



**IMPORTANT REMINDER TO OUR CHAMBER MEMBERS  
PLEASE SEE PAGE NO 9 CONCERNING THE ANNUAL MEMBERSHIP SUBS!**

## THE CHAMBER'S ANNUAL BUSINESS AWARDS

THESE WERE HELD AT THE WELLINGBOROUGH GOLF CLUB ON DECEMBER 6TH.



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## RESULTS OF THE BUSINESS AWARDS

Award	Winner	Runner-up
Industry	Scotts of Thrapston	Hampton Steel Ltd
Service	The Nutrient Gap	Baldrys Airport Transfer
Retail	Wine Chateau Ltd	Deakin & Peck Flooring Ltd
Community	RSPCA Northants Branch	Phoenix Gyms
Excellence	Nene Valley Crematorium	Phoenix Gyms



# WELLINGBOROUGH & EAST NORTHANTS CHAMBER OF COMMERCE

We are pleased to announce that eight of our professional members have agreed to offer an advice line facility for members. This will allow an initial consultation of around thirty minutes free of any charge but to qualify, members MUST IDENTIFY themselves as members of THIS CHAMBER. The businesses offering their services are:

- Wilson Browne Solicitors** Oxford Street  
Contact Rachel Timms on all matters except criminal law on 01933 279000
- Isis Business Solutions** Venture Court, 2 Debdale Road, Wellingborough  
Contact Mark Hollyman on all financial matters on 0845 345 7785
- R.J.A. Designs Architectural Services** Wellingborough  
Contact Bob Allen on building projects (both new and alterations) on 01933 383316
- BRI Business Recovery and Insolvency** St James Road, Northampton  
Contact John Warburton for any business recovery matters on 01604 754352
- prop-search.com – Commercial Property Agents** Venture Court, 2 Debdale Road, Wellingborough  
Contact Simon Toseland/Chris Billson on 01933 223300
- James Wilson Associates** Advice on Town Planning Matters  
Contact James Wilson on 07832 753197
- The Mallows Company** For your training - coaching & developing needs Management to Social Media  
Contact Kathryn on 01933 664437
- SK Energy** Business advice on energy & water health-checks. 6/7 Diamond House, 20a Vaux Rd, Wellingborough  
Contact Reemesh or Jason Patel on 01933 448622

## EXECUTIVE COMMITTEE YEAR 2024-25

<b>Pretesh Ganatra</b>	<b>07555 807700</b>	Chamber President	<b>pretesh.ganatra@btsuk.net</b>
<i>Direct &amp; Manage all Chamber Business Activity</i>			
<b>David Cross</b>	<b>01933 652252</b>	Past President/Finance Secretary	<b>d.cross38@btinternet.com</b>
<b>Clark Smith-Stanley</b>	<b>07802 266808</b>		<b>studio@profilestudios.co.uk</b>
<b>Donna French</b>	<b>01933427926</b>	Senior Vice President	<b>donna.french@rushdenlakes.com</b>
<b>Charles Breen</b>	<b>019333829444</b>		<b>charles@montgomeryfs.co.uk</b>
<b>Constantin Paunoiu</b>	<b>07967874447</b>		<b>info.winechateau</b>
<b>Tim Freestone</b>	<b>07951492003</b>		<b>talkelectrics@gmail.com</b>
<b>Billie Passcheir</b>	<b>01933625522</b>		<b>b.passchier@rftrust.org.uk</b>
<b>Richard Bland</b>	<b>01933275278</b>		<b>hello@memdigital.co.uk</b>
<b>Adam Fox</b>	<b>07305828625</b>		<b>adam@evolvebusinesscoaching.co.uk</b>
<b>Stephen Souch</b>	<b>01933426129</b>		<b>stephens@3rs-it.co.uk</b>

<b>Mark Holliman</b>	<b>01933 233930</b>	Past President	<b>mark@isisaccountants.co.uk</b>
<b>Oliver Jelley</b>	<b>07803 003811</b>		<b>oliver.jelley@ojpr.co.uk</b>


