



**FUTURE  
MEETINGS**

17.30 for  
18.00 start

2008

8 December

*Holiday Inn*

2009

12 January

*Pavilions of  
Harrogate*

9 February

*Old Swan Hotel*

9 March

*Cedar Court  
Hotel*

6 April

*Cairn Hotel*

27 April

**YORKSHIRE  
BUSINESS  
MARKET**  
(12.00 - 18.00)

*Pavilions of  
Harrogate*

# REVIEW November 2008

## Review of Chamber Meeting + News Update

### **HARROGATE DISTRICT NEWS**

- Leeds City Region is the focus for a new Council Communications Group
- Harrogate Council's Core Planning Strategy subjected to rigorous inspection
- Yorkshire Showground's new Regional Agricultural Centre is progressing well
- New Council Chief Executive Wallace Sampson meeting Management Group
- Traffic and transport improvements reported on roads, bus, rail & air services

### **MEMBERS' NEWS**

- Rob Northfield gives an inspiring presentation on winning by staying positive
- Jo Murphy explains how Catalyst Coaching helps inspire and motivate teams
- Both speakers offer FREE introductory sessions for Chamber members
- New member Deans Computers offers a FREE computer system health check
- Destination Harrogate are launching Harrogate Hospitality & Tourism Awards

### **MEMBERSHIP BENEFITS**

- Yorkshire Business Market - save 25% if you book and pay by 31<sup>st</sup> December
- December Business Safari includes FREE Christmas buffet - booking essential
- January Meeting is on how best to exhibit at the Yorkshire Business Market
- Leeds Chamber merges with York & North Yorkshire Chamber - any views??

## Future Meetings

**Monday, 8 December** - Holiday Inn, Kings Road, Harrogate - 17.30 for 18.00

***Christmas Business Networking Safari & Buffet***  
**Chamber members only - limited capacity – pre-booking essential**  
***FREE for one representative per company. Second reps £10***

**Monday, 12 January** - Pavilions of Harrogate - 17.30 for 18.00

### ***How to make an exhibition of yourself***

**Practical hints, products and services to help you make the most of  
the Yorkshire Business Market and other trade shows**

***Presentations by several experienced Chamber Members***

## **PROMOTING HARROGATE BUSINESS**

**Harrogate Chamber of Trade & Commerce, PO Box 8, Harrogate, HG2 8XB**

Tel: 01423 879208 Fax: 01423 870025 E-mail: [info@harrogatechamber.org](mailto:info@harrogatechamber.org) Website: [harrogatechamber.org](http://harrogatechamber.org)

## **COACHING & MENTORING**

Rob Northfield of 2Inspire and Jo Murphy of Catalyst Coaching had members and guests participating fully in two very interactive presentations, which included shouting out, standing up and having one-to-one conversations with the person next to you!

**2inspire** is a change management consultancy based in Harrogate which is passionate about making a difference in both the business and personal lives of its clients. Led by rags-to-riches entrepreneur and business guru Rob Northfield, 2inspire's four-strong team offers two programmes: Inspirational Leadership and Inspirational Development.

Rob introduced themes from both programmes during the presentation and also spoke about the importance of staying positive during the looming recession.

2inspire helps unlock the potential of senior staff by helping them tackle business and personal challenges, including achieving a better work-life balance and improving time management and communication. The company's current client base includes Cedar Court Hotels, J M Glendinning insurance brokers, Raworths LLP, Harratts Group, JCT600 and Ashleigh Signs.

They offer FREE inspirational seminars locally. Call Rob on 0845 223 4423 or visit [www.2-inspire.co.uk](http://www.2-inspire.co.uk)

**Jo Murphy of Catalyst Coaching** works with managers and project managers to help them inspire and motivate their teams. An Institute of Leadership & Management (ILM) accredited professional coach and leadership mentor, Jo thrives on showing managers how to transform their communications by developing their own performance coaching skills.

