your future ambitions. Many of our services are fully or heavily subsidised depending upon eligibility.

Areas of support which we can offer advice and assistance with include:

- Business and financial planning
- Financial management – managing & understanding accounts, improving cash flows, financial forecasting
- Applying for grants, loans and funding packages
- Diversification & accessing new market opportunities
- Improving operational efficiency – e.g. introducing new technologies, implementing new working practices
- Increasing turnover and sales, reducing costs, increasing profitability
- Managing and recruiting staff and improving skills/expertise
- Product/service development
- Understanding regulations and legislation

The support is provided by our experienced and expert team of business professionals and can be accessed via a number of business surgery sessions.

Surgeries will be held throughout the county and clients can pre-book appointments at locations nearest to their local community area. Businesses which have specific projects or issues may also benefit from one-one counselling and support.

Additionally, specialist advice is available for marketing & ICT issues, such as:

- Market research
- Developing Marketing plans
- Capturing, storing and using customer details
- Website design tips and techniques
- E-newsletters and email campaigns
- Developing databases
- Selecting and using software applications
- Guidance on using emails and the internet
- Financial accounting systems (QuickBooks & Sage)
- General effective use of ICT in business.

We will also be organising a series of best practice workshops and seminars that focus on issues that are relevant to rural enterprises. We would be delighted to hear your suggestions for future topics and themes.

For more information about these services and to arrange an appointment to see one of our business development and/or marketing & ICT advisers please contact PBI on 01646 695300.

Client Case Study: THE CLOCK HOUSE

Location: Marloes

Owners: Sue & Phil Twidale

Services: Café/bar & B&B

Contact: 01646 636527

www.clockhousemarloes.co.uk

Type of assistance received:

Marketing advice, eCommerce review and implementation support.

Sue and Phil moved to Pembrokeshire in 2006 when they bought 'The Clock House' in Marloes, a B&B with a small tearoom. With a three star rating from VisitWales and an old ineffective website, Sue and Phil realised they needed to raise the quality and improve on the marketing of the business, if they were to build a more profitable business and sustainable future.



Sue and Phil contacted PBI for advice who arranged a visit from eCommerce Advisor, Sandra Burnett, to carry out an eCommerce review. Sandra highlighted a number of Internet marketing opportunities as well as discussing more traditional methods of marketing and gave The Clock House a recommendation report outlining what they needed to consider in terms of website design, marketing and monitoring.

Sue and Phil then decided that in order to move matters forward for their new website, they needed support in writing content, in particular getting it correct for both the human visitor and the search engines. Recognising they needed expert help, they arranged for two days of subsidised implementation support with PBI. The implementation, delivered by Sandra, included re-writing website content, meta tag data, examining their linking strategies and helping them gain exposure within the various online directories.

The effort put in to improving the website for the business soon started to pay off as The Clock House quickly began to appear on the first page of Google to visitors looking for B&B accommodation in Pembrokeshire. Sue said *"Sandra was a tremendous help to our business. She took us by the hand and led us through improving our website, giving us hands-on help to really boost our internet presence."* She added *"Getting our website found on the internet has massively increased our bookings. We would not be where we are today without the eCommerce support from PBI."*

Sue and Phil have also worked hard to upgrade the property, which is now 4 Star, and their use of local and fresh produce has helped them to develop a reputation for quality food and excellent hospitality. In fact, they have even won several local business and hospitality awards including the Pembrokeshire Tourism Business of the Year 2007. Looking towards the future, they hope to use the marketing advice they received from PBI to build upon their success and ensure that visitors keep coming to The Clock House where they can experience the special award winning service provided by Sue, Phil and their team.

Starting Your Own Business Taster Workshops

PBI are holding a series of introductory business Start Up workshops throughout the county. These sessions are designed to introduce you to the essential factors that you will need to consider if you are thinking about becoming self-employed and the support available to help you. Please see below for dates in your area.

Fishguard (Fishguard Leisure Centre)

Tues 26th August 9.30 am – 1pm

Milford (PBI Training Suite, Milford Marina)

Thurs 31st July 9.30 am – 1pm

Thurs 21st Aug 9.30 am – 1pm

Narberth (Bloomfield Community Centre)

Thurs 24th July 9.30 am – 1pm

Weds 13th Aug 9.30 am – 1pm

For more
information
please call
**01646
695300**

PBI awarded extensions to business development programmes.

PBI has recently been granted extensions to its Pembrokeshire B2B Events programme and Marketing Opportunities Development project which are sponsored by PBI and part-funded by the EU via Objective one. Although both programmes have already exceeded their original targets for assisting businesses, demand for the services and the benefits that their support offers to the county's enterprises has led to the extension of the services by the Welsh European Funding Office until the autumn.

The Pembrokeshire B2B events programme facilitates and hosts information and networking events that are specifically designed for Pembrokeshire based businesses. Working in partnership with various organisations, during the last two and a half years the project has supported over 30 networking events, seminars and workshops with over 1700 attendees. New events in the pipeline include a Pembrokeshire Business Zone and Exhibition event in the autumn.

The Marketing Opportunities Development project offers marketing advice, support and consultancy at heavily subsidised rates to Pembrokeshire based SMEs. For the remainder of the project, eligible companies can access up to a 50% subsidy towards assistance from experienced professionals in helping to develop and implement both e-marketing and traditional marketing strategies. Anybody interested in taking advantage of these services should contact PBI as soon as is possible as the 50% subsidy is only available for a limited period of time.



01646 695300
www.pbi.org.uk

Some of the services provided by PBI are part-funded by the European Union and through the Welsh Assembly Government.

