



# News Bulletin

## February, 2008 Issue



### SCOTTISH CONFERENCE 2008 LOOMS EVER CLOSER!!

Yes, Scottish Conference is fast approaching, so I hope you have made arrangements to have your shop covered whilst you are in attendance!!!



Once again, Conference will be held at Airth Castle Hotel & Spa Resort, Airth, near Stirling and will be held over Monday 17th and Tuesday 18th March. The formal President's Ball will be hosted on the evening of the 17th and for those of you who prefer to travel the day before, accommodation and an informal dinner will be available on Sunday, 16th.

We are delighted to announce that Mr Alex Neil, MSP will be this year's keynote speaker and he will make a topical presentation relevant to the independent retailer which we hope will generate a great deal of discussion. We look forward to a lively debate.

We are also extremely proud to have the Greenock Telegraph and the Alliance & Leicester as major co-sponsors of this year's event and a representative from the Alliance and Leicester will be making a presentation on the money saving deal available to all NFRN members—another opportunity to save money!

If you haven't participated in Scottish Conference before, this will be a good time to try it out as it promises to be a very informative and enjoyable event.

Please contact Angela on 01259-721738 for further information

**Make a date in your diary—we'd love to welcome you.**

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#### **CONGRATULATIONS**

Many congratulations are extended to our field force, Sandy, Jacqueline and Bob, for their success in ensuring that membership numbers in Scotland increased during 2007.

Their efforts are very much appreciated and we hope they will enjoy continued success throughout 2008!

**National Federation of Retail Newsagents**

## CHARITIES BENEFIT BY THOUSANDS!!!

Each year the Scottish President nominates his chosen charity and he and our members make every effort to raise funds during his presidential year by way of collection boxes, raffles, auctions etc.

During the year 2005-2006 David Robb nominated the Dreams Come True Charity who quite literally make the dreams of terminally ill children come true and raised the princely sum of £2720 which was presented to Shoina Lloyd of the Charity at the January Scottish Council meeting in Perth. Ms Lloyd can be seen below receiving the cheque from Ron Ramsay.

Alex Mauchline, who succeeded David Robb, chose Guide Dogs for the Blind and presented his cheque to Mr Pat Duffy. Alex and our members also raised a huge sum amounting to £2,381.95.

Congratulations go to Alex and David for their efforts and a huge thank you to all members and trade partners who contributed.



## COMPETITION WINNERS

### Email Competition—September '07

1st Prize: Mr W Law, Stranraer  
 2nd Prize: Mr J McAuley, Cannich  
 3rd Prize: Mrs S Farries, Dumfries

### Christmas Competition—November '07

1st Prize: Mr Wm McKendry, Coatbridge  
 2nd Prize: Mr D Moriarty, Irvine  
 3rd Prize: Mr H Latif, Rosewell

## PLEA FROM THE PRESIDENT

During the recent Scottish Council meeting in Perth, members were urged to call the NFRN Helpline to report all problems they are experiencing with their wholesaler.

We fully appreciate that members may be at the stage where they feel it is not worth their while reporting these matters, however, it must be stressed that we can do nothing at the Executive unless complaint's are validated by what appears on the report from the Helpline.

We cannot emphasise enough how much we need that information.

**Please take the time to call.**

**DATES FOR YOUR DIARY**

**Scottish Conference:**  
 16-18 March, 2008  
 Airth Castle Hotel, Airth.  
**Please register with the Scottish Office as soon as possible if you wish to attend.**

**Annual National Conference:**  
 2 & 3 June, 2008, Torquay  
**Please contact Angela if you wish to attend.**

**NFRN Golf Outing:**  
 Thursday, 14 August, 2008, 11.00am,  
 Auchterarder Golf Club  
 All members are welcome and should contact Angela on 01259-721738 to register.

## **BEWARE OF THIS CREDIT CARD SCAM**

A word of caution for you all. There appears to be a major credit card scam on the go and it's pretty slick in that they provide you with all the card information, with the exception of the one piece they require. Please note the caller will not ask for your card number—they already have it!!!

