



# WomansWork

## The Notebook For Essex

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

#### KISS – Keep It Short And Sweet

June Bevan at Kiss copywriting says: "You know your business inside out and it can be hard to find the right words to express what you want to say. A fresh pair of eyes will see new and exciting ways to talk about your business. I've been writing copy for many years on a wide range of topics. Even if I don't know your business it can be an advantage. It means what I write will be jargon free and easily understood by everyone, especially new clients. I'll probably find things to say about your business that you never thought about! Writing it yourself may seem cheaper. But do you really have the time? While you're getting your head around what you want to say you're not getting on with your day job. And that could cost you more in the longer term. As an experienced copywriter I can do this for you, saving you time and money – can you afford not to have a copywriter?" Contact June on 07854 771924 or 01992 577472, email [june@kisscopywriting.co.uk](mailto:june@kisscopywriting.co.uk)



### Make-Up Artist

Lucy Baker is a Freelance Make-up Artist specialising in bridal make-up, 1-2-1 lessons, group lessons, personal make-up shopping, catwalk, TV and photographic work. 'I've got 8 years experience and have worked for SkyLiving, Kylie's Dancer's, Beyonce's Orchestra, Gok Wan, Eurostar, Andrew Lloyd Webber, Abi Titmuss, Toni & Guy to name just a few. So many women need help with applying make-up which is why my lessons are proving so popular, no-one actually teaches you how to apply make-up and to choose the colours that suit you, which is why these lessons are becoming the must-do thing for many women.' Contact Lucy on 07970 974147 or visit [www.lucybakermakeup.com](http://www.lucybakermakeup.com)



### 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](http://www.oxfam.org.uk/womensday)

### 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](http://www.essextouristguide.com) and follow the instructions.

### Boot Camp For Women

18th February at Hinchbrook Country Park PE29 6DB. The day takes place in a lovely setting with outdoor and indoor activities, also learn about nutrition, health and wellbeing. Spend the day doing activities like Pad Boxing, abs workout, Zumba, FUNCTIONAL Training and more... Energise, lose body fat, boost metabolism and kick start your fitness regime. Email [Getfit2@yahoo.co.uk](mailto:Getfit2@yahoo.co.uk) or call 0774 808 9764 for further details. Early booking recommended.

## 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](http://www.parfitttaylor.co.uk/online) or call Rebecca at Parfitt Taylor – Chartered Management Accountant on 01604 330220.

## 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](http://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.

## Glum To Glam

Saturday 3rd March, 9.30am - 4.30pm at The Cadogan Hotel, Sloane Street, London SW1. Cost £110 with lunch, tea, coffee and pastries included. A new series of seminars, enabling effective change for busy women empowering you with a list of new skills. Each event includes talks and advice.

- Clearing mind clutter
- Image and Colour
- Body Fitness
- Career and personality profiling
- Personal branding
- Make up and hair.

For more information visit [www.glumtoglam.com](http://www.glumtoglam.com) or call Paula Riane on 07803 072101 email [info@glumtoglam.com](mailto:info@glumtoglam.com)



[www.houseoffeliotcollection.com](http://www.houseoffeliotcollection.com)

## Opportunities

### Free Advice & Support To Social Enterprises

Many Social Enterprises struggle with getting practical, affordable support in the key phases of start-up and growth. In response to this a new 'one-stop' social enterprise support service, Inspire2Enterprise, provides support to:



- Individuals and organisations thinking about setting-up a Social Enterprise
- Those in the early stages of starting up a Social Enterprise
- Established enterprises looking to grow their organisation.

It is delivered by a team of highly experienced, qualified, telephone-based enterprise and specialist advisers, many having worked with the social enterprise sector for a number of years. Uniquely, the service can also be delivered using the latest webcam technology, enabling 'face-to-face' meetings.

Information, consultation and advice are provided free-of-charge. Further chargeable services are also available including legal and financial advice delivered by qualified specialists, together with research services from professional researchers experienced in providing high quality market intelligence, as well as research to support tenders. In addition, a full programme of open courses and workshops will also be available soon.