### *Non Executive Committee Members*

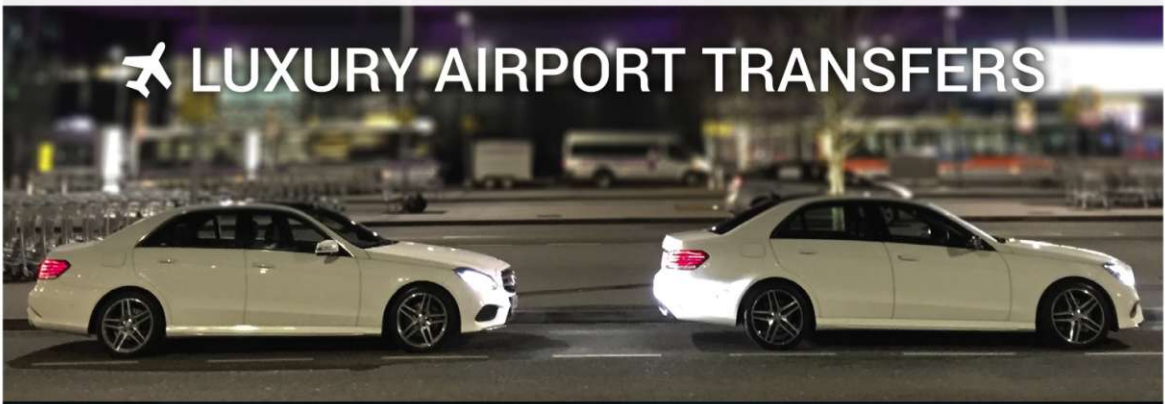
As we are each aware, it is paramount that together we achieve greater influence, involvement, and publicity in all areas of importance to the Chamber, its members & the business community within Wellingborough & District. This will only be attained by the Executive Committee being purposeful & committed, through participating in Chamber activity now & in the future. Committee members are expected to attend a minimum of FOUR Committee meetings. Above as at January 2024.

**VIEWPOINT** You are invited to have your say on appropriate topics concerning business, local matters, social etc. Contact **David Cross** on **01933 652252**. **Next issue Spring 2024**. This production is deliberately not protected by copyright, thus enabling you to copy your original and circulate within your organisation. Please remember your organisation is the Chamber Member, this means each of your employees. So, enable everyone to read this publication. Extra copies can be provided if requested. The Editor.



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## NEW CHAMBER MEMBER - STANWICK LAKES



### Stanwick Lakes: The Ideal Nature-Inspired Corporate Venue

*Nestled within a nature reserve in the heart of Northamptonshire, Stanwick Lakes and its modern Visitor Centre make the ideal venue.*

A choice of indoor and outdoor spaces provide an exceptional backdrop for conferences, employee training, team-building activities and away days. With packages including catering, this idyllic venue stands out as the ideal choice for corporate hire, providing a refreshing escape from the ordinary.

#### **Versatile Function Spaces:**

There are three function rooms, each offering beautiful views and the option of an outdoor decked area. These flexible spaces are perfect for hosting seminars, board meetings, and other corporate functions, providing an inspiring backdrop for productive discussions and decision-making. Rooms can be configured to your specification, and include air-conditioning as well as a large flatscreen with HDMI connection and clicker for presentations.

The entire visitor centre is also available to hire exclusively for larger events.



#### **Nature's Playground for Creative Away Days:**

Stanwick Lakes offers an unparalleled natural setting for team-building activities and away days. The expansive outdoor spaces include an assault course and an outdoor theatre, a setting like no other, fostering teamwork, creativity and employee well being.



#### **Tailored Team-Building Experiences:**

Stanwick Lakes offers a range of ready made team-building activities that cater to a variety of preferences. From physical challenges like axe throwing and cycling, to more mindful pursuits such as forest bathing and pottery painting, there's something for every team member to enjoy. These activities not only promote team cohesion but also contribute to

employee well-being, making Stanwick Lakes a holistic choice for corporate events.

#### **Catering & Free Parking:**

Stanwick Lakes goes the extra mile by offering catering services to enhance your event experience. Whether it's a working lunch or a celebratory dinner, our experienced, in-house team ensures your culinary needs are met. Additionally, ample parking facilities make arrival and departure hassle-free for all attendees.



#### **Choose Stanwick Lakes:**

A refreshing, picturesque setting that sets the stage for memorable and productive corporate gatherings, surrounded by nature.

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Visit: [www.stanwiclakes.org.uk/hire](http://www.stanwiclakes.org.uk/hire)



CHAMBER MEMBER - MONTGOMERY FINANCIAL

Montgomery Financial, a thriving mortgage and protection firm located in Raunds, has achieved remarkable success since its inception just two years ago. From humble beginnings as a one-person operation, the firm has blossomed (into a dynamic team of three professionals), recently opening a new high street shop in the heart of Raunds. Montgomery Financials' journey, emphasises its commitment to exceptional customer service, evident in the impressive accumulation of over 100 positive Google reviews within this short period. The firm's diverse range of services, including mortgages, essential insurances, income protection, private medical insurance, commercial mortgages, business owner protection, wills and estate planning, as well as pensions and investments, underscores its comprehensive approach to financial well-being.