Basically they call and tell you that your card has been flagged for an unusual purchase pattern and that they wish to verify this. They will provide your card details and ask if you purchased an Anti-Telemarketing Device for £497.99 from a Marketing company based in London. When you reply that you haven't, they tell you they will be processing a credit to your account. They go on to advise that this is a company they have been watching and the charges range from £297 to £497, just under the £500 purchase pattern that flags most cards. They proceed to advise that a credit will be made to your account and they give your address and ask if it is correct. The caller will then tell you they are setting up a fraud investigation and if you have any further queries to call the number of the back of your card and ask for security. They then give you a six digit control number.

Here is the important part on how the scam works: The caller then says that they need to verify you are in possession of the card and ask you for the 3 digit security number from the back of your card. The caller will tell you that is correct and say they just needed to verify that the card has not been lost or stolen.

Obviously the scammers are after your security information so under no circumstances should you give it to them. Advise that you will call VISA or Mastercard directly for verification of their conversation. If you do give out this number you'll see charges for purchases you didn't make and by then it's almost too later and/or more difficult to actually file a fraud report. If you do receive one of these calls, please contact the police who are apparently taking several of these reports daily.

The police also urged that we inform as many people as possible of this scam to prevent further fraudulent purchases.

## **VISIT TO LINWOOD CALL CENTRE**

The purpose of this article is to advise of our visit to Menzies Call Centre at Linwood. Attending on behalf of the Federation were Ron Ramsay, Owen Bisset, Jim Maitland and David Woodrow. In twenty plus years of attending trade meetings, I found this to probably be the most constructive and worthwhile.

The two members of the Menzies Distribution management team, Fiona and Jill, were most welcoming and gave us an excellent presentation and guided tour and allowed time for a very informative two way discussion.

I believe that they now better understand the problems and frustrations facing our members. Equally, we certainly, by seeing the operation, can begin to appreciate the problems they face.

Two areas where time could be saved and easier access to the centre made are:

1. For non-urgent admin/financial queries try calling between 12.00 and 14.00 hours when it should be easier to get through.
2. When calling about queries on credits due, give the information in the following order, this ties in with the order the operator has the information presented on the screen.

First detail—publication title  
Second detail—issue date/number  
Third Detail—quantity involved.

I realise that significant problems have arisen regarding the Call Centre, but our visit gave us reason to be confident that efforts have been, and are being, made on an ongoing basis to provide the level of service rightly expected.

## **LEGAL & PARLIAMENTARY ISSUES**

### **Tobacco Licensing**

Movements are afoot to introduce tobacco licensing in Scotland. Various moves for both positive and negative licensing. The Legal & Parliamentary Committee are presently preparing a response to the Scottish Parliament in favour of negative licensing.

### **Alcohol Licensing**

Initial information suggests that we shall see very significant changes in this area over the next few months. These changes will entail positioning of liquor in and ONLY in one pre-designated area. This position will have to be shown on a plan to be submitted to the licensing court either on inception of the license or upon renewal.

Members holding licences should be aware that significant changes are being proposed by the Scottish Parliament with regard to the costs of Licence and the manner in which the charge is arrived at. These are fairly imminent and it is advisable to keep abreast of the media reporting and if in doubt we would advise you contact your local licensing office to establish when their awareness sessions will be taking place.

### **Test Purchasing**

This is being carried out at a fairly high activity level at present. Sixteen year olds are being used with police accompanying the juvenile at arms length. This covers alcohol and tobacco, so always request PROOF OF AGE where a doubt exists.

### **Business Rates Relief**

Changes are being made to increase the amount of relief granted. At present relief only applies if you have only one premises. In future, you can be granted a reduction where the combined rateable value of premises is £15,000 or less. The amount of relief granted is scaled and will be introduced between 2008 and 2010/11. For a property with rateable value of up to £8,000 by 2010/11 relief will be 100%. If you are not receiving relief at the moment, check with your local non-domestic rates office as to your eligibility. Not all local council's grant the relief automatically, so keep and "eye open" for your rates notice, which you should receive soon, and verify if you are entitled to a reduction. If this is not given, ask for an application form to be sent to you. Rule of thumb would be to ask for relief if your property(s) have a rateable value of under £15,000.

