





taking business to new heights

**Dear Members** 

Welcome to the August Newsletter

What a way to start this month with the amazing performance of the Lionesses on Sunday!!

July has been a busy month for us all as we get ready for our summer breaks. The Chamber has welcomed many new members and it is great to see business getting back to usual.

We had a very successful breakfast in July presented by TfGM together with our social at Mano Boca in Sale. August breakfast is extremely busy with a PR & Marketing these presented by Alex Mc Cann, Warran Bolton and Alex Evans.

August will be a slightly quieter month on the events front as we all take a well earned break with we are planning events for September which includes our nominations evening on 6<sup>th</sup> September.

Have a great break and hope to see you all very soon

Best wishes Sue





#### **Chamber News**

#### **Breakfast Matters**

#### **August**

Thursday, 4th August 2022 Marketing and Branding

Alex Evans, Corner House Design and Print and Warran Bolton, OwlTree Web Solutions Ltd

#### **September**

Thursday, 8<sup>th</sup> September 2022 **Corporate Social Responsibility** Speaker Ian Whilby, - Manchester Growth Hub

#### **October**

Thursday, 6<sup>th</sup> October 2022 **Taxation Tips for Business** 

Please book by eventbrite

https://www.eventbrite.co.uk/o/altrincham-and-sale-chamber-of-commerce-31928406227





supported by: Masala Bangladeshi Takeaway - Churchward Logistics - The Old Market Tavern - Printed Today - Forsyth Music Shop



4pm Sunday 11th September 2022

The Old Market Tavern, Altrincham

IN AID OF THE FLOOD APPEAL FOR BANGLADESH



#### **Business Awards Update**

#### 10th ASCC Business Awards

We have had such a fantastic response to our call for nominations in the 10<sup>th</sup> ASCC Business Awards. So far we have received more than 220 nominations for local businesses and the nominations don't close until Thursday 4<sup>th</sup> at 1700. If you haven't already done so you can nominate a business using this link

https://www.surveymonkey.co.uk/r/ASCCBusinessAwardsNominations2022

We are contacting businesses to let them know that they have been nominated as and when we can and will publish a full list of nominees on Monday 8<sup>th</sup> August.

#### Key Dates:

- Voting is by public vote and will take place 8<sup>th</sup> August until 16<sup>th</sup> September.
- Our meet the nominees evening will be in Cresta Court at 6pm on 6th September
- The winners will be announced at our Awards Evening on 11<sup>th</sup> November at The Mere. Tickets for this event will be on sale soon.

Good Luck to you all!!





#### **Digital Inclusion**

Sam Alford has pulled together some useful bits from the recent GM Digital Inclusion Task Force session that she attended. If you want to know more about our Digital Inclusion plans please contact Sam through the office.

## Broadband and mobile firms commit to do more to help customers cope with global price rises

Broadband and mobile operators have commitments to help customers with the rising cost of living. The measures, put forward by the government in consultation with vast majority of the UK telecoms industry, will ensure people struggling with bills due to the economic aftermath of the pandemic and war in Ukraine can continue to make calls, send texts and get online. These measures include: allowing customers who are struggling with bills to move to cheaper packages without charge or penalty, manageable payment plans, options to improve existing low cost offers and more promotion of existing deals.

You can find more details here: <a href="https://www.gov.uk/government/news/telecoms-industry-agrees-to-new-cost-of-living-plan-following-government-summit-led-by-digital-secretary-nadine-dorries">https://www.gov.uk/government/news/telecoms-industry-agrees-to-new-cost-of-living-plan-following-government-summit-led-by-digital-secretary-nadine-dorries</a>

#### **Landline phone Switch Off**

You may not know that at the end of 2025 the UK's telephone network is going digital and the current landline phones are being replaced. This means that the old copper network will be switched off and you will need new Digital Voice phones. The changes will affect businesses and domestic customers who have a landline they'd like to keep using. You'll need to start planning to move over to a broadband connection instead and your provider will no doubt be in touch.

