



WomansWork

The Notebook For Buckinghamshire

February 2012

Hi Readers

OK where did January go? But it's great to think that the evenings are drawing out now and spring is on the horizon. So let WomansWork put a spring in your step and move us on to a great February with lots of training, events and your information in this issue – and don't forget this is the month of romance! Read on and Enjoy!

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Your News

New Online Accounting Service

Rebecca Taylor is offering a new online service that bundles a number of functions for a regular fixed price. This service includes access to Xero, which is an easy to use but powerful online accounting system that's designed specifically for small businesses. Xero gives you a view of your financial information in real-time. You can access this anytime – at home or out of the office, overseas – anywhere there is an Internet connection. Keeping your accounts up-to-date will make it easier to use financial management tools that help your business run more effectively and efficiently. Being up-to-date also makes the year-end process less painful. For more information, please visit www.parfitttaylor.co.uk/online or call Rebecca at Parfitt Taylor – Chartered Management Accountant on 01604 330220.

International Women's Day

8th March is the perfect excuse to get your friends together, have fun and raise money for a great cause. Get the girls together on International Women's Day and raise money with friends to support women around the world. We'll give you everything you need to make your event happen and raise as much money as possible – so you can focus on catching up with the girls. Do whatever you love doing – a dinner party, coffee morning, cocktails. But with one big difference: you'll be raising money to support women worldwide. Visit www.oxfam.org.uk/womensday



Cooking Oil Recycling Programme

The launch of a new social enterprise called Cooking Oil Recycling Programme. The social enterprise will be engaging with local residents, community groups and schools in encouraging all to recycle their used cooking oil into renewable energy and biofuel. Adriana Lokman would be very interested to hear from you. If you would like to run a campaign to act as a local drop off point for your local community we will be able to help too. We will supply free oil collection drums and marketing templates to help you kick start and maintain your campaign. For further information please feel free to contact Adriana on 01727 537780.

Food & Drink Expo

A trade only event open to professionals involved in the food and drink market. It is free to attend, visitors may register via the website www.foodanddrinkexpo.co.uk or can request an invitation and bring this along on the day they wish to visit. Your badge is valid across all 3 days of the show and will allow entry into the co-located shows. No under 16s will be admitted, this includes babes in arms. Students may visit but by prior arrangement only. Please call 01293 610244 for more information.



Women & Work

A charity that provides free training, career guidance and support for unemployed women in Milton Keynes. Visit www.womenandwork.co.uk contact us on either 01908 200186 or email j.jones@womenandwork.co.uk

Win Tickets For The Ideal Home Show

16th March - 1st April 2012, and we have 10 pairs of tickets for our lucky readers to win to this year's Ideal Home Show! Visit www.essextouristguide.com and follow the instructions.



Your Opportunities

Stuff You Don't Need? Freegle It!

Don't throw it away – give it away on Freegle! You might not need that old sofa or wheelbarrow any more – but there might be someone just around the corner who does. Or if there's something you'd like, someone nearby might have one. Visit

www.ilovefreegle.org and find a group near you. All groups operate with a basic principle – all offers and requests must be Freegle: Free and legal. The aim is to keep anything reusable out of landfill sites.



Services Of Social Expertise

A new organisation offering training and courses in 'Protective Behaviours' (PBs, a process to enable adults and children to 'FEEL SAFE'.

In a world where we focus on 'BEING SAFE' feeling unsafe can go unrecognised, eg. if bullied at school or work, when you're in a safe place those experiences are still traumatic wherever you. Protective Behaviour is a way to understand those feelings, because we believe we all have the Right to feel safe all of the time and that 'There is nothing too small or so awful that we cannot talk about it with the Right person'. These courses also explore positive risk by understanding our own 'unwritten rules'; because however scared we may become, acknowledging and overcoming those fears enables a healthier balanced life.

Mrs Hilla Joshi-Thompson, who worked for several years as a practitioner with Hertfordshire County Council through Extended Schools, now delivers courses in 'Overcoming being bullied', 'Managing others' anger', 'Feeling Safer' and Foundation Level training in PBs to work as a practitioner. Courses currently being developed for February and March 2012. If you are interested please contact Hilla on 07854 041946 or email hillajoshi@yahoo.co.uk for further information.