### **Banking Beware**

Check your January bank statement with care. On 2 January most, if not all, Scottish banks were closed. Whilst you clearly could not deposit monies, this did not stop the banks processing debits to your account. If this caused you to be overdrawn, claim a reduction/refund of interest and charges.

## **A WARM WELCOME TO NEW MEMBERS OF THE NFRN**

We are delighted to announce that 37 members joined the NFRN during November and December and extend them a very warm welcome. If you find any of the members are in your area, why don't you pay them a visit to say hello and offer your assistance if it is required.

Mrs R Weir, Dundee  
Mr T Mahmood, Fife  
Mr J Thomson, Edinburgh  
Mr A Munro, D W Munro & Son, Lairg  
Mrs A Russell, A & J Stores, Dunfermline  
Mr A Ali, Newsflash, Dunfermline  
Mr G Singh, Halbeath PO, Halbeath  
Mr N Ali, Livingstone  
Miss A Morrison, Sweet News, Falkirk  
Mrs K Galloway, Glasgow  
Mr S Shaikh, Underground, Glasgow  
Mr R Ahmed, Glasgow  
Mr T Raj, Fountain Newagents, Glasgow  
Mr B Wahid, Churchills, Glasgow  
Mr Mehmood, Stop N Shop, Paisley  
Miss F Jenkinson, The Kiosk, Dundee  
Mr A Khaliq, Grangemouth  
Mr D Young, Crichton Mart, Peterhead  
Mr S Singh, Shop N Save, Bathgate

Mr M Jamil, Glasgow  
Mr M Akram, Vivo, Glasgow  
Mr T Mohammed, Good News, Glasgow  
Mr M Kirkland, T D Kirkland, Ayrshire  
Mr H Kaur, Ayrshire  
Mr M Na Deem, Costcutter, Irvine  
Mr A Majeed, Hill of Beath  
Mr N Valimahomed, Edinburgh  
Mr V Qusted, 123 News, Edinburgh  
Mr H Singh, Bernard Grocers, Edinburgh  
Mr M Anwar, Edinburgh  
Mr A Ali, Your Store, Falkirk  
Mr H Rashid, K R Foodstores, Falkirk  
Mr T Saeed, Glasgow  
Mr P Aslam, Goven Newsbox, Glasgow  
Mr M Hussain, Mr News, Glasgow  
Mr Z Ahktar, Motherwell  
Mr I Ahmed, Watling Stores, Motherwell

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## **DON'T WORRY ABOUT TAX INVESTIGATIONS—YOU'RE COVERED!**

For those of you who might be wondering how you benefit from being a member of the NFRN, the following story will make very interesting reading.



Mr John Currie, current Vice-President of the NFRN in Scotland, has been undergoing a tax investigation which began almost a year ago now. John initially called the NFRN Legal Helpline who asked him to send all relevant correspondence from the Inland Revenue to them and they subsequently vetted the claim.

Abbey Legal were contacted and they worked with John's accountant and, more importantly, sent a representative to sit in on all meetings to offer assistance in responding to questions raised by the Inland Revenue. John felt that the service received from Abbey Legal was excellent and they certainly helped him through a potentially very stressful situation.

This service was provided free of charge and John feels that without this cover he would have had to purchase separate insurance cover or, alternatively, meet the costs himself. In addition to that, he would not have benefited from the legal expertise required to ensure a positive outcome.

It is John's opinion that if you have a career as a retailer, at some point you will encounter the Inland Revenue and urges you contact the NFRN Legal Helpline immediately for assistance — their number is 0870-264-6949.

## MORE MONEYSPINNERS FROM THE NFRN

### New Terms for Kerry Foods

As of 7 January, member discount terms for the NFRN deal with Kerry Foods will change. The new deal represents a considerable improvement not only to the range of products eligible for discount, but to the level of discount members can receive.

A discount will be given on the entire Kerry Foods range rather than selected lines. The discount will also apply to the "Kraze Deal" promotions.