Her presentation at the Chamber meeting was a lively introduction to her *'How to Motivate and Inspire People'* workshop. Members learnt about the power of focus, honed their listening skills and had a go at using the TGROW model to coach their neighbours, questioning and reflecting rather than advising or telling. Members reported what a transformation it made to their communication, and how refreshing it was to be properly listened to.

Jo does still have places available on her Express Talent Development Programme, so get in touch if you'd like to find out more. A free report is available from her website ([www.catalyst-pm.co.uk](http://www.catalyst-pm.co.uk)) with the insider secrets on 'How Leaders Inspire People'. Registrants can also receive her popular 'Secrets for Managers' newsletter.

Catalyst Coaching offers all Harrogate Chamber members a 20% discount on services and products. Currently members can also call Jo to arrange a free 30 minute Management Health Check meeting. Call Jo on 0845 634 6712 or e-mail [jo@catalyst-pm.co.uk](mailto:jo@catalyst-pm.co.uk).

## **HARROGATE DISTRICT NEWS**

### **Leeds City Region**

A recent letter from Harrogate Borough Council's Chief Executive, Wallace Sampson, explained that a new Leeds City Region communications group was being set up and those involved would be consulting with the Harrogate Chamber officers and other organisations.

At the top of the list for discussion are an efficient transport system; developing higher level skills to support business and enterprise and provision of quality affordable housing. Comments or suggestions welcome.

### **Management Group to meet new HBC Chief Executive**

The new Harrogate Borough Council Chief Executive, Wallace Sampson, will meet Harrogate Chamber Management Group members at their next quarterly meeting on 24<sup>th</sup> November. If members have any issues they would like to be raised at this meeting, please e-mail them to [chiefexec@harrogatechamber.org](mailto:chiefexec@harrogatechamber.org)

### **Harrogate Borough Council Inspection**

Harrogate Borough Council's development plans have been subjected to an official inspection. Murray Trantor, who attended the hearing, explained that the Council's Local Development Framework Core Strategy document was held up by an inspector who was not happy with a number of the strategic decisions made by the Council.

The Council were asked to produce more evidence, which was heard over three days during October. It is hoped that the inspector's initial report will be produced by 15<sup>th</sup> December for Harrogate Council to comment on, following which it should be published in January 2009. The Council have to implement the comments in the inspector's report.

Brian Dunsby explained that the Council had been looking at two major sites for development to the west of Harrogate at Beckwith Knowle and to the east of Knaresborough at Manse Farm, but very little in between. It is this strategy that has been challenged during the public inspection hearing.

### **Queen Ethelburga Estate Plans?**

Members are asked to contact Chief Executive, Brian Dunsby, if they have any knowledge of recent developments, including new Conference facilities, at Queen Ethelburga's School in Thorpe Underwood. An objection to the plans has been received from the Council for the Preservation of Rural England.

### **Post Office Card Account**

Brian Dunsby referred to press reports that the Government are soon to decide whether the Post Office Card Account will remain with the Post Office or be offered to a rival. The contract that enabled pension payments to be made at Post Offices runs out in 2010

Members whom this will affect or who have a strong opinion on this proposal should contact the Secretariat. A letter of concern has been submitted to our local MP.

### **Yorkshire Showground development starts**

Robert Whiteley announced that the first stage of development at the Yorkshire Showground site had begun with 75 tons of timber delivered from sustainable, renewable sources for the regional agricultural centre farm shop and café, due to be opened next May/June.

Other innovations incorporated into the buildings will be ground source heat recovery pumps, rainwater harvesting, solar thermal roof panels, sheep's wool insulation and sedum grass.

## **Economic Development Forum**

Past President, Brian Haines, asked what had happened to Harrogate Council's Economic Development Forum (EDF) that used to meet regularly. Brian Dunsby replied that the EDF, as part of the Harrogate District Strategic partnership had now reduced its meetings to 2 per year.