Your Arts & Crafts

Craftability February Workshops

- Thurs 2nd 10.30 - 12.30 Craft Club, pick a card or bring your own projects. £5.
 - Thurs 2nd 1.30 - 3.30 Card making: New decoupage designs. £10.
 - Thurs 9th 10.30 - 12.30 Craft Club, pick a card or bring your own projects. £5.
 - Thurs 9th 1.30 - 3.30 Card making: Cards for Valentines or Anniversaries. £10.
 - Sat 11th 10.30 - 3.30 Six Card Special. Spring Theme £25.
 - Weds 15th 10.30 - 3.30 Six Card Special. Spring Theme. £25.
 - Thurs 16th 10.30 - 12.30 Craft Club, pick a card or bring your own projects. £5.
 - Thurs 16th 1.30 - 3.30 Card making with your Cuddlebug machine, bring your machine if you have one. £10.
 - Thurs 23rd 10.30 - 12.30 Craft Club, pick a card or bring your own projects. £5.
 - Thurs 23rd 1.30 - 3.30 Card making: Cards for babies and children £10.
 - Weds 29th 10.30 - 3.30 Six Card Special £25.
- All workshops held at 15 Watling Street, Fenny Stratford, Bletchley, Milton Keynes, MK2 2BU. Telephone 07989 441147 for further details and to book your place.

Bucks Open Studios

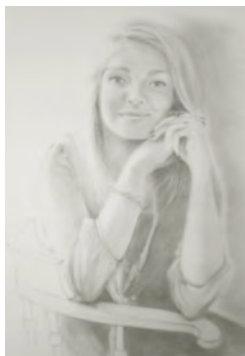
9th June - 24th June, an annual two week art event held in June every



year when artists and makers all over the County open their studios or hold exhibitions and events showcasing and demonstrating their work. It is a wonderful opportunity to experience first-hand the creativity going on around the County. Bucks Open Studios is run by the Visual Images Group, an alliance of over 600 artists and makers living and working in Buckinghamshire. It's the largest open studios event in Buckinghamshire and one of the largest in the country. Visit <http://www.bucksopenstudios.org.uk>

CeB Art Portraits

Contemporary portraiture, landscapes and seascapes, in oil, acrylic, watercolour and all drawing media. Commissioning a portrait is a very straightforward process. I work from photographs and would either take the photograph myself or if preferred a photograph/s of your choice can be emailed to me at celiabuttigieg@hotmail.com or via the contact link on my website www.celiabuttigieg.co.uk



Please allow a minimum of 6 weeks to complete an order. To see some finished portraits and more of my other work please visit my website. Prices start at £70.00 for a graphite portrait. To commission a painting please contact me as above. I paint small and large scale paintings. Please do not hesitate to contact me for more information. I look forward to hearing from you.

Holistics

The Holistic Directory

Imagine an online directory exclusively for the promotion of holistic businesses and therapies – welcome to



www.HolisticDirectory.co.uk You

can be listed under as many of our 400 categories of therapies as you wish, allowing customers to find you in the places you want to be found – and our easy-to-use admin page gives you complete control of your listing. Once you have joined, you can add events and articles free of charge, and reach out to potential new customers with improved search rankings and active social network participation. Want to spread the word about your business? Join our online holistic community today.

- Special offer of £50 incl vat per listing until March 31st for new businesses that sign up to the website. Usual price is £99 incl vat per listing.

www.bridienelson.com

Are you feeling so bogged down with 'personal stuff' that you just don't know where to turn, or what to do for the best? Is it affecting your work and home life? Are you unhappy and frustrated at the end of each day? Why not accept my invitation to invest in your mental health and wellbeing by taking some quiet reflective time out with me. Discover the secret to being confident – and what that means to you – and experience your own personal breakthrough.

Events

The Last Hurdle – Building A Successful Referral Network

Thursday 2nd February from 9.30am onwards at Odell House, 11 High Street, Newport Pagnell, MK16 8AR. £35 per person, refreshments are provided.