Weekly Spend	Discount Received
£60—£99.99	2.50%
£100—£149.99	5.00%
£150.00—£159.99	5.50%
£160.00—£169.99	6.00%
£170.00—£179.99	6.50%
£180.00—£189.99	7.00%
£190.00—£199.00	7.50%
£200.00—£209.99	8.00%
£210.00—£219.99	8.50%
£220.00—£229.99	9.00%
£230.00—£239.99	9.50%
£240.00 PLUS	10.00%

Members will now receive a variable sliding scale discount dependent on their weekly spend with a maximum discount of 10% available. Please note the weeks spend will determine the discount received the following week.

All other terms of the deal remain unchanged, ie no minimum order level, small case sizes, managed SOR on key products, six day delivery and a direct debit credit account giving up to 7 weeks credit.

### "Commercial PLUS" Launch

The NFRN have introduced a deal with a leading finance house called Commercial PLUS. They are able to provide members with completely fee free access to significantly enhanced commercial mortgage terms.

The initiative, which is supported by some of the UK's leading banks, will prove attractive to NFRN members who are seeking to fund the purchase of their retail premises or are perhaps seeking to re-finance their business to fund expansion.

#### Key benefits of the deal:

- Any type of commercial property £50,000 to £20 million.
- No accounts needed
- Mortgage solutions irrespective of credit history
- Decision in principle in less than an hour
- Free Telephone Helpline for NFRN members
- Free impartial advice.

In the current financial climate, even small reductions in mortgage rates can produce significant reductions in monthly repayments.

### NFRN Mutual

NFRN Mutual have now introduced an 0800 free phone number (free from UK landlines) for members wanting to discuss quotes, renewals and claims. The number is **0800 066 4988**.



A new brand identity has also been introduced for Mutual's Home insurance cover (both buildings and contents), which is now known as 'Mutual home'.

In a recently agreed deal, weekly payments are now available to Menzies customers on new cover taken out with NFRN Mutual.



## **“Bunches”**

Bunches are the UK’s premier delivered flower company and have been in business since 1989. They have had considerable success with Post Office sites with nearly 30,000 orders placed across 3,000 sites since August 2006.

### **How the deal works:**

- Member displays the POS material
- Customers enquire about the Bunches service
- The customer fills out an order form for a bouquet of their choice
- Member takes full payment
- Member then freephones Bunches with the order, paying for it on their credit or debit card minus the 10% commission, giving the member the commission instantly.
- The customer’s bouquet is delivered by 1st Class Post (included in the price) our Courier delivery to any address in the UK.

To summarise, every time a customer orders a Bunches Bouquet, the member instantly receives 10% of the total order value.

### **Selling points of the deal:**

- 10% commission on every sale
- Zero stock holding or financial risk
- Free POS marketing pack and support from Bunches team
- Comprehensive, affordable and high quality range of flowers
- Prices include UK delivery by First Class Post and personal message
- Bunches offer a “No Quibble” guarantee—refund or resend.

## **HSBC Free to use ATM’s**

After carrying out trials of the above machines, the free to use ATM deal with HSBC has been rolled out as a live Business Partner deal.

The survey and installation processes have been refined during the course of this year and a more efficient member contact function is now in place.

HSBC have now allocated a large number of ATM’s for deployment to our members during 2008. There is a six month trial period in place to ensure the install is working for both parties and ultimately members will require to be transacting around a minimum of 25 withdrawals per day.

### **The member offer is as follows:-**

- Free on-loan ATM
- Free delivery, installation, maintenance, training and consumables
- Free point of sale material
- Self fill ATM— recycle your cash
- 3 year retailer agreement including the initial 6 months risk free trial period.

HSBC will pay a banded commission rate according to the daily level of transactions.

<b>Up to 45 withdrawals per day</b>	<b>5p</b>
<b>Up to 46 to 60 withdrawals per day</b>	<b>7.5p</b>
<b>Up to 61 plus withdrawals per day</b>	<b>10p</b>

***To sign up or request further details on this or any other Business Partner Deal, please contact your RDM or NFRN Helpline on 0845-601-5818.***

## **TRAINING COURSES TO SUIT YOUR BUSINESS**

We appreciate that you are all busy retailers, however, there comes a time when you need to update your skills or learn new ones to help your business run smoothly or more profitably. With that in mind, we have identified courses that are run by Business Gateway throughout Scotland. The venues and durations vary and all the courses are free of charge, so it might be worth your while considering which would suit you.