Simply call the Inspire2Enterprise team on 0844 9800 760 (Monday to Friday 8.30am - 5.30pm) or email [info@inspire2enterprise.org](mailto:info@inspire2enterprise.org)

## Foundation East

We are a not for profit organisation that, since 2004, has been providing loans to new and existing businesses in the East of England



Foundation East

when they have been refused by a bank. The maximum loan is £50,000. We have funds readily available and although we need to see a business plan and cash flow, our approval procedure is far different from banks'.

For alternative business finance in the East of England telephone 07557 653631 or 0845 293 7751. Visit [www.foundationeast.org](http://www.foundationeast.org) They are friendly and approachable, so give them a no obligation call to find out how they can help you.

## A Course For Single And Divorced Women

Being lonely can be sad. Going through life alone without a soul mate can leave you unfulfilled. A lot of us have experienced this feeling of loneliness and emptiness which is especially acute in the evening, during weekends and holidays. You want to get rid of loneliness, to find love and be happy, but, what can you do about it? You should be ready to love – to meet the right man and to build a loving long term relationship with him. This course is designed to help you get ready to love.

- You will have changed your attitude towards yourself.
  - You will present yourself in a way which arouses attraction, interest, respect, and admiration.
  - You will be able to date and build relationships with more awareness
- The initial session is Free with No Obligation. All parts of the course come with a 100% Money Back Guarantee and Full Confidentiality. Contact Raisa Critchley, on 07795 322551, email [raisa.critchley@confidence2love.com](mailto:raisa.critchley@confidence2love.com)

### Arbonne By Emma Hale

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

● **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](mailto:emmahales@myarbonne.co.uk) and visit [www.cambridgeandfenland.myarbonne.co.uk](http://www.cambridgeandfenland.myarbonne.co.uk) for further details.

### 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](mailto:hillajoshi@yahoo.co.uk) for further information.

## Your Arts & Crafts

### Fab Feb & Mad March Portrait Offers

Lifestyle Mini special offer fee reduced to just £40 for a limited period only! Last March saw the launch of 'Lifestyle Mini' shoots and almost a year on Rob Sambrook photography are pleased to say that they have been extremely popular with their customers and continue to receive very positive feedback. To celebrate the first anniversary of these lifestyle shoots they are reducing their usual session fee of £85 to £40 for any shoots photographed in February or March 2012. If you wish to take advantage of this fantastic offer call Wendy on 01206 766323 or email [wendy@robsambrookphotography.com](mailto:wendy@robsambrookphotography.com) for further details including a full price list.



### Shibori Workshops

- Sunday April 22nd
  - Sunday April 29th
  - Weekend of May 5th-6th,
  - Weekend of May 12th-13th
  - Sunday 27th May
- 10am - 4pm. Weekdays are often negotiable (Thursdays or Fridays) by arrangement. £45 for Introductory day, £40 if returning. £75 for two days, £70 if returning (the cost will be slightly more if you bring a lot of dyeing). Discounts for groups. I run workshops to introduce you to indigo dyeing and shibori, throughout the summer in my studio and garden in Radwinter near Saffron Walden Essex. Equipment all provided, bring your own fabrics/ clothes, scarves, cotton bags etc. Contact Clarissa Cochran on 01799 599371 to book or for further details.



### Assington Mill Courses

- Upholstery – 2nd & 3rd February, 10.00 - 4.30. Cost: £185 including home-made lunch, biscuits & cakes. This is a two-day course on traditional upholstery. Bring your own furniture
- Traditional Signwriting – 7th February, 9.30 - 4.30. Cost: £140 including materials & home-made lunch.
- Goat husbandry – 12th February, 9.30 - 4.30. Cost: £70 including home-made lunch. This one-day course will help you to find out whether you want to keep goats.
- Beekeeping for Beginners – 19th February, 10.00 - 4.30. Cost: £80 including home-made lunch etc. This course is an introduction to the subject, with the emphasis on the practical aspects of beekeeping.
- Felt-making, for beginners and returners – 3rd March, 10.00 - 4.30. Cost: £75 including lunch - materials will cost £20, to be paid on the day. Felt making is an ancient textile process. Come and learn, in one day.
- Upholstery – 8th & 9th March, 10.00 - 4.30. Cost: £185 including home-made lunch, biscuits & cakes. This is a two-day course on traditional upholstery. Bring your own furniture.

