



Brentwood Chamber of Commerce Newsletter

January 2009

www.brentwoodchambers.co.uk

Dear Member

Despite the severe economic climate, Brentwood enjoyed a pleasant Christmas with much on the surface appearing to be as usual. Our picture shows the Mayor, Cllr Dudley Payne, presenting champagne and a certificate to one of the winners of the Shenfield Best Dressed Seasonal Windows competition, Four Seasons Travel.



Receiving the presentation are agents Jill Claxton (left) and Kelly Baker (right) and we congratulate

them for their efforts – as we do all who did their very best to ensure a good trading and personal Christmas.

Our thoughts now turn to the prospects for the New Year. Without doubt we face the severest test of economic survival for years. The rate of major high street names closing down is alarming as consumer spending power is squeezed through job losses and the weight of debt repayments – despite the Government's efforts to stimulate consumer demand.

It will become even more important for businesses to offer unbeatable value for money and, if possible, unique products which remain in demand. Also self-help through associations such as Chamber of Commerce can become a useful tool for weathering the storm ahead. This year we will be giving a new stimulus to our unique card product, on offer only for Chamber members – the Chamber Members' Discount Card.

It obviously takes time for an initiative involving a card operation to become known and widely used. The Members card needs specific impetus from Chamber and our members.



You will recall the way the system works is that all Chamber members have been given **Member Discount Cards** (some have multiple cards for other members of staff). This year we will be sending out more cards, especially to those members who specifically ask for more cards – if you are interested please just ask.

When the cards are produced at Chamber members who have agreed to become **Acceptors**, a special cash discount is offered – the amount is up to the Acceptor but it is usually substantial.

In the next month or so, we will be publishing a leaflet giving a full list of **Acceptors**, along with, wherever possible, the discounts they offer. This will also eventually feature on the Chamber website. Please take advantage of these good offers. Unlike the sales we are seeing at the moment, these cash discounts are available **permanently**.

Through initiatives like this, through our networking programmes and through our other activities – including some you might like to suggest to us - we are determined to provide whatever support we can to help members through these difficult times.

Mike Hawkins

This month's Newsletter has been sponsored by:



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Divorce and the Credit Crunch

By Catherine Loadman, Solicitor at Pinney Rogers LLP

The current economic climate is making the difficult decisions which need to be made within divorces even more difficult.

As part of a divorce it is necessary first of all to assess what is in the "pot" and what the spouses income potentials are to see how the "pot" and the income can be fairly divided between them.

The current economic climate causes difficulties for three main reasons: there is extreme volatility in relation to shares, investments and pensions, property values are falling and there is an increased risk of redundancy.

The matrimonial home is often the most valuable asset of the marriage and in the times of rising house prices it was seen as the most secure asset, but no more. Properties are selling for less and taking longer to sell which is an unhappy combination for spouses wanting to move on quickly with their lives.

The valuation of shares and other equity-based investments need re-calculating on a daily basis.

Job insecurity means ongoing maintenance rather than an immediate clean break may be better for the paying spouse as if income reduces an application can be made to vary the maintenance downwards. With a clean break a capital sum is paid in lieu of ongoing maintenance and therefore if there is a possibility the income could reduce the payer could be paying too much for the clean break.

Bankruptcy is also becoming increasing common and this can result in the matrimonial home having to be sold even if there are young children.

Divorces are we believe going to become more complex but it will still be possible to divorce amicably and the assets to be divided fairly with the right advice. Pinney Rogers' family department have a wealth of experience in dealing with these issues. For an initial fixed fee appointment for £50 plus VAT please contact Catherine Loadman, on 01277 268700.



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MEMBERS NEWS

The following companies have joined us recently and we welcome them to membership of Chamber:

Arthur Recruitment Ltd, Wilsons Corner Business Centre, 1-5 Ingrave Road, Brentwood, CM15 5AP
HR Solutions, 6 Burses Way, Hutton, Brentwood, CM13 2PL
Ludmila King Associates Financial Services, Hillcroft, Alexander Lane, Hutton, Brentwood, CM13 1AG
Certax Accounting (Brentwood), 23 Abbots Close, Shenfield, Brentwood, CM15 8LT
Targetfollow (Brentwood) Ltd, Riverside House, 11/12 Riverside Road, Norwich, Norfolk NR1 1SQ
iCaramba! Ltd, Suite 110, Fortenay House, Ongar Road, Brentwood, CM15 9GB
Auditel, 1 Waltham Close, Hutton, Brentwood, CM15 1YE

2009 member subscriptions

We will shortly be sending out invoices to members for the 2009 subscriptions.

The level of subscriptions will remain the same as last year – indeed we have not increased subscriptions since 2006 and remain by far the cheapest Chamber anywhere around (though good value in quality of service offered, we hope you will agree). We operate on a low cost basis, with minimum central administration costs (e.g. largely volunteer resources).

Please take advantage of the benefits which Chamber membership offers you:

- A membership organisation which lobbies on behalf of and fights the corner for local businesses
- Sends out a monthly Newsletter and an annual Magazine which could feature your business (and you can distribute advertising leaflets about your business via our Newsletter, at no extra cost to you)
- Our website has attracted positive comment and is being upgraded this year. You can profile your business on it and use it as a tool for contacting other members
- You can use the Chamber logo on your letterheads and advertising material as a 'kite mark'
- The Member Discount card (featured on the front page of this Newsletter can help you do extra business if you become an acceptor, and benefit from valuable cash discounts as a card user
- We run a series of networking events, such as lunches, open evenings etc to help members get in touch with each other and promote your business. We also arrange interesting topical speakers at those events to give you a fresh perspective on the business world. Our Business Breakfast club, which meets monthly, is also gaining in popularity
- Our Employee Recognition Award scheme gives members a tool and an opportunity to celebrate the achievements of particular members of staff

Please do renew your membership and encourage others to join

DATES FOR YOUR DIARY

Executive Committee Meeting Dates for 2009 are:

15th January, 19th February, 19th March ~ Joint with Council, 16th April, 21st May ~ AGM
18th June, 16th July, 17th September ~ Joint with Council, 15th October, 19th November

If you have any issues you want to be raised at an Executive Committee meeting, please contact the Chamber office a week or so before the relevant meeting and we will put it on the agenda

Email: info@brentwoodchambers.co.uk

Breakfast Club

The next event will be held on Wednesday 21st January 7.30 to 8.45 am at The Headley, The Common, Great Warley, Brentwood CM13 3HS

Future planned dates are: Wednesday 18th February and Wednesday 18th March,

For your convenience you can now book your place and pay online at:

<http://www.brantdesignstudio.co.uk/brentwoodchamber.html> or telephone Elaine Othen 01376 564955

Networking Lunches

Our 2009 Networking Lunch programme will be held at the Marygreen Manor, London Road, Brentwood, Essex CM14 4NR, 12 noon to 2.00pm

The next lunch will be on 12th March 2009, guest speaker to be advised

For your convenience you can now book your place and pay online at:

<http://www.brantdesignstudio.co.uk/brentwoodchamber.html> or telephone Elaine Othen 01376 564955

Sign Off

As every commentator seems to be saying, we all face a difficult year and we must batten down the hatches and get on with the job of economic survival. We will undoubtedly need all the help we can get, including some luck even!

But, as I have said elsewhere, Chamber's role is to try and help members as much as we can. In this Newsletter I have tried to describe some of the services we offer, but we can always do more. Please let us know what you think we should be doing over and above our current activities, and how we can become even more relevant to ***your*** business.

Best wishes for the year ahead.

Mike Hawkins
Executive Secretary

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