GROWTH AND EXPANSION

Established just two years ago, Montgomery Financial has experienced rapid growth, transforming from a one-person venture into a thriving team of three dedicated professionals. The decision to expand and open a high street shop in Raunds reflects the firm's confidence in its ability to meet the financial needs of the local community. This physical presence not only serves as a testament to the firm's success but also provides a convenient and accessible location for clients seeking expert financial guidance.

CUSTOMER-CENTRIC APPROACH

Montgomery Financial's commitment to providing exceptional customer service sets it apart in the competitive financial services industry. The firm takes pride in its client-focused approach, ensuring that each customer receives personalised attention and tailored financial solutions. The impressive collection of over 100 Google reviews in just two years speaks volumes about the positive experiences clients have had with Montgomery Financial. These reviews not only showcase the firm's expertise but also highlight its dedication to building strong and trusting relationships with its clients.

COMPREHENSIVE FINANCIAL SERVICES

Montgomery Financial stands out as a one-stop solution for a wide range of financial needs. The firm's service portfolio includes mortgages, essential insurances, income protection, private medical insurance, commercial mortgages, business owner protection, wills and estate

planning, as well as pensions and investments. This comprehensive offering reflects Montgomery Financial's commitment to addressing the diverse and evolving financial requirements of its clients.

MORTGAGES AND INSURANCES

Montgomery Financial excels in providing tailored mortgage solutions to help individuals and families achieve their homeownership dreams. The firm's expertise extends beyond mortgages to essential insurances, ensuring clients have the necessary coverage to protect their homes and loved ones. Whether it's income protection, private medical insurance, or business owner protection, Montgomery Financial demonstrates a thorough understanding of the importance of safeguarding financial well-being in various aspects of life.

CONCLUSION

In just two years, Montgomery Financial has emerged as a local success story, growing from a one-person venture to a team of three professionals with a prominent high street presence in Raunds. The firm's commitment to outstanding customer service, evident in its impressive Google reviews, reflects its dedication to building strong client relationships. Offering a comprehensive suite of financial services, Montgomery Financial stands as a reliable partner for individuals and businesses seeking expert guidance in mortgages, insurances, estate planning, and investments. As Montgomery Financial continues to thrive, its success becomes not just a local achievement but a testament to the firm's unwavering commitment to the financial well-being of its clients.



**MONTGOMERY FINANCIAL**  
Trusted | Respected | Recommended

**Charles Breen** B.Ed, CeMAP, CeRER  
Founder & Managing Director

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# RETIREMENT

After 'several years' on the Chamber Executive Committee it is time to retire from active service, this will be after the AGM in April.

Following-on from my colleagues who have also retired during the past year, Simon Toseland, Margaret Baldry, James Wilson, Alan Piggot and Bob Allen.

Together we wish the new committee members every success in further enhancing the Chambers profile within the business and local community of Wellingborough & East Northants.

My current roll as the 'Chambers Finance Secretary' will be passed to committee member Charles Breen as of March 1st 2024.

May I wish every-one good fortune in business and personal life.

Kindest regards,  
**DAVID CROSS**



## CHAMBER MEMBER - TEAMWORK TRUST

### Leading Northamptonshire charity recruits new Head of Service

December 2023: “We transform day-to-day living experiences into impactful learning opportunities and put our service users at the heart of everything we do” – says Tom Davies, recently appointed as head of services and operations at Teamwork Trust.

Tom Davies, previously head of Spectrum Northants’ education service, joined this leading Northamptonshire charity in November 2023. His role includes overseeing the care, education, quality and transition functions of the charity.

Tom said: “Teamwork Trust is a brilliant organisation – passionate about ensuring that everyone has access to the same chances, choices and opportunities. I am committed to doing everything possible to support service users and help Teamwork Trust maintain and further its status as one of Northamptonshire’s leading providers.”

This Northamptonshire charity, which has centres in Corby, Kettering and Wellingborough, has been supporting autistic adults, people with learning disabilities and individuals with mental health needs for more than 40 years. Tom, whose career has included the position of course Lead at Northampton College’s Supported Learning Department, brings

with him over 15 years’ experience working with people with additional needs. He has also previously worked as a carer and as a speech and language therapy assistant.

