

1. Welcome new members and Guest Speakers - JS

JS welcomed new members and guest speakers.

Apologies: Mark Choppin (Sunday market) and Chris Slack (Arts and Crafts Market)

2. Guest Speakers – 10/20 minute presentations

Andy Gait, Director PSP Insurance Brokers - 'How to get the best value and cover from your Business Insurance' (15 minutes)

Andy started his presentation by stating that nobody really knows the value of insurance until they are unfortunate enough to have to use it. His talk focused around some of the common problems and mistakes that he saw on a daily basis and tried to get people thinking along the lines that, whilst price is of utmost importance, when protecting your business and therefore your livelihood, you really need to think about the cover and getting it right. The value is getting your claim paid without any issues.

He introduced PSP and the team at Torquay, which includes:

- Andy Gait ACII – Local Director
- Katie Runham Cert CII – Office Manager
- Teresa Gill – Account Handler
- Leigh Burnett Cert CII – Account Executive
- Sophia Hennequin – Account Handler

He quoted statistics from the Building Cost Information Service and the Chartered Institute of Loss Adjustors, which found that 80% of properties are underinsured and that 40% lack adequate Business Continuity planning, which relates to the expenses, time and steps necessary to re-establishing a person's business to the position that he or she was in before any fire or accident that resulted in a claim. He went on to mention common problems, which include:

- Buying on price alone/ image of insurance
- Getting your Business Description correct
- Problems with Under Insurance focusing mainly on Property and Business Interruption cover
- Complying with the Terms and conditions of the policy as the law currently stands

- Having the wrong or inadequate cover focusing primarily on Employers Liability cover

He went on to discuss the Insurance Act, 2015. This:

- Comes into force on 12th August 2016
- Modernises Insurance Law and aims to make recovery from insurers simpler and fairer in the event of a claim.
- States that these benefits are dependent on the customer making a “fair presentation of risk”

The Act Specifies what a customer must do for a presentation to count as fair – there are two key elements:

- REASONABLE SEARCH - Senior Management – any Third Party
- CLEAR & ACCESSIBLE presentation of risk information. It is no longer acceptable to say it's all on my website.

He pointed out that some of the potential claim issues include:

- Was it a fair presentation?
- Breach of Warranties, in which cover suspends and insurers assess relevance
- The fact that, in some circumstances, insurance providers may charge an additional premium or reduce claim payment.

In response to questions relating to letting, Andy advised that holiday lets were fine – the insurers know that the clientelle is constantly changing – but that owners of permanent lets needed to make sure that their tenants, and their circumstances, were accurately described to the insurers.

Business Continuity planning was also raised, specifically in relation to staff, to which Andy replied that businesses should not just tell their insurers a gross profit figure but that they should figure in any wages to staff etc so that they could be paid while the business was being re-established. In this way their loyalty was ensured and the business would not lose them to competitors whilst premises etc were being rebuilt or refurbished to opening standard.

He concluded by advising members that they should get help from someone who understands the business and provided contact details for PSP Insurance and Financial Solutions. The Torquay branch is at...

Rockwood House
Parkhill Road
Torquay
TQ1 2DU

Their telephone number is 01803 467027 while the team can also be reached on mobile 07572 406784. Andy's email address for anyone wishing to contact him is andrew.gait@pspinsurancesolutions.com .

Damian Offer – Torbay Countryside Trust – on the work of the Trust in and around Brixham.

Damian introduced the work of the Trust, talking about its beginnings and its aim of preventing the loss of important natural heritage, pointing out that the two most important sites in Torbay are Berry Head and Babbacombe Downs.

He described the Trust as an independent environmental charity, dedicated to managing and preserving land whilst simultaneously providing opportunities for people to use it. It helps the council to access financial grants which the council would otherwise not be able to gain. They have a relationship with the council but are not part of it or affiliated to it.

He outlined the areas – 1750 acres - managed by the Trust and identified their headquarters at Rocombe Farm in Preston. He pointed out that Berry Head is a nature reserve and a site of special scientific interest. Eighty percent of the land managed by the trust is designated in one way or another.

The Trust actively farms, which he described in relation to its organic philosophy, its activities and the locations allocated to each. He also mentioned some of the activities undertaken at their educational centre. In addition, they have a professional relationship with Reach, which is an organisation dedicated to outdoor pursuits managed in a sustainable manner, and aim to capture the minds of the young and help them to develop an environmental awareness that they will carry forward into adulthood.