- Organic vegetables – 10th March, 10.00 - 4.30. Cost: £75 including home-made lunch, biscuits & cakes. One-day course, for beginners and improvers, how to grow your own.
- All held at Assington Mill, Assington, Sudbury, Suffolk CO10 5LZ. Contact Anne Holden for information on 01787 229955, 07770 550570 or email [info@assingtonmill.com](mailto:info@assingtonmill.com) Visit [www.assingtonmill.com](http://www.assingtonmill.com)

## Holistics

### Wellbeing – Why Settle For Less?

February 25th and 26th Colchester, Essex.  
 March 31st and 1st April Colchester, Essex.  
 Are you looking for a simple, inexpensive and effective way to enjoy greater levels of happiness and wellbeing without having to study new strategies or tackle techniques? Would you like to gain an understanding through insight and realisations that continue to grow without you having to do anything except be open to your own new thinking? Stress, distress, low moods and mental dis-ease are not the products or effects of external events, people or circumstances however much they appear to be. Our monthly two-day introductions to the Three Principles of Innate Health have the potential to lead to transformation in any area of your life. Mindsets that create anxiety and doubt, known and hidden negative beliefs and the many forms of self-constraint and criticism can be left behind effortlessly.



Contact Sue at [sue@principledwellbeing.com](mailto:sue@principledwellbeing.com) Visit [www.threepinciplesmovies.com](http://www.threepinciplesmovies.com) or [www.pricipledwellbeing.com](http://www.pricipledwellbeing.com)

### The Holistic Directory

Imagine an online directory exclusively for the promotion of holistic businesses and therapies – welcome to [www.HolisticDirectory.co.uk](http://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 including VAT per listing until March 31st for new businesses that sign up to the website. Usual price is £99 including VAT per listing.

## Events

### 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](http://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.



### 6 Hour Paediatric First Aid Course

Saturday 18th February, 9.30am - 4.30pm at South Green Memorial Hall, Southend Road, South Green, Billericay, Essex CM11 2PR. Cost £80. All delegates receive a certificate valid for 3 years and course resources to ensure you stay up-to-date after your course. The 6 hour course meets the requirement of Ofsted and the Early Years Foundation stage and is suitable for nannies, parents and grandparents. All our training is delivered by specialist paediatric first aid trainers with knowledge of working with the Early Years age group as Paediatric Nurses and Doctors. Contact Karen Broughton on 01621 784300 or email [karen@enchantedchildcare.com](mailto:karen@enchantedchildcare.com) for a booking form.

- Our new First Aid website is now up and running - courses and first aid items can be booked and bought direct [www.enchantedfirstaid.co.uk](http://www.enchantedfirstaid.co.uk)

### 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](http://www.bbexpo.co.uk) Visit the website to book your free places.



### Drive Traffic To Your Website & Online Selling

Tuesday 6th March, 9.30 - 16.30 at Enfield Business Centre, 201 Hertford Road, Enfield, Middlesex. Cost £40. Understanding what you should be doing and where you should be doing it can make all the difference between a website which is cost-effective - people can find it and get back to it - and one that's a waste of money because no one knows it is there, or they spend too much time looking for it. This seminar will cover best practice for website design, search engine optimisation and online selling. For more detail visit [www.enterpriseenfield.org](http://www.enterpriseenfield.org) or call 020 8443 5457.

## Social Media Presentation

13th March, 10.30am - 4.30pm at Barking Rugby Club, Gale Street, Dagenham RM9 4TX. £30.

The Social Media Presentation/Networking opportunity will take you through Socialoomph, Google and Business Directories. We will explain to you how they work and how they can help your business.

To book please call Catherine 07833 460361 or Nicki 07982 137729 for more details.