Detailed below are those available during February and March of this year and should you require any further information, please call Business Gateway on 0845-609-6611 or alternatively access their website which is [www.bgateway.com](http://www.bgateway.com) where you will find a full list of seminars and workshops on offer.

Give us your feedback on any that you attend!

<b>Seminar/Workshop Title</b>	<b>Date &amp; Venue</b>
<b>Advertising &amp; Promotion</b>	6 Mar —Dalkeith, 12 Mar—Cupar
<b>Credit Control</b>	19 Feb—Edinburgh
<b>Customer Care 1</b>	20 Feb—Ayr
<b>Customer Care 2</b>	5 Feb—Edinburgh
<b>Financial Records</b>	21 Feb—Dumfries, 26 Feb—Edinburgh & Selkirk, 6 Mar—Edinburgh, 11 Mar—Haddington, 19 Mar—Dumfries, 20 Mar—Dalkeith
<b>Get Real Results from your Website</b>	6 Feb—Glenrothes, 19 Mar—Irvine
<b>Get the most out of your people</b>	21 Feb—Edinburgh
<b>HMRC—Becoming Self Employed</b>	29 Feb—Glenrothes
<b>HMRC – Self Assessment for the Self Employed</b>	8 Feb & 7 Mar—Glenrothes
<b>Improve Your Search Engine Ranking</b>	14 Feb—Edinburgh & Selkirk, 20 Feb—Dumfries
<b>IT For Business</b>	5 Feb—Irvine, 12 Feb—Dumfries, 13 Feb—Selkirk, 20 Feb—Inverurie, 21 Feb Kilmarnock, 26 Feb—Coatbridge, 11 Mar—Edinburgh, 18 Mar—Irvine, 20 Mar—Selkirk, 26 Mar—Ayr, 28 Mar—Coatbridge
<b>Making Your Business More Profitable</b>	6 Feb—Irvine, 19 Feb—Selkirk, 26 Feb—Livingston, 26 Feb - Dumfries, 4 Mar—Edinburgh, 26 Mar—Dumfries
<b>Marketing &amp; Market Research</b>	4 & 7 Feb—Edinburgh, 7 Feb—Kilmarnock, 11 Feb—Aberdeen, 12 Feb—Inverurie, 14 Feb—Glenrothes, 19 Feb—Cupar, 25 Feb—Dalkieth, 26 Feb—Stranraer, 4 Mar—Irvine, 6 Mar—Selkirk, 10 Mar—Livingston, 12 Mar—Ayr & Peterhead, 13 Mar—Kirkcaldy, 17 Mar—Edinburgh, 19 Mar—Dunfermline, 20 Mar, Kilmarnock
<b>Marketing Your Business</b>	6 Feb—Dumfries, 7 Feb—Selkirk, 12 Feb—Haddington, 13 Feb—Peterhead, 28 Feb—Edinburgh, 5 Mar—Cupar & Dumfries, 18 Mar—Selkirk
<b>Mastering Selling Skills</b>	14 Feb—Livingston, 5 Mar—Kilmarnock, 13 Mar—Edinburgh, 19 Mar—Cupar
<b>Networking Skills</b>	5 Mar—Edinburgh
<b>Resource Planning &amp; Management</b>	4 Feb—Livingston, 5 Feb—Dumfries, Dunfermline & Haddington, 6 Feb—Selkirk, 18 & 21 Feb—Edinburgh, 26 Feb— Irvine, 27 Feb—Peterhead, 28 Feb—Glenrothes, 4 Mar—Cupar & Stranraer, 5 Mar—Ayr, 10 Mar—Edinburgh, 13 Mar—Kilmarnock & Selkirk, 25 Mar—Livingston, 27 Mar—Kirkcaldy, 1 Apr—Dunfermline
<b>Setting Up Your Finance Systems</b>	28 Feb—Livingston
<b>Time Management</b>	20 Mar—Edinburgh
<b>Understanding your Financial Statements</b>	25 Mar—Edinburgh