Sarah Hodgkins has an enviable local reputation and has been a professional networker for more than 5 years. Helping dozens of ladies successfully develop their business through networking and networking training. The Last Hurdle are delighted to invite you to Sarah's acclaimed 3 hour training course.

Formulating a networking strategy, who should you be networking with? The networking map. Preparation for a networking meeting. People buy from people, the first impression. The intro's round and elevator pitch. Standing out from the crowd and visual aids. Following up and staying in touch. Give and take and monitor effectiveness.

- To book your place please contact Jules Thomas on 07709 124847 or 01327 359908.

Best Business Expo

February 23rd at Watford FC, Free event with headline speakers, breakfast networking and workshops. The theme of the expo is "The Business of Sport". More information can be found at www.bbexpo.co.uk Visit the website to book your free places.

Top Tips To Cut Your Food

Bill! By Alison Pinto

With food costs rising by 20%, are you wondering how to make ends meet at the supermarket checkout?

www.menus4mums.co.uk the online family meal planners, have given us these tips to help get your grocery costs down but keep the quality.



Tip 1: Plan your meals. Start by writing a list of all the meals your family likes. Think about whether there will be any days when people will be away, will there be guests, or when you'll need a quick meal. Look online at supermarket offers and build meals around these ingredients. Plan a suitable meal for each day, ensuring that you have a good balance of protein (eg meats, fish, pulses),

carbohydrates (eg potatoes, rice, pasta), and vegetables. Think about using up leftovers (what about turning Sunday roast chicken into a delicious risotto on Monday?). See what needs using up in your freezer or fridge.

Tip 2: Cook one main meal for the whole family. Take out portions for small children before adding salt and strong spices, and you'll be getting them used to eating the same as the rest of the family. You'll also be saving on gas/electricity and time.

Tip 3: Batch cook. When making Spaghetti Bolognese, make at least twice the amount and freeze what you don't need immediately (labelled, of course!). Take advantage of supermarket offers on multiple packs of mince, plus save on fuel costs.

Tip 4: Write a shopping list. Check the outer reaches of your store cupboard and freezer for items you already have – no point buying them twice! Don't be too frugal when drawing up your list, chances are you'll ignore it and just pile treats into your trolley.

Tip 5: Never shop on an empty stomach. You'll end up at the checkout with a trolley brimming with cake, crisps, and chocolate - and a huge grocery bill to boot! If you are feeling peckish have a banana or a quick snack beforehand.

Tip 6: Don't use a basket for small shops. If you shop mid-week to top up on fruit or milk yet come out with a £30 bill each time, try not using a basket. Just buy what you went in for!

Tip 7: Buy Seasonally. Out of season will cost more. Try buying frozen fruit and vegetables which will have been frozen within hours of being harvested.

Tip 8: Beware of BOGOF and Buy 2, Get 1 Free deals. They're great if you will use double the amount, but you might find it is still cheaper to buy an own brand product. Be particularly wary of deals on perishable foods – just because you can buy two bags of pears for the price of one doesn't mean to say that you will want to eat them all! Many of the deals are offered on foods which are high in salt, sugar and fat, so beware.

Tip 9: Taste test lower range products. If you give some of the middle range brands a try, the chances are you won't notice a difference. Look at the health data on the packaging too – some lower range foods are actually healthier than the premium varieties.

Tip 10: Give the supermarket a miss sometimes. Try buying your meat at your local butcher – and if you can buy exactly the quantity you want, saving money and waste. Seasonal fruit and veg is often cheaper at your local market or farmers' market. What about a Pick-Your-Own farm in the summer or your local farm shop for quality, local, seasonal produce?

- Menus4Mums is an online family meal planning service for busy parents. Members get a new meal plan each week for dinners the whole family will enjoy, with recipe cards and a shopping list. The meals take advantage of supermarket special offers to keep grocery bills down. All this from £6.95 for four weeks. Visit www.menus4mums.co.uk for more information and to download a FREE one week sample menu plan.

SavvyWoman By Sarah Pennells

When Is A Storm Not A Storm?

This winter has been pretty mild compared to the last couple of years, but we've had our fair share of storms. But, as some homeowners are finding out, there's no guarantee that because your home has been damaged after a bout of bad weather, the insurer will pay out. So what happens if you and your insurer don't agree?