## **Ackrill Business Awards 2008**

Members were reminded about the Ackrill Media Group Business Awards 2008 and were encouraged to submit nominations in the various categories by 31<sup>st</sup> December.

Detailed descriptions of all the categories and category criteria can be viewed on the Business Awards website accessed via [www.harrogateadvertiser.net](http://www.harrogateadvertiser.net)

The award ceremony will be held at the Harrogate International Centre on 26<sup>th</sup> March 2009.

## **YORKSHIRE BUSINESS MARKET Monday, 27 April 2009**

### **LAST CHANCE FOR 25% DISCOUNT - HAVE YOU BOOKED YET??**

The **25% discount for Harrogate Chamber members** will end on 31<sup>st</sup> December. If you wish to take advantage of this generous offer, a copy of the special members' booking form is enclosed with this REVIEW. To qualify for this generous discount, this form and full payment must be received by 31<sup>st</sup> December.

You may be contacted by a member of the Chamber's Business Development to remind you about the event and answer any questions you may have.

From January 2009 booking will be open to all companies across Yorkshire - so don't delay!!

A copy of the last Yorkshire Business Market Visitor Guide is enclosed to show the diversity and the large number of exhibitors who took part.

A summary of Quotations and Testimonials from many of the exhibitors at the 2008 Business market is also enclosed to demonstrate the benefits of participation

Murray Trantor outlined the changes to the programme for YBM 2009 which will include a new one-to-one "Ask the Expert Clinic" with advisers from Business Link, Harrogate Borough Council EDU, Institute of Business Consultants, Chartered Institute of Marketing, etc. The afternoon will see a series of seminars run by local experts on various aspects of running a business.

## **MEMBERSHIP BENEFITS**

### **Business to Business Promotion**

The annual mailing to around 6,000 businesses in and around Harrogate will take place next Spring, with members being offered the opportunity to include an insert. The mailing will carry the Yorkshire Business Market (YBM) brochure and tickets, so this would be an ideal time to promote your business or make a special offer to visitors to your YBM stand! More information to follow in the New Year.

## **Leeds and York & North Yorkshire Chambers merge**

The two biggest Chambers in our area have merged under the trading name of "Leeds, York and North Yorkshire Chamber of Commerce & Industry Ltd". Chamber President and Executive Officers met with the new Chief Executive, Gary Williamson, recently to discuss ways Harrogate Chamber can work together with the newly merged organisation to benefit members.

The Management Committee would like feedback from members who are also members of Leeds or York & North Yorkshire Chambers as to what benefits they get from these Chambers and how they feel Harrogate Chamber is different.

## **FOCUS GROUPS**

### **Promoting Harrogate Group**

Harrogate Christmas Lights will be switched-on this Thursday, 20<sup>th</sup> November to coincide with late night shopping. The ceremony will take place at the Victoria Shopping Centre Piazza on Station Parade with a special appearance being made by Father Christmas on his sleigh, together with local indie band D'Nile plus Jake and Elwood, a Blues Brothers inspired duo. The cast of the Harrogate Theatre's Cinderella pantomime will also put in an appearance and students from Harrogate College, sponsors of the stage, will perform.

Activities will begin at around 4pm with a live broadcast on Stray FM and then the official switch-on by Father Christmas and the Mayor of Harrogate at around 5pm.

### **Traffic & Transport**

**AIR:** Leeds Bradford International Airport has confirmed they will be going ahead with the planned £28 million development of the passenger terminal. A two-storey extension and internal changes will provide a new and expanded passenger security screening zone and a new departure lounge together with improved immigration and baggage reclaim facilities.

The CEO said that although the sudden rise in fuel costs was causing problems for airlines, major investment in the airport will continue to enable the site to deal with demand and expansion when the industry recovers.

**RAIL:** The decision on the new rail routes from Harrogate to London is still awaited with the latest twist being that National Express are lobbying for ALL the slots and for them to provide all the new services.