He mentioned some of the endangered species found on Trust land, including the Greater Horseshoe bat and cill buntings, and outlined some of the problems faced by both species. (This type of bat, for example, relies on pastoral uses of land with the attendant hedgerows that will generate the large insects upon which they feed.) He also spoke about how the Trust manages change in the environment.

He described some of the grants obtained by the Trust and the work that they were undertaking with the allocated funds. This included heritage work in both Cockington and Berry Head.

He spoke about the importance of fundraising and sponsorship provided by businesses, concluding by stating that the Trust would continue to do its utmost to preserve, protect and manage the natural areas of the bay, thereby ensuring that Torbay would continue to be an area with outstanding natural beauty into the next century and beyond.

In response to questioning, he stressed the importance of local membership of the Trust, stating that this was an area that he would like to see develop further. Membership, as a percentage of the Torbay population, was well below that of other trusts. He then described how membership benefits are changing in the near future.

Litter droppers and inconsiderate dog owners were raised with members of the chamber providing suggestions as to how this might be monitored or discouraged. Damian agreed with some of the suggestions and stated that he would look into some of the strategies raised. The abuse of some of the coastal areas was also raised, eg by illegal parties, as was Japanese knotweed. The issue of commercial fishing being practiced from areas such as Berry Head and Hopes Nose was discussed, especially as young residents are being

actively intimidated by people engaged in commercial mackerel fishing. Ways of discouraging this were discussed.

Jacqui thanked Damian for all of the wonderful work undertaken by the Trust and encouraged members to join, pointing out the advantages of membership and how we could all help the Trust to carry on its important work.

Paul Ginley, Director Torbay Financial Services – ‘Pension Auto Enrolment - how to implement this easily for your business’ (15 minutes)

Paul started by advising that auto enrolment means that any UK employer who employs at least one person must automatically enrol some workers into a pension scheme and arrange membership of a pension scheme for others. They must also complete a declaration of compliance and provide details of their workforce and any pension scheme which they'll use to satisfy the employer duties. He referred to the Pensions Regulator as TPR.

In regard to the identification of costs, he said that there were three main areas:

Contributions

- Pay contributions for certain workers
- Impact on payroll processes
- Worker communication
- Options may be limited

Administration

- New legal responsibilities
- Who is responsible?
- Systems and processes
- Additional support cost?

Communications

- Statutory communications within prescribed timescales
- Right communications to the right workers at the right time both initially and going forward

He stated that the employer duties started being introduced in stages from October 2012. The date the employer duties first apply to you is known as your 'staging date' and it's based on the number of people in your largest PAYE scheme.

TPR will tell you when your staging date is twelve months before your staging date and send a reminder three months before your staging date.

You can choose to bring your staging date forward to coincide with other key company dates such as end of year accounting. There's a list of available dates provided by TPR.

To make sure that you start on the right track, you'll need to put in some groundwork:

- Identify your staging date

- Capture the right information about your workforce
- Compare any existing schemes against the new requirements and identify changes
- Make a decision about your contribution structure
- Choose an appropriate default investment
- Select a system to run your scheme

For eligible jobholders, you must:

- Provide certain information to the pension scheme and eligible jobholder.
- Automatically enrol them into an auto enrolment scheme
- Deduct contributions from their salary and make contributions on their behalf, and
- Process any opt-out notices and refund any contributions paid.

Eligible jobholders are aged between 22 and State pension age, work, or ordinarily work, in the UK and earn above £10,000.

You'll want to implement your scheme as simply as possible. You need to:

- Create a plan to outline the work that has to be done and timescales for delivery
- Identify who will be responsible from your business
- Identify and understand your Pay Reference periods
- Understand how and when you'll assess your workers
- Define how workers will join your scheme
- Decide if you're going to use postponement

You'll have separate duties for three different types of worker:

- Eligible jobholders
- Non-eligible jobholders and
- Entitled workers.

To understand your legal responsibilities you'll need to:

- Identify the types of workers you have
- Assess your workforce in the early stages and then on an ongoing basis
- Understand your legal duties for each type of worker

The different categories of worker are determined by their age and how much they earn.

- Workers earning £5,824 or less, who are aged 16 – 74, are classed as entitled workers.
- Workers earning over £5,824 and up to £10,000, who are aged 16 – 74 are classed as non-eligible jobholders.
- Workers earning above £10,000, who are aged:
 - 16 – 21 are classed as non-eligible jobholders.
 - 22 - State pension age are classed as eligible jobholders.
 - State pension age – 74 are classed as non-eligible jobholders.