- **When is a storm a storm?**

When it comes to storm damage claims, insurers don't have any official definition of what makes up a 'storm'. While household insurance will pay for damage caused by a storm, it won't cover the costs during normal rough weather. If you're claiming for storm damage an insurer will look at several factors, such as:

- The weather report from the nearest Met Office weather station. The problem is that some storms can be very localised and the nearest weather station may be some distance from where you live.
- Whether other properties nearby have suffered from (similar) damage. Just because your property suffers from damage and your neighbours' homes don't doesn't mean yours wasn't in a good state of repair.
- Wind speeds. Some insurers will only pay out if wind reaches a certain speed on what's called the 'Beaufort scale', which categorises wind speeds on a scale of 1-12.

SAVVYWOMAN TIP: The Financial Ombudsman Service says that a storm can occur without high winds and disagrees with those insurers that insist on a wind speed of force 10 or above before they'll pay out.

- **What to do if you're making a claim**

If you're making a claim for storm damage and your insurer turns you down you should:

- Get evidence of damage to nearby properties. Your insurer doesn't have to pay up just because other properties have been damaged but it should strengthen your case and it's something that the free complaints service, www.financial-ombudsman.org.uk would take into account.
- Get evidence of maintenance you've carried out. It can be hard to show that your property was in a good state of repair but if you've had any maintenance it's worth providing details.

- **Be prepared to take things further**

Don't give up if your claim has been rejected. Malcolm Tarling from the Association of British Insurers says you should get evidence of damage to other properties or that other insurers have paid for damage to neighbouring properties. If that doesn't work you should:

- Make a formal complaint. Do this in writing. Mark your letter or email 'formal complaint' and state what you would like the insurer to do.

- Give the insurer time to respond. The insurer must respond within eight weeks and tell you whether they agree with you and will pay out, disagree or want more time to look into your complaints.

- After eight weeks you can complain to the Financial Ombudsman Service. Even if the insurer hasn't decided whether or not it agrees with you, you can complain to the Financial Ombudsman Service.

- When your claim may not be covered
Your household or contents policy may not pay out if, for example, heavy snow fell over a period of several days, damaging your roof, or if a storm wasn't the main reason for the damage. Items stored in a shed or outbuilding (or a satellite dish, for example) also may not be covered.

- SavvyWoman email newsletters: If you found this information useful why not sign up for free fortnightly email newsletters with money saving tips and help? You can sign up at the top of any page at the www.savvywoman.co.uk website and you'll receive a £20 Virgin Wines voucher as a 'thank you'.

Arbonne By Emma Hale

Would you like a natural, Vegan certified alternative to your skincare regime?

Arbonne is a forward thinking company and was 'green' before it became trendy to be so; all our packaging has been recyclable since 1980. Our Swiss formulated products fall within the Ultra Premium Range and are considered the best, finest and purest products available, usually aimed at the wealthy. Network distribution of these products makes them affordable for everyone. Our ultra premium products are based on innovative scientific discovery. Arbonne has an unwavering commitment to pure, safe and beneficial personal care and wellness products that preserve and enhance the skin, body and mind for an integrated approach to beauty.



Natural botanically derived ingredients

- Cutting Edge, Proprietary owned Swiss Formulations
- pH correct
- Hypoallergenic
- Dermatologist, Ophthalmologist & Paediatrician tested
- Formulated without mineral oil, chemical dyes or fragrances
- Never tested on animals or contain any animal by-products
- VEGAN certified

Arbonne has a wide range of products including:

- RE9 Advanced anti-aging for both men and women
- Cosmetics range, exclusive Optilight Technology
- FC5 for dry or oily combination skin
- ABC baby range
- Arbonne Essentials: formulated without gluten,

artificial colours, flavours or sweeteners, cholesterol, saturated- or trans fats, or animal products.

- Arbonne Business Opportunity
The Arbonne Business opportunity allows you to build a residual income, working the hours you choose alongside your family or your current job commitments. I am looking to build my team of Independent Consultants; if you are interested in taking a look then please contact me. And, even if you are not interested in the business opportunity, you can still enjoy a substantial discount (20 to 50%) on our amazing products. Contact Emma at emmahales@myarbonne.co.uk and visit www.cambridgeandfenland.myarbonne.co.uk for further details.