## STEM Ambassadors

A volunteer programme for anyone working in the Science, Technology, Engineering or Maths industries. This is a national programme funded by the Dept. of Business, Innovation and Skills and we run it across Essex, Southend and Thurrock. Ambassadors each give up their time to go into schools and work with young people. We provide enhanced CRB checks and basic training free of charge and then act as the broker to get you into schools. It can be anything from helping with activities to giving a careers talk. So if you're looking for some experience in giving presentations, would like to improve your communication skills or simply want to inspire young people and help them see what career opportunities exist, then this is the programme for you. You only have to give a few hours every year to stay as part of the scheme but most people get involved more once they've realised how much they enjoy working with schools.

- We are running a teacher/STEM Ambassador networking and visioning meeting on February 7th at The Gilberd School, Colchester, 4.00pm - 6.00pm. There will be a similar event on 6th March at CEME in Rainham. Contact Diane Drury on [diane@explorestem.co.uk](mailto:diane@explorestem.co.uk) for further information.



Business East 2012

Weston Homes Community Stadium  
Colchester  
7 March 2012

[www.business2businessshows.com](http://www.business2businessshows.com)

Building Better Business

## Understanding Wellbeing

By Sue Pankiewicz

### ● Moving From Cause And Effect To Creation

We may believe that external events and people, circumstances, genetics or our past truly are the defining factors in our lives and that either singly or in some combination they determine our level of happiness, mental health and ultimately our successes and failures. And if this is held to be true it would likely follow that the only people who escape the inevitable status of 'victim' or 'lottery winner' are those who are blessed with extra powers of resilience, determination, intuition and intelligence. Is this the best we can do?



### ● Are We Really So Helpless?

More than ever, we seem to be engaged on a never-ending quest to find peace of mind and solutions to stress, addictions, relationship breakdowns and general unhappiness. Over four hundred psychological approaches offer theories of human behaviour with reams and reams of theory and evidence to prove their accuracy. Yet surprisingly, the solution that is providing the missing link and sought by all the above can be found in a simple explanation, based on principles, which is proving itself without the need for complex theory and intellectual content. Just gaining an understanding of the three principles that underpin our human psychological system can have a significantly positive effect on seemingly intractable problems, diagnosed disorders, and levels of mental health and wellbeing.

For over thirty years, teaching people about the principles of innate wellbeing has had remarkable results in all walks of life. Instead of trying to intervene or prevent certain outcomes, break habits with willpower, manage or stop particular thoughts – all of which is quite naturally very difficult to put into practice. It is possible to find peace of mind and enjoy high levels of mental wellbeing without having to take any particular actions, adopt and learn new strategies or practice any techniques.

### ● Is this possible?

Yes. When a person discovers the role they play in the creation of their own experiences or reality they gain freedom from habit and repetition, the effects of disturbing memories and suffering caused by upsets and setbacks.

There are introductory courses, coaching and free audio and video resources to help you discover the potential this understanding has for your life.

Contact Sue Pankiewicz at [sue@principledwellbeing.com](mailto:sue@principledwellbeing.com)

Visit [www.principledwellbeing.com](http://www.principledwellbeing.com) or

[www.threepinciplesmovies.com](http://www.threepinciplesmovies.com)

## How To Create Your Own 'Luck' With People

By Rebecca Winn

Hello there! Chances are we don't know each other yet, so let me introduce myself. My name is Rebecca Winn and I decided I was too old to have managers any more. So, I gathered up all I had learned over a long and varied career developing people, and now run my own business as an independent training consultant and coach. The focus of my work is developing people's 'soft skills' – that is, the attributes and personal qualities that we all need in order to get along productively with others. Soft skills are not so much about what we 'know' in a factual sense, but shape the way we 'are'. Great soft skills mean that you can be at your most effective when dealing with a potential buyer, a customer, another member of staff - and of course, the people you mix with away from the day job.