If you haven't heard before you are not alone a recent survey found 91% were unaware that all phone lines would become digital by the end of 2025. Watch out for information on Digital Voice (BT), VoIP, IP voice and other branded versions such as Sky Voice or TalkTalk Voice. You can read more here:

https://www.which.co.uk/reviews/broadband/article/digital-voice-and-the-landline-phone-switch-off-what-it-means-for-you-aPSOH8k1i6Vv

#### Helping others develop their digital skills

Barclays have a "Digital Champion programme" where volunteers, employees and trusted members of the community can learn how to support the people around them to develop essential digital skills. You will find more details of the programme which uses virtual sessions alongside self-guided learning here: <a href="https://digital.wings.uk.barclays/digital-eagles-hub/digital-champions/">https://digital.wings.uk.barclays/digital-eagles-hub/digital-champions/</a>

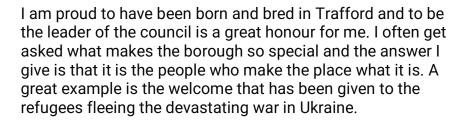




The blog of the Leader of Trafford Council, Councillor Andrew Western.

## My pride in Trafford

Posted: Friday 8th July 2022





I couldn't have been prouder of the people in this borough as when I attended a welcome event at Stretford Public Hall for those who have escaped Putin's brutality. You see the horrific footage of war on television but meeting refugees at first hand brings home just how truly awful and shocking it is for this to be happening in Europe.

The generosity of spirit here in Trafford is in sharp contrast to the government's approach to refugees and sending them to Rwanda is morally wrong in my opinion. Set aside my own personal feelings it also appears to be a waste of taxpayers' money. At a time as a council we must find £18m savings in the next financial year it is galling to see the government use taxpayers' money on such a morally bankrupt policy. It is a shame the government can't find the money to fund councils like Trafford which have been treated unfairly despite promises of support made at the beginning of the pandemic.

On a more positive note, another wonderful aspect of living in Trafford is we are home to two of the world's most iconic sporting venues in Old Trafford football and cricket grounds. Both venues are also due to host international events in the coming months which will which mean the eyes of the world will be firmly on the borough, with tens of thousands of fans also arriving here to enjoy the action first-hand.

First up, the Women's Euros and Manchester United played host to the opening ceremony and first match of the tournament as England beat Austria. The match and fan party we organised with partners, were sell-outs but there are tickets still available for matches being played elsewhere in Greater Manchester.

Then, Lancashire Cricket's Club will take centre stage as England play limited overs internationals and a test match during the summer. In October, it is back to Old Trafford football ground as the Rugby League World Cup comes to town after its postponement due to covid.



Finally, on a personal note I was delighted to be selected as the Labour candidate for the Stretford and Urmston seat which I will fight at the next general election when current Labour MP Kate Green steps down after many years of outstanding service.

It was a great honour to receive the nomination, but the election is likely to be a few years away and, in the meantime, I remain committed to leading the borough through the challenging times we face and delivering on our priorities.

Thanks Andrew







### **Trafford Business Update**

#### **Recovery Loan Scheme Extended**

The Government has extended the <u>Recovery Loan Scheme</u> for a further two years to help small businesses manage economic pressures (announced 20.7.22). The scheme provides government-guaranteed financial support to businesses across the UK. The maximum loan available is £2 million and borrowers may be required to provide the lender with a personal guarantee. The Recovery Loan Scheme was originally launched in April 2021 to help businesses recovering from the Covid-19 pandemic.

Contact the GM Access to Finance team on 0161 359 3050 for further details.

#### **Help to Grow: Digital**

A flagship government scheme has been launched that slashes the price of leading software, boosting productivity and growth of the UK's small businesses.

- With Customer Relationship Management software proven to boost firms' productivity by 18% on average, the Help to Grow: Digital scheme offers businesses discounts worth up to £5,000 on approved software.
- Previously, only businesses with more than 5 employees were eligible for the scheme. From 25.7.22 businesses with at least 1 employee are now eligible to benefit.
- eCommerce software is available through the scheme to help businesses ramp up sales of products and services online. This includes helping them to manage their inventory, take payments and gather data and insights on customers' needs.
- The scheme supports one-to-one advice for SMEs on how best they can adopt digital technology. The government will be launching applications for advice platforms to partner with the scheme from today, and the advice service will go live later this year.