Helen Burdett-Wright, Chief Executive at Teamwork Trust, said: “Tom brings with him years of expertise and we are delighted to welcome him to the team. Tom is calm, reassuring and experienced and is already proving popular with our service users. Exciting time ahead.”

Teamwork Trust service user Michael said: “Nice to have Tom here and hope he enjoys the experience.”

Fellow service user Barnaby said: “Really happy that Tom is here, he will be good at Teamwork. It was nice that I had already met him at Northampton College.”

Tom has taken over from Vickie Bell, the charity’s former Head of Programmes, who worked at Teamwork Trust for more than a decade.

Helen added: “Vickie was a much-valued member of our team for many years and we want to thank her for her unwavering commitment and dedication to Teamwork Trust and wish her all the best in the future. Since Tom has joined us, he’s already doing excellent work, really understands our vision and is proving to be a real hit with our service users and staff. Thank you Vickie and welcome to the team Tom.”







**COPY OF THE MEMBERS AGM INVITE LETTER**

Date: 28th March 2022



**WELLINGBOROUGH AND EAST NORTHANTS CHAMBER  
ANNUAL GENERAL MEETING FOR THE CHAMBER YEAR ENDING  
28TH FEBRUARY 2022**

This letter is to inform and invite you to the Chamber AGM (General Meeting of Members) being held on Wednesday 27th April 2022 at 8am to 10am being held at the Wellingborough Golf Club, Great Harrowden, Wellingborough.

We look forward to greeting and meeting with you as the Executive Team having an opportunity to catch up and network over a light breakfast and refreshments before and after the AGM.

The AGM agenda is enclosed for your information which, as usual, proposes the new executive committee and officers. This year also, following many years where the membership fees have been held at the same level the Committee is proposing to increase membership fees by a modest amount over the next 2 years starting in 2023. Unfortunately, as with everything, the Chamber is not immune to the increase in costs and rising inflation. However, we hope that you feel these are reasonable increases and that you still gain excellent value for money from your Chamber membership. The proposed changes, subject to approval through the AGM, will include a new 'three level' rate as opposed to the current two, based upon the number of staff/employees within the business.

Proposal	March 23	March 24
1 to 5	£58 to £68	£68
6 to 30	New £80	£80 to £ 98
31 Plus	£110 to £130	£130 to £150

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We look forward to meeting you on 27th April and please let me know if you will be attending in order that we can cater for the right numbers.

Yours sincerely,

**James Wilson**  
Chamber Secretary

Wellingborough and East Northants Chamber of Commerce  
c/o The Management Suite, 18 Spring Lane, Wellingborough, Northamptonshire, NN8 1EY

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**EXTRACT FROM THE AGM MINUTES - NEW MEMBERSHIP SUBS**

**Rule Changes: Proposed Increase in Membership Fees 2023 and 2024**

A rule change was proposed as suggested at the Executive Team meeting on March 2nd 2022. The proposal was to increase the membership fees as set out below.

Membership fees – Current Format

No. of employees – 1 to 49 – Annual Fee - £58.00 (half year £29)

No. of employees – 50+ – Annual Fee - £110.00 (half year £55)

**SUGGESTED PROPOSAL PHASE 1**

This would be from 1st March 2023 as follows:

No. of employees – 1 to 5 – Annual Fee - £68.00 (half year £34.00)

No. of employees – 6 to 30 – Annual Fee - £80.00 (half year £40.00)

No. of employees – 31+ – Annual Fee - £130.00 (half year £65.00)

**SUGGESTED PROPOSAL PHASE 2**

Price rise 1st March 2024

No. of employees – 1 to 5 – Annual Fee - £68.00 (half year £34.00)

No. of employees – 6 to 30 – Annual Fee - £98.00 (half year £49.00)

No. of employees – 31+ – Annual Fee - £150.00 (half year £75.00)

The proposed rule change was promoted by James Wilson (Secretary) and seconded by David Cross (Finance Secretary). The vote was presented to the meeting and all members were in agreement.



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## CHAMBER MEMBER - WELLINGBOROUGH TOWN COUNCIL

### **T**own councils, borough councils, county councils they are all the same, it's a council!

This generalisation of councils is often the reason that Town Councils are overlooked for the flexible support they can provide to the area. County, Borough and Unitary (in our case North Northants Council) all have legal requirements to provide services, such as waste, landscaping, adult and child social care etc. A Town Council does not have any of these requirements placed on it, so it is free to do anything that an individual can do to serve the community within its boundary (with a few exceptions in law). This enables the Town Council to be very flexible to deliver what is needed for the community.