Harrogate Chamber has been actively supporting the bid by First Harrogate Trains to run new services from Harrogate to London via York, in addition to National Express providing extra services from Harrogate via Leeds to London. Chief Executive, Brian Dunsby has written to the Office of Rail Regulation along these lines.

**BUSES:** A recent Government offer of free bus travel nationwide for all over-60's has, as expected, been taken up by many residents and visitors in this area. The ensuing problem is that Harrogate Borough Council has to pick up the bill for the estimated £2.5 to £3 million - which they could potentially have to pass on as a 6% rise in Council Tax. The Chamber lodged an objection at a recent NYCC Harrogate Area Meetings.

**ROADS:** A map showing a proposed northern relief road and Killinghall bypass was available for members to view. Brian Dunsby expressed his support for the proposal, which was long over-due.

Brian asked members to keep sending in their experiences, problems, solutions and any ideas on all aspects of Traffic & Transport so these can be put forward to the appropriate department or person.

## **SCAMS & SPAMS**

### **E-mail Scams**

Be aware of unsolicited e-mails carrying zip file attachments. These come in various guises with the attached file carrying a virus that is downloaded onto your computer as soon as it is opened.

Another scam e-mail arrives purporting to be from MSN and if you wish to unsubscribe and click on the 'Unsubscribe' link this takes you to a Chinese website!

Finally any e-mail with the subject line "Live Life" should be deleted straight away as if opened can immediately release a virus that completely destroys your hard drive.

Please send information on any scams you encounter to the secretariat, so we can keep other members advised what to look out for.

### **Beware of the cost of 0870 numbers**

Companies using the 0870 prefixed phone numbers are being reminded that this is now regarded as a premium rate number. They are being encouraged to use the 03 numbers which are non-geographical and much cheaper for customers to call.

## **MEMBERS' FORUM**

### **FREE IT Health Check**

New member, Deans Computers Ltd, who have provided a full range of IT services for 26 years, are offering Harrogate Chamber Members a FREE IT health check, with no obligation. Their engineer will undertake the check and leave you with a report for consideration.

If you would like to take them up on this offer, contact Marketing Director, Suzie Cowling, on 01937 541411 or e-mail [scowling@deansplc.co.uk](mailto:scowling@deansplc.co.uk). For more information on the products and services Deans Computers offer, visit their website [www.deansplc.co.uk](http://www.deansplc.co.uk)

### **FREE Booklet on Business Volunteering**

Harrogate Volunteer Centre, an integral part of Harrogate CVS, has produced a new resource booklet – "Employer Supported Volunteering; the Business Case" – which is now available for chamber members to download free at [www.harrogate.org/chambermembers](http://www.harrogate.org/chambermembers)

Packed full of information as to why volunteering makes sound financial and business sense, this 10 page booklet also gives advice on the ways in which your business could be involved in the Community in addition to case studies from local businesses who have made a difference and felt the benefits.

If you would like any more information please contact Caroline Shead at the Volunteer Centre on 01423 509004 or e-mail [caroline@harrogate.org](mailto:caroline@harrogate.org)

## **Hotel du Vin - Christmas Special Offer**

Hotel du Vin is offering fellow Harrogate Chamber members the opportunity to celebrate their business Christmas lunch or dinner for £28.00 per person, which includes 3 courses plus coffee (usually £35.00).

The hotel has two private dining rooms which can cater for up to 60 people. The offer is available from 28<sup>th</sup> November to 24<sup>th</sup> December, Sundays to Thursdays (subject to availability.)

To make a reservation contact Ashleigh Burns on 01423 856804 or e-mail to [events.harrogate@hotelduvin.com](mailto:events.harrogate@hotelduvin.com)

### **Learning & Meeting Room 10% Discount to Members**

Disability Action Yorkshire has a meeting room for hire at their head office on Hornbeam Park, holding up to 40 people, with PowerPoint, tea & coffee making facilities, excellent access to rail and bus services and free parking.