For further information and to make an application see here: <a href="https://www.learn-to-grow-your-business.service.gov.uk/">https://www.learn-to-grow-your-business.service.gov.uk/</a>

#### **New Explore Trafford App is the business!**

Calling all businesses!

Promote your company for free on a fabulous brand new business app launched by Trafford Council.

The Council has teamed up with bubltown, makers of the Explore Trafford mobile app, to create a unique online business community serving over 100,000 residents. The app will showcase all the great businesses, regardless of sector, that call Trafford home – and If you're a Trafford business owner or manager, you can now register for free to have your own profile to reach new customers, build your brand and drive more sales. Residents and visitors will be able to access exclusive rewards and discounts from a massive range of local businesses, attractions and facilities – all from the palm of your hand.

Please visit <a href="http://join.exploretrafford.co.uk">http://join.exploretrafford.co.uk</a> to see your business included on the Explore Trafford app while initial spots last. Don't miss out on the free promotion, tools and support it brings. More information is available at <a href="https://www.bubltown.co.uk/">https://www.bubltown.co.uk/</a>

#### **Date for your diary - Business Growth Hub Trafford event**

The next <u>Business Growth Hub Match</u> event for Trafford will take place at Emirates Old Trafford cricket ground on the 25th of October from 0930 - 1130. Further details will follow.

#### **Enterprising-You Events**

The Enterprising-You programme incorporates training opportunities to fast forward development, help boost skills, increase incomes, or help casual workers find alternative routes and roles which can offer greater stability. Sessions are held in a 'speed networking' format which allow you to practice your pitch multiple times and get feedback from your peers. It will be informal, practical and relaxed. You will leave feeling inspired and build confidence to boost your business. For further details of GM events see here: https://www.enterprising-you.co.uk/latest-news/upcoming-events/

#### **Provider for New Support Programme Needed**

Organisations can apply to deliver a UK-wide support programme for digital and tech startups and scale-ups. The programme will run from April 2023 and provide access to skills training and advice, as well as improving regional support networks for start-ups and scaling companies. The successful provider will receive a £12 million Digital Growth Grant to run the programme. The Department for Digital, Culture, Media and Sport will be



accepting applications until midday on 15th August 2022. Read more about the programme <u>here</u>

#### **Commonwealth Trade Initiatives Announced**

The Government has announced a package of trade initiatives to help create jobs and growth across the Commonwealth. The initiatives include Platinum Partnerships that will increase UK trade with key Commonwealth countries and the creation of five virtual Centres of Expertise. The Government also confirmed that the Generalised Scheme of Preferences will be replaced by the Developing Countries Trading Scheme. The new scheme will reduce import tariffs on food, clothing and other items from 18 Commonwealth countries and help reduce prices for UK consumers. Read more about the initiatives here

#### **Review Into Short Term Tourist Accommodation**

The Government has launched a review into the effect short-term holiday lets have on communities in popular English tourism destinations. As part of the review, the Government is proposing to carry out physical checks of premises to ensure they meet the required standards. Further measures being considered include a registration kitemark scheme, a self-certification scheme and a single source of guidance setting out the legal requirements for holiday lets. Read more about the review here

#### **Review of UK Food Standards**

The Food Standards Agency and Food Standards Scotland have published an in-depth review of UK food standards. The review concluded that food standards in the UK have largely been maintained but warns of future challenges. Two of the main challenges identified are the fall in the number of food business inspections and the delay in establishing full UK import controls for high-risk food and feed from the EU. Read more about the review here

# Chamber Chamber

## **NEWSLETTER**

#### Reminder - Fully Funded Support for the Self-Employed of Greater Manchester

EnterprisingYou has supported over 1,800 self-employed business owners across Greater Manchester since last February. It will now be extended until March 2023. This programme was the first of its kind in the country when it launched just before the pandemic hit and proved a lifeline for many small business owners by helping them to adapt and grow their business or retrain.