Wellingborough Town Council's focus is on improving the well-being of its community and our activities fall into categories of:

### **REPRESENTATION**

Representing the local community on planning and licensing applications, along with working with the unitary council to represent the area on all services they provide.

### **DELIVERING SERVICES TO MEET THE LOCAL NEEDS**

In our case our focus has been on providing activities in the town centre, to draw the community into the town to shop local. Delivering school holiday activities for those who would go hungry without the provision of a school meal. We also held two business engagement meetings each year to support local businesses and provide networking opportunities. We are continuing to support local businesses working with Northamptonshire Police and North Northamptonshire Council on crime initiatives to reduce crime in the town centre, enabling a safe shopping experience.

### **STRIVE TO IMPROVE THE QUALITY OF LIFE AND WELL-BEING**

We have founded a 2k park run, now operated by volunteers every Sunday for young people.

In 2021 and 2022 we surveyed the community on what they would like us to provide and any assets they would like us to take ownership of. As a result of this feedback, we are creating a Business Plan to assess the feasibility of taking ownership of Swanspool Pavilion and Gardens. Our aim is to put these back into community use, enhancing the sporting provision in the town and hireable hall space at affordable rates.

Antisocial behaviour in the town is a huge focus for the Town Council at present, and we are working with the Police and North Northants Council to crack down on this issue, to make the safe for businesses and shoppers. We need your support to report these issues to the police through 101 or online. In August we conducted an Environmental Audit of the town with these partners and identified many issues including graffiti, poor condition of street furniture, weeds, litter etc. All of these issues are currently being addressed. We need support from businesses to spruce up shop fronts to compliment this clean up and improve the overall look of the town.

From 2024, we will be taking on the Christmas lights in the Town Centre. We will be starting with brand-new lights, so we want to work with businesses to gain your ideas on how you would like this display to look, including, themes, locations for lights. If you would like to be part of this project, please get in touch with Joanne at:

[deputyclerk@wellingboroughtowncouncil.gov.uk](mailto:deputyclerk@wellingboroughtowncouncil.gov.uk)







## CHAMBER MEMBER - ISIS BUSINESS SOLUTIONS

### CHANCELLOR MAKES FULL EXPENSING PERMANENT IN AUTUMN STATEMENT

**C**hancellor Jeremy Hunt used his Autumn Statement to make Full Expensing permanent for those businesses investing in IT equipment, plant and machinery.

The Chancellor said he was aiming to stimulate economic growth and highlighted 110 measures for businesses in the Statement.

Full Expensing was first announced in the March Budget and was scheduled to last for three years. The rules allow a 100% write-off on qualifying expenditure on most plant and machinery (excluding cars) as long as it is unused and not second-hand.

Mr Hunt has now made it permanent and said it represents the 'largest business tax cut in modern British history', worth £11 billion per annum.

The Chancellor also extended the tax reliefs and incentives for Freeports and the Investment Zones

programme from five to ten years. In addition, he announced three advanced manufacturing Investment Zones, which will be established in Greater Manchester, the East Midlands and the West Midlands.

There is also a business rates support package worth £4.3 billion over the next five years to help high streets and protect small businesses. This includes a rollover of the 75% retail, hospitality and leisure relief.

Rain Newton-Smith, Chief Executive of the Confederation of British Industry (CBI), said:

'Making full capital expensing a permanent feature of the tax system can be transformational for accelerating growth and improving living standards in the long-term. Helping firms to unleash pent-up investment is critical to getting momentum into the economy.'

**Internet link: [GOV.UK](https://www.gov.uk) CBI website**

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### HMRC IS 'MAKING TAX DIFFICULT' WITH MTD PROGRAMME

**H**MRC is 'Making Tax Difficult' for taxpayers as Making Tax Digital (MTD) adds to the burdens they face, according to a report by the Public Accounts Committee (PAC).

The report says that HMRC has lost sight of the need to put taxpayers at the heart of changes to the tax system.

The PAC says that HMRC is increasing the burdens imposed on some taxpayers through the MTD initiative. It said that in seeking further investment in MTD, HMRC has not been transparent enough about the 'substantial costs' MTD will impose on many taxpayers.

According to the Committee, the design of MTD fails to take into sufficient account the realities facing business taxpayers and agents.