These figures are for the 2016/17 tax year.

You must also:

- Re-enrol, roughly every three years, those who have previously opted out, stopped making contributions or ceased membership more than 12 months before each re-enrolment date, and
- Keep records of the auto enrolment and opting out processes and provide them to TPR if requested.

If the eligible jobholder is already in a qualifying pension scheme, you must provide certain information within two months.

He stated that some other things to think about were:

- What impact will the changes have to your existing payroll process?
- How will you collect and maintain accurate worker data?
- How will you test your data, systems and processes before enrolling your workers?
- Do you need to make any changes to the current contracts of employment?

You are legally responsible to tell your workers what's happening, why and what it means, so you need to:

- Understand exactly what different worker types need to be told and the timescales involved.
- You must also communicate with workers that are not being AEd
- Define and agree your communication strategy
- Produce the worker communications in the necessary format
- Ensure communications are delivered within the defined timescales

You'll also need to carry out regular tasks to keep things running smoothly. These include :

- Certifying and registering your scheme
- Adding new workers
- Processing opt outs
- Managing opt ins
- Monitoring your workforce for changes in worker type
- Processing contributions within required timescales
- Re enrolling eligible workers who ve opted out every 3 years
- Holding and maintaining accurate records for up to 6 years

If you fail to meet any of your legal duties, you could face a financial penalty of up to £ 5000 a day or could even face imprisonment

TPR will ensure employers comply with their duties. They can impose penalties where employers fail to comply for example, failing to automatically enrol eligible jobholders or failing to refund contributions to those who have opted out.

Compliance / unpaid contributions notice

You'll be given a specific timescale to put things right. You may also need to make backdated contributions with interest added.

Fixed penalty notice - £400

You'll need to correct the breach identified.

You'll be given at least four weeks from the date of the fixed penalty notice to put things right.

Escalating penalty notice

You could also face daily escalating penalties in addition to any fixed penalty.

Key Considerations:

Do you have the time?

Building an AE solution and running it will take time. What is the time cost and would this affect your day to day business?

Do you have the expertise?

The legislation is complex and there is much to consider. Do you have the expertise within your business to fully understand the requirements?

Do you have the resources?

A series of new tasks and processes to perform on an ongoing basis. Who will take responsibility?

Do you want to carry the risk?

The Pensions Regulator has the legal framework to enforce this legislation and is already using it. Are you happy to hold any risk completely within your business?

SUMMARY THE ROUTES AVAILABLE

	Going it alone	Getting Support
Time	Mostly Self Service, it'll be down to you to put in all the leg work to get your scheme running – and keep it moving	You could benefit from specialist systems and support. Less time running your scheme and more time running your business
Expertise	You'll need expertise to fully understand what needs to be done both now and in the future. This certainly involves time and potentially training costs	Ongoing access to expert resources to guide you through the processes. Knowing exactly what you need to do and when could offer peace of mind
Resource	The additional work might put a strain on resources and impact on your business	You can build expert resource into your business meaning less strain
Risk	You'll be fully responsible for getting things right	Expert support should mean there's less chance of getting things wrong. This means less risk for the business
Cost	While you may benefit from low set up costs, the legislation could become a burden for the business	Getting an expert involved may add an extra initial cost. However, it will reduce the costs associated with time, expertise and resource.

Alex Foley – Devon Tourism Awards (5 – 10 minutes)

Alex opened his presentation with a summary of the benefits available to award winners through increased publicity. His view is that the awards will be of considerable benefit if we want Brixham to be renowned for the best tourism businesses. He pointed out that they operate across the whole of Devon and are open to all accommodation, hospitality and tourist attraction businesses.

Categories include:

- Bed & Breakfast of the year
- Dog friendly business of the year
- Restaurant / bistro of the year
- Café / tearoom of the year
- Self catering holiday provider of the year
- Tourism event and festival of the year
- And many more...

Winners get entered into the South West awards.

He went on to discuss the Herald Express Tourism Awards, which are run by (and well publicised in) the Herald Express. These service just the South Devon region and, last year, Brixham had several winners!

Their categories are open to all accommodation, hospitality and tourist attraction businesses and are very similar to the Devon Tourism awards, including:

- Bed & Breakfast of the year
- Dog friendly business of the year
- Restaurant / bistro of the year
- Café / tearoom
- Best self catering and serviced apartments
- Tourism event of the year
- And many more...

