

# PENZANCE CHAMBER OF COMMERCE



# NEWSLETTER



Issue 6

13<sup>th</sup> August 2010

## HMRC issues phone call scam warning to Cornwall and Isles of Scilly taxpayers

HM Revenue & Customs (HMRC) is warning taxpayers in Cornwall and the Isles of Scilly to be vigilant following reports that thieves are making phone calls pretending to be the taxman.

The fraudsters inform taxpayers they are due a tax rebate, and ask for their bank card details over the phone. They then attempt to take money from the account using the details provided. Victims risk having their bank accounts emptied and their personal details sold on to other organised criminal gangs.

The warning comes amid a recent surge in the number of tax scam "phishing" emails reported to HMRC. In the last three months, HMRC has shut down over 180 websites that were responsible for sending out the fake tax rebate emails.

Chris Hopson, Director of Customer Contact at HMRC said: "We only ever contact customers who are due a tax refund in writing by post. We never use telephone calls, emails or external companies in these circumstances. We strongly urge anyone receiving such a phone call not to give any information to the caller, but report it to the police straightaway. "If customers receive an email claiming to be from HMRC, we recommend they send it to us for investigation before deleting it permanently."

HMRC thoroughly investigates phishing attacks and works with other law enforcement agencies in the UK and overseas. In the last 18 months, scam networks have been shut down in a number of countries, including Austria, Mexico, the UK, South Korea, the USA, Thailand and Japan.

HMRC strongly advises customers to:

- Check the advice published at [www.hmrc.gov.uk/security/index.htm](http://www.hmrc.gov.uk/security/index.htm) to see if the email you have received is listed
- Forward suspicious emails to HMRC at [phishing@hmrc.gsi.gov.uk](mailto:phishing@hmrc.gsi.gov.uk) and then delete it from your computer/mail account
- Do not click on websites, links contained in suspicious emails or open attachments
- Follow advice from [www.getsafeonline.co.uk](http://www.getsafeonline.co.uk)

If you have reason to believe that you have been the victim of an email scam, report the matter to your bank/card issuer as soon as possible. If in doubt please check with HMRC at <http://www.hmrc.gov.uk/security/fraud-attempts.htm>

## NEWQUAY AIRPORT BUSINESS SURVEY

Newquay Cornwall Airport is undertaking a survey of businesses throughout Cornwall to help understand your travel patterns and perceptions of Newquay Cornwall Airport. They aim to use this information to

improve their provisions for airport passengers and to provide background information for developing new routes and services at the airport.

The survey takes around five minutes to complete and your feedback is much appreciated. They value the information that is obtained in these surveys as it helps them to make improvements for their customers; such as the introduction of an Executive Lounge, free Wi-Fi throughout the terminal and the continuing improvements to car parking facilities.

Please visit <http://www.surveymonkey.com/s/YPTSS2Q> to start the 5 minute survey.

### **MORE BUREAUCRACY!**

On 1 October this year The Equality Act will come into force. Employers in the county will undoubtedly be affected by the main changes and it is essential that businesses are aware of the key changes whether they employ one person or many!

If you only come to one workshop this year you should come to this one. The seminar is hosted by Follett Stock LLP and takes place at the Hall for Cornwall in Truro on 30 September 2010 at 9.30am. Refreshments and a light lunch will be provided.

Head of Employment at Follett Stock, Verity Slater said "Follett Stock recognises that the last thing you have time for when running your business is yet more changes to employment law so this workshop will give you the key issues you need to know this autumn and practical clear guidance on what all employers should be doing to adjust to this."

Head of HR at WC Rowe, Becci Blackburn regularly attends Follett Stock workshops and said "It is refreshing to attend sessions with Verity and her team at Follett Stock and hear them update and talk to you in a no-nonsense common sense approach; not only do I attend the sessions but I insist all of my team do as-well!"

This half day workshop will be presented by Verity who is a well known employment specialist whose talks are renowned for being practical, clear and stimulating; as well as Rachel Bateman. Rachel is also an employment solicitor with many years experience with particular knowledge of the Cornish business community. The third presenter is Chris Lingard. Chris is managing partner at Follett Stock and previous winner of Partner of the Year at the London Lawyer Award's. Chris is a Solicitor Advocate with a reputation for solving complex and often high value disputes with extensive experience in disability discrimination cases.

The seminar is set to cover the following changes to legislation:-

- Disciplinary Processes – what should you watch out for, including guidance on the ACAS Codes, new case law on contractual disciplinary policies and best practice guidance.
- Equalities Act – what is coming in on 1 October 2010 and do you have to do anything about it? If so – What?
- Protecting your business – do you have the paperwork in place that you need to protect your business from unscrupulous employees? Why are employment tribunal claims increasing and what can you do about it? We run through the top 10 documents that we think you need to cover yourself.
- Health and safety: corporate manslaughter and employment law aspects.