Your Books

Business Writing Made Easy

By Suzan St Maur

Want a very easy and cost-effective way to place yourself head-and-shoulders above your competitors ... whether they're individuals or companies? Simple: make sure your writing for business is powerful, effective and persuasive. Available from Amazon or visit www.howtowritebetter.net

The Niche Expert By Rachel Henke

Harness the power of the Internet to attract perfect clients, publicity and opportunities. In this step by step guide to building an effective social media and automated online marketing system, you'll discover exactly how to plan and create a strong foundation for your Internet empire. Identify your perfect niche. Create multiple streams of income by simply giving your clients what they must have to succeed. Create your magnetic expert brand. Use the new rules and tools that will establish you as an expert in your niche. Create compelling copy for the Internet. Set up your authority blog and website. Build your database and attract hot prospects.



Sidestep & Twist

How to Create Hit Products and Services that People will Queue up to Buy, Published by Marshall Cavendish, £15. Why do some products succeed and others fail. How come some company's have a great hit rate and others continually struggle. The "sidestep" is taking an existing product or service and moving it into a parallel market. The "twist" involves adding a new market-specific dimension. There are plenty of research and real life examples to back up claims. For more information go to www.business-bookshop.co.uk/browse.html or email Helen@bookedPR.com



Networking

Chippy Lippys

February 1st, 7.30pm - 9.00pm at The Chequers, Goddards Lane, Chipping Norton, Oxfordshire OX7 5NP. There are no membership fees but £10 is due at the door. Debbie Sarjant is the guest speaker and as usual, this will be an interactive presentation with plenty of room for general questions.

Contact Sarah-Jane on 01386 701868 for further details and to book. Visit www.ChippyLippys.com

Athena Networking

- 2nd February and 1st March at HIT or MISS, Penn Street, Amersham, Bucks HP7 0PX. Costs £24 for members and £27 for visitors.

- 7th February and 6th March at Ivy House, London Road, Chalfont St Giles, Buckinghamshire HP8 4RS. Costs £24 for members and £27 for visitors.

- 8th February and 14th March at Indigo Bar & Grill, Indigo House, Oxford Road, Gerrards Cross, SL9 7AL. Costs £24 for members and £28 for visitors.

We run focused and relaxed networking lunches for local business women. Our business meetings include open networking, guest speakers, business training and the opportunity to promote your own business - whether well established or starting out. We aim to put like-minded women together who are passionate about growing and developing their business. We also train you in how to network effectively, so whether you are new or experienced at networking, Athena welcomes you! Contact Jacqueline Rogers at 0845 004 9262 or 07834 686706 or send her an email

jacqueline.rogers@theathenanetwork.com

Mum's The Boss Networking

Tuesday 7th February, 10.00 - 12.00 at Acorn House IT Centre, Milton Keynes. Special February meeting fee of £4.



Speaker: Simon Gill from Keens Shay Keens Accountancy. Topic: Advice from an accountant on the different types of business, their costs and legal implications.

We are delighted to announce that Mum's The Boss has arrived in Milton Keynes. Mum's The Boss is a totally unique mum and child friendly networking group. We meet in pre-school hours, provide a crèche, are informal with no one per profession rule or pressure to become a member... and we always provide a warm welcome and homemade cake!

A second group will be starting in the Spring which will be based in Newport Pagnell. For more information about the meetings please contact info@mumstheboss.co.uk or to see how else Mum's The Boss can help your business please visit the website www.mumstheboss.co.uk Remember to sign up for our FREE National newsletter and choose Milton Keynes in the location box to receive all the local news too.

Nova Networking

6th & 20th February, 12:30pm - 2:30pm at Odell House, 11 High Street, Newport Pagnell, MK16 8AR. £10 per person and includes a buffet lunch. A friendly and welcoming new network. To register interest or to secure your place please email jules@thelasthurdle.co.uk We offer sector exclusivity so we regret not all applications to attend or join can be granted.



Oak Tree Networking

- 8th February, 11.45am - 2.00pm at Harben De Vere, Tickford Street, Newport Pagnell, MK16 9EY. Cost to members £20, guests £24 including lunch.