He stated that there were several reasons as to why businesses should enter the awards. These included the fact that they are free to enter and that you might win, which would:

- Be a hugely rewarding experience
- Great publicity for your business (and Brixham)
- Make you stand out from other businesses
- Be very morale boosting for staff and regular customers
- Provide useful feedback from the judges

He went on to highlight the processes involved in the awards, which are:

1. You fill out an entry form
2. The judges make a shortlist of the best entries
3. All shortlisted entrants are 'mystery shopped'

4. The mystery shoppers fill out a comprehensive judging form (which you get afterwards)
5. A shortlist is then made of around 5 businesses for the finals.
6. The winners are announced at a smart awards ceremony.

He concluded by pointing out that the application Deadlines are approaching fast with Devon Awards closing on 8th June 2016 and the Herald Express Awards closing on 6th July 2016. He pointed out that entrants should not leave it too late because the application process takes some time.

3. Executive updates on activities and responsibilities within respective roles (5 minutes each)

Matt Crabtree, Treasurer

Last year we had £14,000, which dropped to £7,000 but has now risen to £10,000. We have paid £3,700 for the market licences and have donated to several local good causes, eg Friends of Furzeham Green, Pride in Brixham and the Piratefest festival.

Nigel Makin, Tourism Bid and Car Parking

Nigel updated members on the tourism bid and its advantages. With a zero tourism budget set for 2017, he pointed out the disadvantages that local businesses would face if the TB fails. He encouraged all members of appropriate businesses to vote and outlined who would be financially liable for the costs involved.

He went on to discuss the problems faced by residents and visitors in relation to parking charges and asked members to go online and take part in a survey that is part of the consultation process.

He mentioned Big Belly bins – solar powered bins – and stated that it was now likely that Brixham would be taking part in a trial with 6 big belly bins on the harbourside. He described their operation, appearance and advantages.

Jacqui thanked Nigel for all the hard work he does both for the Chamber and for other Brixham organisations. She also thanked Alex and Nigel for their hospitality event at the Guardhouse Café.

Gordon Gout and Liz Pippett, Tourism

Gordon advised the chamber that the new boards were now up and positioned around the town. The next step is to undertake a new map, more of a mini guide, for visitors which could be either pocket-sized or rack-sized as per other tourist attraction leaflets. Liz is trying to get boards and leaflets promoting Brixham into British Rail, Exeter, M4 and M5 junctions etc with the leaflet format able to be racked to attract attention from further afield. Love Brixham website is set up and running with lots of people posting onto this already. The Twitter account needs to be looked at since someone else has already registered the we love Brixham twitter site before we could. Can we get it back or should we relabel the chamber Twitter site as the 'We Love Brixham (Official) Twitter Site.

Jacqui Shaw, Chair

Jacqui thanked Gordon and Liz for their hard work and asked members to follow these websites and then expand their following by inviting friends etc to join. She advised

members on her chair activities, eg attending Brixham Town Council meeting and talking to Youth Genesis. She advised members on the work of Youth Genesis and their involvement with the police. She spoke about problems with youths and how David Giles, BTC, is working to improve close circuit cameras in regard to coverage and clarity and how this could help with the implementation of both StoreNet and NightNet. She has had meetings with the Devon Chamber of Commerce and other local organisations. She spoke about the Chamber's twitter account, thanking Pauline for her hard work in administering this, and encouraged members to get involved with it.

She encouraged visiting businesses to become members of the chamber and explained some of the work undertaken by the Chamber.

Lynne Peets, Membership

We now have 91 members, with Excel spreadsheets regularly updated so that members are quickly included in email circulars etc.

4. Special announcements from members on their business activities

Brixham Means Business takes place on 20th September 2016 with preferential rates for Chamber members. Enquiries to Pauline or Jacqui please.

Brixfest have formally requested help from the chamber in relation to volunteers for jobs that need to be done. Approaches to Sophie at Millie and Me please.

The Brixham means Business club that takes place on the last Wednesday of every month was mentioned.

This year's Steam Rally will take place on 5th – 7th August, marking its 30th anniversary year.

Next Chamber executive meeting : Tues 14th June, 2016 The Yacht Club 1800hrs

Next General Meeting : Tues 26th July, 2016 Berry Head Hotel, 1900 - 2100hrs