For more information please contact Ellie Yeo on 01872 241700 or visit [http://www.follettstock.co.uk/cms/section/seminar\\_employment\\_equality\\_act](http://www.follettstock.co.uk/cms/section/seminar_employment_equality_act) to download a booking form.

## **GOVERNMENT'S NEW REGULATORY SYSTEM**

The Government is introducing a "one-in, one-out" regulatory system on 1<sup>st</sup> September 2010 in an attempt to stem the growing burden of red tape on small firms.

The new system is part of a package of measures the Government hopes will create a culture of 'regulation as a last resort'. It will be overseen by a strengthened Regulatory Policy Committee tasked with scrutinising proposed regulations and the implementation of EU legislation in advance of policies being formed.

The Government has agreed a set of 'principles of regulation' for departments to follow when they are considering new laws impacting upon businesses and social enterprises.

However, for the committee to be truly effective in implementing the new system, it must be able to enforce these principles and influence regulatory practice within Government Departments but the Chamber Chairman doubts whether some Government Departments will be able to change their behavior in this respect. The independent Regulatory Policy Committee must be a real watchdog influencing departmental practice if it is to bridge the gap between over-regulation, which is what we have now, and lighter-touch intervention. That means being able to enforce these principles of regulation, which are as yet undefined. As with many of the coalition's new policies, the follow-through is what will be important."

Last year, a survey undertaken by the Forum for Private Business found that 81% of businesses surveyed believe the existing regulatory framework is not robust, unrealistic and unfair. It found that red tape costs smaller employers £9.3 billion per year in internal costs, mainly the time spent on administration, and found they spend an average of 37 hours per month complying with the law. Particularly time consuming were the tasks of understanding new regulations (73% thought this was excessive) and the general monitoring and administering of legal responsibilities (74%). Monitoring and administration was deemed to be most costly (45% felt the cost was excessive), closely followed by implementing health and safety legislation (selected by 42% of respondents). According to the Forum's research, the amount spent by smaller businesses on employment law – at £2.4 billion – is the highest out of all seven different types of legislation categorized. This surpasses the £2.1bn per year spent on health and safety administration and £1.8bn on tax.

The new 'one-in, one out' rule will initially apply only to legislation affecting businesses and the third sector, but according to a statement from the Department for Business, Innovation and Skills (BIS) it could be expanded in due course.

Business owners and members of the public can identify the specific regulations they believe should be removed or changed via the Government's Your Freedom website, which was launched last month. Go to [www.yourfreedom.hmg.gov.uk](http://www.yourfreedom.hmg.gov.uk) and have your say! Whether anything will change may be doubtful but at least you can get some things off your chest, which is probably what the initiative is all about anyway!!

## **AUTUMN COURSES FROM PENWITH COMMUNITY DEVELOPMENT TRUST**

To book a place on any of the new courses please contact Patti on 01736 332772 or email: [patti@pcdt.org.uk](mailto:patti@pcdt.org.uk)

## Book-keeping

Learn the basic skills required to enable you to keep accurate accounts for your business or charity, brush up your numeracy skills along the way and gain a nationally recognised numeracy qualification.

This course will cover:

- ◆ Introduction to accounting
- ◆ Double entry systems for assets, liabilities, capital, stock, income and expenditure
- ◆ How to balance accounts
- ◆ Trial balances
- ◆ Trading accounts (profit and loss or income and expenditure)
- ◆ Balance sheets
- ◆ Preparing financial statement
- ◆ Keeping cash books
- ◆ Keeping ledger accounts
- ◆ Petty cash and imprest systems

The 10 week course commences on  
Wednesday 1st September 6—9 pm  
The Penwith Centre, Parade St, PENZANCE

## Business Skills for Managers

A six day course suitable for existing managers/ supervisors and for those who aspire to management positions. The course will cover the following elements:-

- Managing Assertively
- Managing with emotional intelligence
- Solution focussed management
- Managing customer service
- Managing Equality and diversity
- Supervision and appraisals
- Media and public relations
- Time management.

This course will be held at Redruth Community Centre, Foundry Row, Chapel Street, Redruth, TR15 1AN

On Mondays commencing 1st November 2010  
(last date 6th December 2010)

Other courses are available such as Literacy, IT for beginners etc, please contact PCDT for a full list.