Chamber members are invited to consider holding their next corporate event there. Using their meeting room means you are not only finding your business an excellent venue, but also helping a local charity that provides excellent services for disabled people.

To find out more contact Jodie at [jodie.cormack@da-y.org.uk](mailto:jodie.cormack@da-y.org.uk) or call 01423 855412. Remember to say that you are a Harrogate Chamber member!

### **10% off festivities at Swinton Park**

Andrew McPherson, General Manager at Swinton Park, Masham near Ripon, drew members' attention to their festive activities including Christmas Lunches between 10-23 December; Santa at Swinton on 23 December and Party Nights in the lead-up to Christmas.

To recharge after the New Year they are offering a luxury spa day package. A leaflet was included in October REVIEW with full details - visit [www.swintonpark.com](http://www.swintonpark.com) to find out more.

All of the above are offered with a **10% discount for Harrogate Chamber members** - who should mention this when booking.

## **EXTERNAL ORGANISATIONS**

### **Harrogate Hospitality & Tourism Awards**

In January 2009, Destination Harrogate will launch a new series of local business awards - the Harrogate Hospitality & Tourism Awards, in conjunction with the Ackrill Media Group and Stray FM. Voting will take place up to the end of March with an Awards Ceremony taking place in May.

The eight Awards will focus on the people involved in the Hospitality and Tourism industry who actually meet and serve visitors to the town.

Simon Cotton, Chairman of Destination Harrogate and General Manager of Cedar Court Hotel, asked members to get behind the Awards by nominating individuals in the eight categories. He is still looking for a sponsor for one of the Awards for just £975. Call Simon on 01423 858585 or e-mail: [sc@cedarcourtharrogate.co.uk](mailto:sc@cedarcourtharrogate.co.uk).

## FREE Resource Efficiency Seminars

The York and North Yorkshire Business Environmental Forum are running a series of Resource Efficiency Seminars in North Yorkshire which is free of charge and will provide businesses with:

- Tips and guidance on how to become energy efficient.
- Saving money by smarter driving techniques.
- Information on waste services available in your area.
- Information on the Business Environmental Forum and new membership package.

The Seminar in Harrogate will be held on Friday, 21<sup>st</sup> November at the Yorkshire Hotel. Pre-registration essential at: [www.here4greenbusiness.co.uk](http://www.here4greenbusiness.co.uk)

## Community Development Fund

The Harrogate District Strategic Partnership currently welcomes applications for projects in development that are currently seeking resources. They must address one or more of the 10 HDSP local priorities and one or more of the North Yorkshire Sustainable Community Strategy priority themes. Currently the Fund has £75,757 available to distribute in 2008/2009.

Grants can be awarded for one-off projects or for projects that cover a period of 12 months. It is unlikely that grants of less than £5,000 will be awarded.

The closing date for applications is the 16th January 2009. For more information, guidance, criteria and an application pack visit:- [www.hdsp.co.uk/whatsnew](http://www.hdsp.co.uk/whatsnew)

Ann Duncan, Corporate Partnership Development Officer, Harrogate Borough Council, Tel 01423 556067 or email [HDSP@Harrogate.gov.uk](mailto:HDSP@Harrogate.gov.uk)

## NEW MEMBERS

### Deans Computer Services Plc

(Computer Systems & Support)

Suzanne Cowling, Marketing Director

Boston Lodge, 42 High Street, Boston Spa, LS23 6EA

Tel: 01937 541411 Fax: 01937 541384

E-mail: [scowling@deansplc.co.uk](mailto:scowling@deansplc.co.uk)

Web site: [www.deansplc.co.uk](http://www.deansplc.co.uk)

### Harrogate Area Council for Voluntary Service

(Registered Charity)

Caroline Shead, Volunteering Development Co-ordinator  
Community House, 46-50 East Parade,  
Harrogate, HG1 5RR

Tel: 01423 504074 Fax: 01423 502126

E-mail: [caroline@harrogate.org](mailto:caroline@harrogate.org)