Someone very smart once said to me that "people will only ever treat you as well as you let them." We all, to a very large degree, create our own 'luck' when dealing with other people. One of the absolutely vital soft skills that everyone should master is the art of listening well. Sometimes called 'active listening' or 'intelligent listening', this is the skill of hearing not only the bare words that another person is saying but the complete message they are sending you. Ever been wound up by someone in a shop or on a telephone helpline because they aren't listening to you properly? Perhaps they don't acknowledge what you've said, or don't seem to understand how important something is to you? Active, intelligent listening picks up on the emotional baggage surrounding the comment or enquiry (is the other person anxious, annoyed, bewildered, happy?). It also picks up on the unasked questions - the extra stuff they need to know but haven't asked about. Having picked up on those more subtle messages, you can give a response that addresses them, making that customer or colleague feel you've really understood them. "Thank you for explaining that to me, Mrs Aziz. What a frustrating time you've had. Let's get that sorted out straight away."

Active listening will always help you achieve better interactions, for your customers it will help them feel understood, valued and reassured - three key customer needs. They therefore cooperate with you better, making an easier and more pleasant day for you! Wow, that's lucky...

If you want to find out more about soft skills and helping your customers behave better for you, come and sign up for regular 'winnthinks' at [www.winnthinking.co.uk](http://www.winnthinking.co.uk)

## A Woman, Once A Girl-Breaking Silence

Betty Makoni, a girl child rights activist and multi global award winner and CNN hero for protecting the powerless, has published a short poetic prose, forerunner of her official story, Never Again. Many women and girls asked her to share her inspirational story and this is what she will keep doing.



Betty Makoni (BA General and BA Special Honours) is a native Zimbabwean and worldwide acclaimed defender of girls' rights and founder of Girl Child Network with multiple global awards for excellence, innovation and commitment to girls rights.

Through sheer hard work, her organisation grew from a classroom to a global level. Her experience of being raped at age six and losing her mother to domestic violence transformed her from a victim into an activist. She helped over 70 000 rape victims through her Girls Empowerment Villages and empowered over 300 000 girls from disadvantaged backgrounds. Her campaigns against high profile rapists made her a target and she had to flee Zimbabwe for her life.

In her book, Betty Makoni compiled poems that speak about struggles of African women. Betty Makoni launches her poetry book in London where she has invited people concerned about womanhood and motherhood to come and heal through her story. A film of her work, Tapestries of Hope will be screened for the first time.

For anyone interested in the event to launch the book there is an open invitation on International Women's Day. GCNW is a charity and depends on your generous donations so do your best to purchase your entry ticket here <http://www.eventbrite.com/event/2777330069/efblike> You can purchase the book here

<http://bookstore.trafford.com/Products/SKU-000526911/A-Woman-Once-a-Girl.aspx>

GCNW is a charity and depends on your generous donation

<http://www.eventbrite.com/event/2777330069/efblike>

● **Launch:** 8th March, at The Lodge Lecture Theatre, 100 London Road, SE1 6LN, London. £15 for a signed copy of A Woman Once a Girl – Breaking Silence donated to Girls Empowerment and Education Fund. 4.30pm for book signing. Film screening: 5pm sharp. For more information email [gcnworldwide@gmail.com](mailto:gcnworldwide@gmail.com) Telephone 07951 522790.

## 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](http://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](http://www.savvywoman.co.uk) website and you'll receive a £20 Virgin Wines voucher as a 'thank you'.

## 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](http://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](http://www.business-bookshop.co.uk/browse.html) or email [Helen@bookedPR.com](mailto:Helen@bookedPR.com)

## Networking

### Fancy Meeting Up?

Then why not come along to The Cricketers, and meet some of the South Suffolk/North Essex EASMEBF members: 2nd February, 7.00pm - 9.30pm at The Cricketers, Spring Lane, Eight Ash Green, CO3 9TG. Visit <http://linkd.in/xDUvMw> on LinkedIn to let me know you are attending. We always have a great night with a good mix of social and business chat! So, come along, brave the cold weather and make some new contacts! Stuart Noton.

### Southend Networking Group

Friday 3rd February 1.00pm onwards at "Churchills", Southend on Sea. Free with a free lunch buffet. The event is open to all and there is no need to book. All welcome. A name badge helps with networking and don't forget your business cards.