It said that while MTD will 'substantially benefit' HMRC by improving its systems, taxpayers are asked to spend more and do more in order to be compliant.

The report revealed that HMRC excluded more than £2 billion in upfront transitional MTD costs for taxpayers from its 2022 and 2023 business cases for the scheme. It also found that 'widespread and repeated' failures in HMRC's planning, design and delivery of MTD have led to increased costs and delays to the initiative.

Meg Hillier, Chair of the PAC, said:

'When reporting on proposals for digitalising the tax system, our committee should not have to be recommending that HMRC start with what taxpayers need – in an ideal world, one would hope this would simply go without saying. But seven years and £640 million into the MTD programme, we are concerned HMRC is also succeeding in making tax difficult.'

**Internet link: [Parliament website](https://www.parliament.uk)**





## REAL LIVING WAGE TO INCREASE BY 10%

**T**he Real Living Wage is set to increase by 10%, the Living Wage Foundation has announced.

The Real Living Wage is set to increase by 10%, the Living Wage Foundation has announced.



The rate will rise to £12 an hour across the UK and £13.15 an hour in London. The increase will affect over 460,000 people working for 14,000 Real Living Wage employers across the UK.

Unlike the National Living Wage (NLW), the Real Living Wage is independently calculated based on rising living costs and applies to everyone over 18.

Katherine Chapman, Living Wage Foundation Director, said:

'As inflation eases, we cannot forget that low paid workers remain at the sharp end of the cost-of-living crisis. Low paid workers continue to struggle with stubbornly high prices because they spend a larger share of their budget on food and energy.'

'During these tough economic times, it is heartening that record numbers of employers are signing up to join the Living Wage movement, protecting everyone who works for them - including cleaners - from rising prices and seeing the benefits of a more motivated and engaged workforce.'

**Internet links:** [GOV.UK](#) [Living Wage Foundation](#)

## GOVERNMENT AGREES TO CRACK DOWN ON CRYPTO TAX EVASION

**T**he UK government has agreed an 'historic' commitment with 48 countries to combat criminals using crypto assets to evade tax.

The landmark agreement follows on from the UK's tax deal made in 2021 to clamp down on corporate tax avoidance and 'ensure the right tax is paid in the right place'.

The new Crypto-Asset Reporting Framework is the Organisation for Economic Co-operation and Development's (OECD's) flagship tax transparency standard that will require crypto platforms to begin sharing taxpayer information with tax authorities.

The new framework will allow international authorities to exchange information in order to enforce tax compliance and builds on the existing Common Reporting Standard system authorities utilise to share information.

Victoria Atkins, Financial Secretary to the Treasury, said:

'I am proud that the UK is once again demonstrating leadership on tackling global tax evasion, helping to secure the revenue that's essential for the public services we all use.'

'We are sending out a strong message that we will not allow criminals to use crypto to avoid paying their fair share.'

**Internet link:** [GOV.UK](#)





CHAMBER MEMBER



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# Website Design Build Manage

This guy does not work for us, but he does represent our relaxed approach to digital services, and happens to wear the brand colours.



My name is Richard Bland, and I have been designing, building, and managing websites for over 22 years. I'm an expert in WordPress and Elementor, E-Commerce and Email Production.

My team and I support local businesses requiring a stunning online presence that is well-managed, maintained, secure, and attractive to your target audience.

Contact me today for more information.



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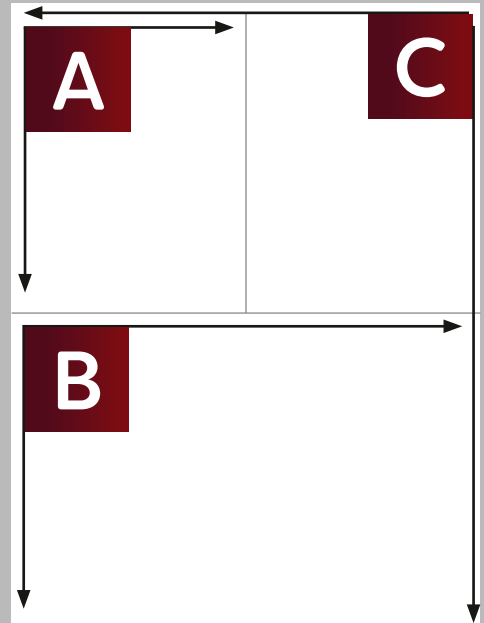
- Style A (quarter-page) £15 per issue
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