Web site: [www.harrogate.org](http://www.harrogate.org)

### Harrogate Printing Ltd (Printing Company)

Janet Simmonds, Accounts Manager

Unit D, Ripon Way, Harrogate, HG1 2AU

Tel: 01423 523449 Fax: 01423 506160

E-mail: [janet@harrogateprint.co.uk](mailto:janet@harrogateprint.co.uk)

Web site: [www.harrogateprint.co.uk](http://www.harrogateprint.co.uk)

### Nidd Recruitment Ltd (Recruitment Agency)

Alice Everson, Branch Manager

2 York Place, Knaresborough, HG5 0AA

Tel: 01423 860088 Fax: 01423 860099

E-mail: [alice@niddrecruitment.com](mailto:alice@niddrecruitment.com)

Web site: [www.niddrecruitment.com](http://www.niddrecruitment.com)

## FUTURE MEETINGS

### 8 December - Networking Safari

The Christmas Business Networking Safari is already half full, so **book early to avoid disappointment!** The Safari with Christmas Buffet will be held at Holiday Inn from 17.30 Monday 8<sup>th</sup> December - MEMBERS ONLY.

One representative from each company can participate FREE, with second representatives being charged £10 per head (subject to availability - there is a restriction on the number of companies bringing two reps).

To be fair to all, the two representatives must sit one behind the other and only one should speak at each table - but they may change over between rounds.

Capacity is limited to 50 businesses - to secure your place e-mail to: [secretariat@harrogatechamber.org](mailto:secretariat@harrogatechamber.org)

### 12 January 2009

### How to make an exhibition of yourself

Experienced Chamber members will give presentations on "How to Make an Exhibition of Yourself", designed to help members get the best return out of the Yorkshire Business Market, and other trade shows. This will be held at Pavilions of Harrogate, which is the venue for the Business Market and many other exhibitions and events.

Taking your company to an exhibition is possibly the most dynamic way to market your products or services. It can also be one of the most difficult things you ever do. It is expensive, time consuming and hard work.

Mark Lancaster from **Colour It In Digital Print and Display** will be presenting his handy guide to help you make the most of exhibiting. Entitled "How to Make and Exhibition of Yourself", Mark will take you through a step by step guide to making the process easier.

The following areas will be covered:-

- Planning
- Do's & don'ts
- What to do next
- Top Tips

Colour It In is also offering one lucky company attending on the night the chance to win a professionally produced portable exhibition system up to the value of £1,500 ideal for the Yorkshire Business Market 2009.

*Terms and conditions apply - You must be a member of HCTC and have a stand booked at Yorkshire Business Market 2009*

Christine Hesketh of **Autograph Promotions** will display a wide range of Promotional Gifts which she says are an ideal way to promote your company to clients. There is now so much competition for smaller amounts of business so anything that keeps your products or services to fore has to be beneficial.

Adam Bonson of the **PMM Group** will display a wide range of high quality short run printed items, CDs and banners which they can now produce fully branded and colour-co-ordinated for maximum marketing impact.

**IF ANY OTHER MEMBERS WISH TO PROMOTE RELEVANT PRODUCTS OR SERVICES AT THIS MEETING, PLEASE SEND BRIEF DETAILS TO THE CHAMBER SECRETARIAT BY 5<sup>th</sup> DECEMBER.**

### ***New guidance on consumer protection regulations***

The Government has issued guidance for traders to help them comply with the Consumer Protection from Unfair Trading Regulations 2008. This new guidance concerns **public invitations to purchase**. Some examples of invitations to purchase include a price on a product in a shop; a page or pages on a website where consumers can place an order; and a text message promotion to which consumers can directly respond in order to purchase the promoted product. The guidance also states that **failing to disclose limited stock** used in promotions breaches the regulations - traders must make it clear in their promotional material that they are using limited stock. Read more on this story at:

<http://www.out-law.com/page-9328>

### ***New legislation to change rules on doorstep selling***

The law on doorstep selling is set to change, with the Cancellation of Contracts Made in a Consumer's Home or Place of Work etc., Regulations 2008 coming into force on 1 October 2008. This legislation is aimed at traders who enter into contracts with consumers at a consumer's home or workplace, whether the visit is solicited or not, and where the value of the goods or service is more than £35. The consumer will have a **cooling-off period** of at least seven calendar days and the trader must give written notice of the customer's right to cancel. Read more on this story at:

<http://www.berr.gov.uk/whatwedo/consumers/buying-selling/Doorstep-selling/index.html>

For more information on the legislation see:

[http://www.opsi.gov.uk/si/si2008/uksi\\_20081816\\_en\\_1](http://www.opsi.gov.uk/si/si2008/uksi_20081816_en_1)

### ***Free guidance tool for food and drink***

The Netregs site has launched a free online guidance tool to help **food and drink manufacturing** businesses minimise their waste. The tool contains six modules to help businesses comply with legislation and manage their waste more effectively.

View the tool at: <http://fdwaste.netregs.gov.uk>

### ***Food watchdog develops allergy training tool***

The Food Standards Agency has launched an interactive online training tool to help caterers learn more about **food allergies** and help manufacturers and producers follow steps during their food making processes. The tool can also be used by food, and standards and food hygiene officers and includes an allergy knowledge test, allergen control checklists and downloadable posters for display in premises.

Read more on this story at:

[www.food.gov.uk/news/newsarchive/2008/sep/training](http://www.food.gov.uk/news/newsarchive/2008/sep/training)

### ***Health and safety benchmarking tools for small businesses***

This service, from the Health and Safety Executive (HSE) and the British Insurance Brokers Association (BIBA), provides small businesses with access to benchmarking tools which help assess the **health and safety performance** of a business. Find out more at:

<http://www.businesslink.gov.uk/bdotg/action/haspi>

### ***Employee assistance programme launched***

The Employment Advisory Resource (EAR) has launched an employee assistance programme aimed at small and medium-sized businesses. The programme helps employers support the **health and wellbeing** of their employees at a low cost.

Visit the EAR website at: <http://www.ear.co.uk>

### ***Plan health and safety policies properly***

Insurer Norwich Union is warning businesses to plan their health and safety policies properly in order to show their commitment to managing risk, as part of its latest health and safety campaign. The insurer has reminded businesses that a policy is a legal requirement for firms employing five or more staff and it should include a statement of intent which defines the business' **health and safety objectives**, and should be monitored to ensure it is applied appropriately and risks are identified.

Read more on this story at:

[www.norwichunion.com/press/stories/4383-proper-health-and-safety-planning-is-crucial-says-norwich-union.htm](http://www.norwichunion.com/press/stories/4383-proper-health-and-safety-planning-is-crucial-says-norwich-union.htm)

### ***Free fraud advice guide from Equifax***

Credit information firm Equifax has produced a free fraud advice guide to alert businesses to the possibilities of fraud. The guide includes a 12-point checklist to help small firms **reduce the risk of fraud and ID theft**.

View the guide at:

[www.equifax.co.uk/hme\\_PDF/combatorpfraud\\_07.pdf](http://www.equifax.co.uk/hme_PDF/combatorpfraud_07.pdf)

### ***Innovation in the service industry report***

The Department for Business, Enterprise and Regulatory Reform has published a report which looks at measures to **help businesses innovate** across service industries. These include retail, construction, logistics, Internet, and environmental services.

The report's findings include the fact that the Internet has given more power to consumers and innovative businesses have adapted to meet customer expectations in this area. The Government is working with the Technology Strategy Board and the British Standards Institute (BSI) to help implement the report's recommendations.

Read more on this story at:

<http://nds.coi.gov.uk/Content/Detail.asp?ReleaseID=377637&NewsAreaID=2>

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