### WiRE – South Suffolk

Wednesday 8th February, 7.00pm - 9.00pm at Ladies That Lunch, 14 Fore Street, Ipswich IP4 1JU. Cost £5 members, £10 guests. Love your brand with Joy Day. Tonight she will tell us how she went from full time working in a large London agency to running her own Suffolk business; the importance of design and creativity in business; some examples of great logos & brands and she will also share information on how to build on your brand.

Email [sue@maid2clean.co.uk](mailto:sue@maid2clean.co.uk) or book online at [www.wireuk.org/south-suffolk](http://www.wireuk.org/south-suffolk)



### Hens Dancing

Holding regular meetings once a month, come and meet your local Group Leader and other women in your area and find out what Hens Dancing is all about! It costs nothing to book, simply buy your own coffee on the morning. To find out more simply email [gill@hensdancing.com](mailto:gill@hensdancing.com) or telephone 0845 224 8687.

### NELE Events

- 7th February at 46 Aldgate High Street, London EC3N 1AL.
- 20th February at Berkeley Business Centre, 44 Broadway, London E15 1XH.
- 28th February at The Railway Hotel, Station Lane, Hornchurch RM12 6SB.
- 6th March at The Spotted Dog, Barking IG11 8TN.
- 12th March at 46 Aldgate High Street, London, EC3N 1AL.

All meetings start at 11am and finish at 2pm, £5 on the door. You do NOT have to be there for the full 3 hours. All our meetings are informal (unless specified otherwise). Meetings are extremely friendly and if you are not a natural networker we will assist you.

To book please call Catherine 07833 460361 or Nicki 07982 137729 for more details.

### Tendering Breakfast Club

8th February, 7.30am - 9.30am at Charnallies Bar and Restaurant, Pier Avenue, Clacton-on-Sea. Richard Bailey, Inward Investment Manager at INVEST Essex, is the guest speaker. This is certain to be another very interesting and productive meeting so book early. Contact [kevin@tenderingbreakfastclub.co.uk](mailto:kevin@tenderingbreakfastclub.co.uk) for further information.

### Halstead Networking Club

A new kind of Networking Club launched in Halstead at the Conservative Club in the High Street. The Club will give everyone who joins a club membership for 12 months with social activities throughout the year, as well as snooker, darts and all usual club facilities. The cost to join is £15, plus £5 joining fee for 12 months. An opportunity to meet local business people both networking and socially. Please contact Pam Curtis for further details at [c49urtis@aol.com](mailto:c49urtis@aol.com)

### Damsels In Success

Monday 13th February, 6.30 - 9.30pm at Pontlands Park Hotel, West Hanningfield Road, Great Baddow, Chelmsford, Essex. Speaker Alex Santoro-Emmerson will share her wise words with us. How we can add zest to the relationships we are already in as well as bring them back to the honeymoon stage. There will also be some great tips for those of you who are looking for a new relationship. Contact Kim on 07782 278137 to book your place or for further details.

### TBA Networking

Tuesday 14th February, Lunch at The Holiday Inn, Festival Leisure Park, Basildon. Cost £16. The organisation meets for bi-monthly luncheon meetings to enable local business people to meet and build relationships and friendships with other like minded business people in the local and wider Essex area and to procure business to business opportunities, growth of production and general business expansion and development as well as the opportunity to call upon the experience and assistance of other members within the group. Call 01268 287335 email [info@tba.org.uk](mailto:info@tba.org.uk) or visit [www.tba.org.uk](http://www.tba.org.uk) to book your place.

### EBANG

20th February, 4.00 pm - 6.00 pm at Miller & Carter, 629 Rayleigh Road, Essex SS9 5HR (was a Public House). Free event.

- No attendance fees
- No monthly or annual membership subscriptions
- No early morning alarm call required
- No stand-up public elevator pitch
- No closed shop: every business welcome

'Business can be exciting and fun - it's your call!' by Business Development Motivational Coach, Diana Causton. Call Martin Engleman on 01268 761022 for further information.

## The Womens Business Clubs

Wednesday 22nd February, 10.00 - 12.00 at North Hill Hotel, 50 - 51 North Hill, Colchester, Essex. £16+VAT for members, £25+VAT for non members.