"Everyone has different needs, and you can get whatever help you require and since it's available for free you should go for it!" - Dina Mistry from The Playful Indian, a Stretford based business. If you want to read more about how EnterprisingYou has supported her, click here.

Sign up now if you are:

- Aged over 18
- A resident of Greater Manchester
- Registered as self-employed with HMRC
- Earning less than 27k (pre-tax profit)
- Trading for a minimum of 4 months

For enquiries, please visit: <a href="www.enterprising-you.co.uk">www.enterprising-you.co.uk</a> or call **0161 667 6900** for more details.





# Interesting facts about the new national insurance rates and thresholds

You may have heard about the increase in National Insurance contributions for both employees and employers, but are you aware of the increase in the employee's National Insurance threshold which came into effect on 5th July 2022? This is actually good news for employees.

Up to 4th July 2022, if an employee earned between £533 and £823 a month, they did not pay any national insurance, but they did get the 'benefits of paying'. Benefits are things like basic state pension, maternity pay, SSP etc. When the employee hits £823 per month, they would pay national insurance.

From 5th July 2022, employees earning between £533 and £1,048 per month do not pay national insurance but still get the 'benefits of paying'. So they don't pay national insurance until they hit £1,048 per month.



Unfortunately, the point at which the employer starts to pay national insurance is still £758 per month, but that does mean you could pay part time staff £750 per month and neither of you would pay national insurance, but your employee still gets benefits.

Don't forget there is also the £5,000 employment allowance (employer's National Insurance credit), so if you're a small employer, you may not have to pay any national insurance at all.

I hope this is useful. If you'd like to discuss this or anything else, please drop me a line.

07958 747359 karen@cosbookkeeping.co.uk

Please see the table below





£ per month	6 July 2022 to 5 April 2023	6 April 2022 to 5 July 2022
Lower Earnings Limit (LEL) Employees do not pay National Insurance but get the <u>benefits of</u> paying	£533	£533
Primary Threshold (PT) Employees start paying National Insurance	£1,048	£823
Secondary Threshold (ST) Employers start paying National Insurance	£758	£758





## 40% of men have never spoken about their mental health – to anyone.

Yet again, it has been brought to our attention that men often suffer in silence when it comes to their mental health. Empowering You To Discover The Diamond Within



Ultimate Fighting Champion competitor Paddy Pimblett has recently spoken out about his best friend committing suicide less than 24 hours before his big fight in the ring.

It was a powerful message, especially for men, who may have been taught that showing their emotions is a sign of weakness, which often deters them from opening up on a deeper level or seeking help. Quite often, the only emotion that is deemed as acceptable is anger. However, anger is usually a surface emotion which disguises much deeper feelings namely sadness, fear, rejection or hurt. It can sometimes be difficult for anyone to be vulnerable, depending on their life experiences and upbringing, but getting in touch with how we feel is really important to bringing to light deeper and meaningful conversations that can actually bring relationships closer.

Studies have revealed that men are much less likely than women to seek help for mental health issues they are experiencing, due to a fear of revealing how they might be feeling and talking about their emotions. Admitting to having an issue with your mental health can be a challenge in itself, no matter which gender, so it could be beneficial to find alternative avenues in order to resolve what is happening in your mind. Research has found that men tend to respond more positively to the idea of coaching, where they can discuss how to build their emotional skills and confidence, rather than directly approaching the issue.

Additionally, there are many holistic therapies such as hypnotherapy, reiki and Havening, a psychosensory therapy which helps to get to the root cause of an issue, that can you to feel calmer, confident, happier and in control of your life without necessarily having to talk in great detail. Whatever the case, it is important to choose an approach that is right for you. As Paddy Pimblett expressed, he would much rather his friend have cried on his shoulder than having suffered alone.

Stephanie Newton is a qualified Advanced Clinical Hypnotherapist, Havening and EFT Practitioner based in Wilmslow. Holds the Counselling Level 3 Diploma and is currently studying a Masters in Psychology with the University of Glasgow.