## CCTV

The planned upgrade for the West Cornwall CCTV System has been placed on hold whilst Cornwall Council undertakes and completes its inquiry into the provision of Cornwall Council owned public realm CCTV in Cornwall. A second inquiry session is to be held in September and a decision regarding the future direction of CCTV in Cornwall is currently anticipated prior to Christmas.

## LEADERSHIP TRAINING

Inspired and motivated staff can make your business more profitable.

Leading to Success is a 4-day leadership-training programme that has been designed to help managers become more inspiring leaders.

"Up to 30% of a company's financial results are determined by the mood of the organisation" Goleman.

Starting on 15th September this programme is delivered in a series of four one-day workshops; it includes interactive presentations, group discussions on how leadership affects business performance as well as key note speakers from local businesses.

As a better leader you will:

- Be more aware of your own leadership style and its effect
- Influence and motivate your staff
- Lead people and your business more inspirationally.

Who is this programme aimed at?

- Business owners

- Senior and middle managers
- Team leaders.

What will I get out of it?

- Develop skills to inspire and lead people
- Develop skills to deal with decision making and problem solving
- Complete a personal leadership psychometric profile
- Receive one to one feedback and coaching
- On successful completion you will gain an award from the University of Plymouth.

Further information about this programme:

Starts: 15th September

Location: The Business Space, City Road, Truro

Time: 9:30am – 5pm

Project: During the programme you will undertake a project and presentation

Cost: £995\*

To find out more or to book a place contact Cornwall College Business: 0800 731 7594  
[enquiries@ccb.cornwall.ac.uk](mailto:enquiries@ccb.cornwall.ac.uk) [www.ccb.cornwall.ac.uk](http://www.ccb.cornwall.ac.uk)

\*Funding available subject to criteria.

### What have we been up to this week?

In this column the Chairman will be summarising what he (and others) has been up to during the past week on behalf of the Chamber:

Another week of emails and phone calls but free from meetings!!

## News from the Cornwall Chamber of Commerce and Industry

### FREE EMPLOYMENT LAW SEMINAR

Please join Stephens Scown for a free essential round-up of the latest employment legislation and case law. We hope you can make it for breakfast at 8am on Friday 10th September at The Kingsley Suite, Kingsley Village, Fraddon

To register please email : [cornwallevents@stephens-scown.co.uk](mailto:cornwallevents@stephens-scown.co.uk) or telephone 01726 74433 and speak to the Marketing Department

### HAVE FUN IN THE SUN (?) AND HELP KIDS AT THE SAME TIME

Perranporth Surf Life Saving Club (Registered Charity) are interested in boosting numbers of Marshalls and other assistance available on 11th and 12th of September 2010 for the Children's Aquathon and Surf Triathlon respectively.

If you are interested in assisting in one of the most highly regarded events in the County (maybe to check it out for entry next year...) then please contact Karen Longstaff of Perranporth Surf Life Saving Club on [flofred@hotmail.co.uk](mailto:flofred@hotmail.co.uk)

For a good summary of the event <http://www.theactiongeek.com/action/perranporth-surf-challenge-triathlon/>

## THE CORNISHMAN

Once again M Sagar-Fenton is attacking the harbour plans in his "Old Mike" column in yesterday's issue of the paper and he is also getting his facts wrong (presumably deliberately as there is plenty of information about the scheme in the public domain) but this time he has left the Chamber alone and is focussing on the Penzance and District Tourism Association. No doubt this will result in a plethora of letters to the paper about the scheme just as the matter of the Listed Building Consent is about to be finalised by Ministers.

The paper and other media sources are now on the distribution list of this newsletter so that we can keep them informed about what is going on in the local business sector.

## STOP PRESS (RECEIVED JUST AT THE LAST MINUTE!)

### CHAIRMAN'S CONTACT DETAILS

Mike Waters, Sycamores, Relubbus Lane, St Hilary, Penzance TR20 9EG

Email: [mike@safetyuk.co.uk](mailto:mike@safetyuk.co.uk)

Phone: 01736 762888 Mobile: 07702 365681

# stick-E-fingers

**Sweets sold by weight from jars at stick-E-fingers.**

**stick-E-fingers for a wide range of seaside rock and lollies.**

**Locally produced jams, fudge, biscuits, honey ... all things sticky and yummy.**

**Make-up your own box of stick-E-fingered chocolates with all your favourite centres!**

**A treat not to be missed, owned by Geoff and Linda, call in to see them in the Wharfside Shopping Centre on the lower ground floor.**

**If you are unable to call in you can always buy using mail-order from our web-sales facility at <http://stores.ebay.co.uk/stick-E-fingers>**

**Now selling newspapers and magazines!!!**