- 21st February, 11.45 - 2.00pm at The Barns Hotel, Cardington Road, Bedford MK42 0DA. Cost £24.00 includes lunch.

Oak Tree Networking is a lucrative way to grow your business. They run structured, highly effective and fun, local networking meetings for people just like you, who want to expand their business through the power of word-of-mouth marketing. The meetings are monthly and open to all business sectors.

Contact Jacqui Frost on 0845 618 2902, email info@oaktreenetworking.co.uk or miltonkeynes@oaktreenetworking.co.uk

WiRE

15th February 7.30 - 9.30pm at Blackwells, 10 The Common, Chipperfield WD4 9BS. £2 contribution.



Come and join our WiRE business networking meeting, which will help you grow your business

<http://www.wireuk.org/chiltern-dacorum-network.html>

Be amongst a positive group of women, meet new people and gain new knowledge to keep you a step ahead of your competitors. Networks are for WiRE Members only, but guests are welcome to attend twice before joining. Meetings are held on the third Wednesday of every month. The Chiltern and Dacorum WiRE network leader is Gabriella Guglielminotti Trivel.

Contact Gabriella at flyinginspiration@yahoo.co.uk or call 07796 306774.

Business Live

Friday 17th February at Bistro Live, Winter Gardens, Milton Keynes.

Relaxed, informal lunchtime events which are ultimately 'business driven', but who says you can't have a bit of fun at the same time? The cost per person is just £20 + VAT, including a two course meal, structured networking and drinks on arrival. If you are new to Business Live then contact Jack Ferguson on 0844 822 3120 or email jack@businessliveuk.com with any queries.

Oxfordshire Womens Forum

23rd February. If you're fit, you'll work more effectively and also have more confidence and verve in the workplace. Busy professional and business people easily neglect their health under the stresses and strains of work. Too much sitting at the desk or behind the wheel, snacking and a diet of sandwiches and coke can mean the scales creep up and we suffer slumps in energy during the day. Anna Mason of Distance Dieters shows how to get fitter to do effective business and how to eat for energy and vitality, using all the skills you use at work to manage your health, weight and wellbeing.

For further information and to book your place email gill-heaton1@btconnect.com or call 01865 373625.

The Womens Business Clubs

Thursday 23rd February, 12.00 - 14.15 at Mercure Milton Keynes Parkside Hotel, Newport Road, Woughton on the Green, Milton Keynes, Buckinghamshire MK6 3LR. £20+VAT for members, £30+VAT for non members. Join likeminded professional women for a business focussed meeting and a fantastic chance to promote your business, share contacts, participate in open forum discussions and be inspired with brainstorming and problem solving sessions. To book your place contact info@thewomensbusinessclubs.com or call 01903 201100.

Bicester Business Breakfast Club

Takes place on the fourth Wednesday of the month 7.00am - 8.45am at The Littlebury Hotel, Bicester. Cost £10.00. To book, email gail@bicesterwills.co.uk or call 01869 244329.

Useful Information

www.nationaldebtline.co.uk

The helpline that provides free confidential and independent advice on how to deal with debt problems. You can be confident that the advice they offer is targeted to you. Lines open Monday - Friday 9.00am - 9.00pm, Saturdays 9.30am - 1.00pm. Call the National Debtline free on 0808 808 4000.

Your Websites

www.landlordlaw.co.uk

Landlord-Law online is written and run by solicitor author Tessa Shepperson, who specialises in residential landlord and tenant work. If you are a landlord or a tenant this is the place to go to get your questions answered and find out where you stand legally.

www.mylittlepickle.co.uk

A refreshing collection of luxury baby knitwear, t-shirts, baby blankets, hats and booties, which caters for newborn babies to two year old toddlers. And they are sooo cute.

Next Issue

Deadline For The March 2012 Edition

No later than 12 noon on Thursday 23rd February. Please send your information to me as soon as possible as deadline day can be a little bit busy!

Take care and best wishes to you all
Lesley

Facebook: [WomansWork Group](#)

LinkedIn: [Lesley Kershaw](#)

Twitter: [@womansworkuk](#)



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