Committed and passionate about helping people, Stephanie works with individuals, families and businesses, so they can successfully achieve their goals. She has appeared on Unity Radio, Trafford Sound and has starred in a documentary about Past Life Regression which will be aired in August. If you are suffering from anxiety, would like to lose weight, quit smoking or improve your relationships, you can contact Stephanie through her website: <a href="https://www.diamondwellbeing.co.uk">www.diamondwellbeing.co.uk</a>



Plans for multi-million pound leisure centre transformation approved



Exciting multi-million pound plans to completely transform Altrincham Leisure Centre into a fabulous state-of-the-art facility have been approved by councillors.

Trafford Council's Executive has given the green light to plans for the large scale refurbishment of the popular facility – branded move Altrincham - on Oakfield Road in the town centre.

The centre will now benefit from a 25m swimming pool, a 20m learner pool, a pool pod to improve accessibility, a combined lobby area with pool viewing and café, a wet village change, an inclusive changing places toilet and a health and wellbeing spa facility. There will also be a wellness assessment room, an enlarged fitness suite, fitness changing and dry change areas, two flexible studio spaces, an immersive indoor cycle studio, a four-court sports hall and storage, a gymnastics hub and staff rooms and offices.

The new mix of facilities at Altrincham Leisure Centre has been developed with support from Sport England to deliver long-term sustainable leisure provision that gives the best health and wellbeing outcomes for residents – a long term commitment to the local community from Trafford Council.



The designs also include the replacement of the fossil fuel (gas) heating system with Air Sourced Heat Pumps and Solar Panels, which are significantly more sustainable options than the existing systems, and support Trafford Council's carbon neutral action plan. A large scale online consultation event was held with residents in January this year – and a total of 576 people responded to the consultation and were largely in favour.

The investment supports the Council's strategy and commitment to get more people moving more often, helping improve health and wellbeing, and is part of its Physical Activity Strategy, 'Trafford Moving'. It forms part of a borough-wide long-term strategy to support the health and wellbeing of local residents through access to affordable, sustainable, accessible and exciting, modern leisure facilities. It follows the redevelopment of move Urmston in March 2020, and will see further refurbishments carried out on a phased arrangement, with Altrincham Leisure Centre earmarked as the first to be transformed followed by both Stretford and Sale.

Jo Cherrett is CEO of Trafford Leisure, a community interest company wholly owned by Trafford Council, which manages leisure in Trafford on behalf of Trafford Council, using any profits and assets for community benefit. She says:

"We are ecstatic to finally get the green light from Trafford Council on the full refurbishment of Altrincham Leisure Centre. We know it has been a long time coming, and we can't wait to breathe life back into the building, future proofing it for future generations. However, we want to reassure customers that during the temporary closure there be access to alternative local options for physical activity and sport, so that clubs, lessons, memberships and activities can continue wherever possible.

This refurbishment isn't simply a lick of paint, it's a multi-million-pound investment, bringing modern leisure facilities to the people of Altrincham. The local community in and around Altrincham are passionate about their town and have an overwhelming desire to see their community thrive. When we re-open our doors, the modern, fit-for-purpose leisure venue will be an inspiring space to help local residents with every aspect of their wellbeing. It will become the second site Trafford Leisure will open under the new brand name, move.

move Altrincham, with its new extension, will offer more than 5,500 square metres of sport and leisure activities to help Trafford Leisure achieve its vision of becoming the most active place in England. The refurbishment will include the replacement of the fossil fuel (gas) heating system with Air Sourced Heat Pumps and Solar Panels, which are significantly more sustainable options than the existing systems and support Trafford Council's action plan to be Carbon Neutral by 2038. When move Altrincham opens, the facilities, services and our team of wellbeing experts can help you move to more every day. Together, let's get Trafford moving more. move Altrincham will showcase that there really is opportunity for physical activity for everyone."