Join likeminded professional women for a business focussed meeting at the Colchester Premier Club. This business focussed meeting is 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](mailto:info@thewomensbusinessclubs.com) or call 01903 201100.

## The Professionals Networking Lunch

24th February, 12:30pm onwards at 21 Cambridge Road, Stansted, Essex CM24 8BX. A free, informal networking lunch for the regions "Professionals". Excellent Indian Food – a fusion of aromatic flavours. Just bring yourselves along and pay for your own drinks. No booking required, just turn up! Why not bring along your name badges, as this helps with networking. Business card free draw! All enquiries regarding "The Professionals" to Rachel Edwardson on 01799 544905 or email [rachel@srevents.co.uk](mailto:rachel@srevents.co.uk)

## Select-Network

They have 2 breakfast business network meetings each week, one at The Grange in Chelmsford on a Wednesday morning and one at De Rougemont Manor, Brentwood on a Friday. Both meet at 7.00am for a 7.15am start and your first visit is FREE. Please visit [www.select-network.co.uk](http://www.select-network.co.uk) for more information or email [eddy@softlinksolutions](mailto:eddy@softlinksolutions)

## Mum's The Boss Networking

Would you like to join our award winning team and bring child friendly networking to your area? We now have 7 groups across the country and are looking to start more in your area. Mum's The Boss is networking with a difference, affordable and child-friendly, no one per profession rule or pressure to become a member... and we always provide a warm welcome and homemade cake! If you would like more information drop us a line at [info@mumstheboss.co.uk](mailto:info@mumstheboss.co.uk)

## Training

### NWES

An enterprise agency working in partnership with other organisations to provide total business support, boost self-employment and encourage entrepreneurial skills throughout the East of England. As part of its service NWES offers 1-to-1 business advice; a range of business and personal skills training courses; access to finance and business premises for those wishing to start and grow a business.

For further details about the NWES business support available call 0845 609 9991.



## BizBuz

Who do you know that is not currently in work, but has a business idea? If you know someone who is interested in being their own boss then tell them about BizBuz, Haverhill. Enterprising Acorns and Menta are working together providing informal, FREE events once a month at The Menta Training Centre, 2 Hollands Road, Haverhill CB9 8PP. There will be free tea and coffee and the opportunity to find out the steps you need to take to set up a business.



- 21st February - Sales & Marketing
- 20th March - Financing Your Business
- 17th April - Teamwork & Building a Team
- 15th May - How to Present Well
- 19th June - IT and Social Media for Businesses
- 17th July - Growing Your Business
- 18th September - Starting Up A Business
- 16th October - Sales & Marketing
- 20th November - Finance
- For further information call 0800 085 5090 or visit [www.menta.org.uk](http://www.menta.org.uk)

## Free HMRC Workshops

### Newly Self-Employed – The Basics

- Thursday 2nd February Colchester
- Monday 6th February Ipswich
- Monday 20th February Ipswich

### Business Expenses and Capital Allowances for the Self Employed

- Tuesday 7th February Bury St Edmunds
- Wednesday 15th February Epping Forest Council
- Tuesday 28th February Ipswich

### Becoming a Director

- Friday 3rd February Cambridge

### How VAT works

- Thursday 9th February Chelmsford
- Tuesday 21st February Ipswich

To book your free place call 0845 603 2691.

## Useful Information

### [www.nationaldebtline.co.uk](http://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.javelin.co.uk](http://www.javelin.co.uk)

The launch of Javelin's new, fully transactional website. The website is host to a multitude of brands and products, from Vivienne Westwood, Scotch and Soda/Maison Scotch and Ted Baker, to Superdry, Diesel and Firetrap, for both men and women. Similar to its stores, Javelin's new website not only stocks men's and women's clothing, but accessories, underwear, hosiery, shoes, homewares, and a vast range of gifts, including grooming kits, books, and electronic accessories. Reflecting the diversity of the Bury St Edmunds flagship store in character and design, brands and products, and customer appeal, javelin.co.uk is the perfect shopping destination for any fashionista. Email [javelin@javelinonline.co.uk](mailto:javelin@javelinonline.co.uk) for more information.

### [www.landlordlaw.co.uk](http://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](http://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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