Trafford Council Leader, Cllr Andrew Western, said:

"This is fantastic news for the people of Altrincham and the surrounding areas. Health and wellbeing is of major importance to Trafford Council and I am delighted that we will now be able to completely transform Altrincham Leisure Centre into an amazing 21st century facility for everyone to enjoy.

"This centre will be truly inspirational – like our move Urmston site – and I for one can't wait for the work to be completed. We are investing millions of pounds into this project as we believe that is the right thing to do to ensure residents are given top-class facilities to ensure they can improve their health, fitness and wellbeing. Thank you to the Executive for supporting these truly exciting plans."

The proposals are subject to further consultation and securing planning permission which is expected to be submitted in Autumn 2022.

The centre will be closed over Christmas 2022 to prepare for the work being carried out in January 2023. The full refurbishment of Altrincham Leisure Centre is estimated to take up to 18 months.







## Latest news from Companies House

A round-up of all our latest news and updates.

## Register of Overseas Entities



The Register of Overseas Entities is now live.

The new register has been created under the Economic Crime (Transparency and Enforcement) Act. It requires overseas entities that own UK land or property to declare their beneficial





owners or managing officers. There will be severe sanctions for those who do not comply.

The register forms part of the government's strategy to combat economic crime and came into effect on 1 August 2022.

## Join us for our next live webinar



Your business.

Your journey.

Your choice

acas working for everyone





#### Register now for our new directors' responsibilities webinar.

We'll be joined by Acas who will be discussing how they can help small businesses, answer frequently asked questions, and highlight support available.

Live on 10 August from 10.30am to 11:00am, our expert panel will answer your questions and give advice about incorporating.

Please share <u>our webinar series</u> with anyone who might be interested in starting a company.

# Protect your company from cyber attacks

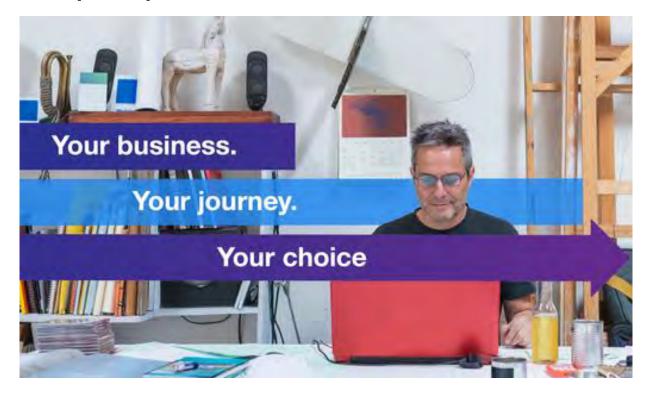
The <u>National Cyber Security Centre (NCSC</u>) has a monthly cyber security newsletter for small organisations, including microenterprises, startups and the self-employed. The newsletter gives you the latest information from the NCSC to better protect your organisation from cyber attacks.

Register to receive the newsletter at the NCSC subscription centre.

Check out the other <u>free resources available from the NCSC</u>, such as the <u>Small Business Guide</u> and <u>Practical tips for protecting your organisation online</u>.



# New interactive learning tool for prospective directors



Our <u>new online learning tool</u> can guide you through everything you need to consider about registering your company and the options available to you.

It's free to use, works on any device and can be completed in 15 minutes.



# Due to file your confirmation statement?

Every company, including dormant and non-trading companies, must file a confirmation statement. It confirms the information we hold about your company is up-to-date. You must file a statement at least once a year, but you may choose to file more often.

<u>Use our new 'File a confirmation statement' service</u> if your private limited company has:

- only one shareholder
- between 1 and 5 officers
- 5 people with significant control (PSCs) or less

If your company does not meet this criteria, you'll need to file a confirmation statement using our <u>WebFiling service</u>.

Help to Grow: Digital





Small and medium-sized businesses across the UK can now access impartial online support to see how digital technology can boost their business performance.

Eligible businesses can also <u>apply for a discount of up to 50%</u> off the purchase of approved software from a range of leading technology suppliers, worth up to £5,000.



With many businesses needing to adapt the way they do business during the pandemic, Help to Grow: Digital will help them to improve their productivity and grow.