

The biz club in 2008 – 'biz blog'

Welcome to the start of the biz blog which will build on the New Years Resolution that "we will all communicate more."

The Informal Political Lunches (IPL's) started just over 3 years ago and have been held in the most part at The Garden Hotel, Uppingham. By continuing to use this venue numbers remain at a level which enables all to have the opportunity to participate in the topical debating.

January 25th 2008 - IPL

The first IPL of the year started with a marvellous turn out as the lunches continue to grow in popularity.

The debate opened with considering Northern Rock and the public money used to support it which as it turned out was a not dissimilar amount to that which had been used to prop up the US economy. When put into this perspective collectively the lunch guests voiced some very constructive opinions. The overall feeling was the Conservatives did not have a strong opinion or voice on matters which were important and that they had become very media/image conscious. Also that David Cameron was not being seen as a strong leader.

What followed was a debate based around the theme 'What do we need to be doing to strengthen the Conservative vote and what does the party need to be doing for itself'.

Geoffrey Pointon – 'Leadership seems remote to party activists and supporters'

Tim Whorton – 'Gordon Brown is not doing a good job of leading but David Cameron is not challenging him either'

Mike Bowden – 'The parties seem to be sharing policies rather than developing them for themselves i.e. Inheritance tax'

Martin Lewis – 'Policies can be defended later but the right people need to be in place'

The debate progressed onto the way that the country does not seem to be that interested in politics' anymore.

Martin Lewis felt – 'People consider personality more than policies'

Mike Bowden – 'Most elections are based around Sun readers'

Phillip King – 'Over the past 10 – 15 years peoples belief in Government has been diminishing as they feel it has become based around 'say one thing but deliver another'. The voters have become more cynical and untrusting. Time and time again people are shown via the media that politicians or the government lie which has caused them to be no longer interested in politics and apathy has set in'

The room then agreed that the economy is quite likely to head towards a recession which would affect the voters due to increased borrowing etc. This could encourage resurgence in the desire to keep abreast of government policies and encourage people to have their say via the poll booths.

Bill Ginns – ‘Recession will stir people to have a voice’

Geoffrey Pointon – was concerned about the coming recession and the effect it may have on small to medium sized business already living from week to week.

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February 22nd 2008 - IPL

The number of guests for lunch continues to increase and this luncheon saw maximum numbers reached.

After a very pleasing lunch the political debate was opened in regard to expenses claims with ‘MP’s and MEP’s – Whether the standards of honesty should mirror those of a standard business man’

James Lee ‘in the past people went into politics as a way of paying back to society. Today it is for a career move’

Phillip King – ‘Some expenses can be claimed without a receipt – up to a value of £250 which in the business world would not be allowed’

The debate moved forward to consider the remuneration of the MP and MEP.

Anner Fehnert – ‘We get what we pay for’

Karl Craig-West – ‘The potential career of an MP can be approx 4 years and so it can be seen why they have outside interests to their political career’

Phillip King – ‘The salaries are too low’

Chris Emmett – ‘Is this not an insult to all those millions of workers who do not have a £60k salary and an expense account’

Derick Horsfall – ‘We should consider a system where government as a whole looks at what MP’s earn’

The next key topic considered was ‘Weak Leadership’.

Phillip King – ‘The quality of people coming into parliament has been dropping overall. What’s the reason – overall there is more money in the private sector’.

James Lee – ‘You can pay twice as much but the reality is you don’t get twice as much output’.

Bill Ginns – ‘There should be less emphasis on personalities and more focus on policies. Violence, crime are top concerns’.

The room then considered ‘Should we be worried about Westminster MP’s?’

Geoffrey Pointon – Quoted ~ “Without vision the people perish”. ‘No political vision from either of the main parties does not bode well for the country’.

Martin Lewis responded – ‘Not a loss of vision more a loss of belief’.

James Lee – ‘Are MP’s there to represent or to govern?’

The consensus of opinion was to ‘represent’.

Stephen Smith – ‘It’s not something we can change as we have been dogged by sleaze for years’.

David Radford – ‘Sleaze has got worse under labour. It’s helping the country to go down the tubes’.

Phillip King – ‘We need to introduce conviction and passion’

Anner Fehnert – ‘People need to go and speak to their MP at their surgeries. We don’t bother to go and say what we feel, want or like’.

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A Rather British Revolution

If Gordon Brown wins the vote and agrees to enact the Lisbon treaty on Wednesday without a referendum the British people will never forgive him. If he doesn’t, Tony Blair will never forgive him. It is what my 12 year old daughter would call a “no brainier” but will the Ditherer with too much brain and very little heart be able to make the distinction? The result of the local campaign in marginal seats is that 88% of voters want a referendum on the EU treaty, (now called Lisbon treaty)

Last Wednesday a very British tradition took place outside the Houses of Parliament. Thousands of people queued – for hours and hours to register their concern with their MPs that British sovereignty was being given away without their permission. Thousands more will write to the Queen this week pleading with her to intercede on their behalf.

The Conservative Party, ever wary of producing splits on Europe has been cautious. David Cameron’s focus groups tell him that people are more worried about the things which directly affect them – crime, schools, and clean hospitals. What the Westminster elite are missing is the link between the Lisbon treaty and all these services. If more power moves to Brussels and unelected bureaucrats administer our public services and affect our cost of living, how do they suppose will we influence what is done to our police force, our health care, our education system?

As the queue wended its way around parliament, people exchanged pleasantries - about the earthquake the night before, shared sandwiches and stories –some had been in the a same place in 1965 to attend the lying in state of Churchill. That had been a much colder day, and they were grateful for the few breaks of winter sunshine today. In between they told one another why they had to be present, here, now, to register their dismay, so they could tell their children and grandchildren how they had made a stand as hundreds of years of stability and good governance was discarded. “Who do

they think they are these politicians?" said one man wearing a Union Flag tie." They were only given power by the British people so they could act on our behalf. It is not their place to give it away without our permission"

It is all too easy to dismiss the people in the queue as xenophobic, little Englanders, but they had respect for one another, true politeness and courtesy for all. They do not dislike Europeans or Europe. They had done their research and spoke knowledgeably about their fear of a European Foreign policy, the removal of democratic choice from our electorate widening the gap between those who make the law and those who obey it. They fear anarchy and cynicism will replace order and optimism. One woman had been in Kenya just before the riots – see what happened there when the people lose their voice she said.

These days' people have access to all kinds of media. When you can vote a celebrity out of the jungle or a nobody into stardom at the click of a button there is no excuse not to have referendum on something as important as the future of our country. Politicians be warned. The British are generally quite respectful to their leaders and take a while to get angry. 88% want a referendum. Dismiss them at your peril.

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April 3rd 2008 – Supper Evening with Vincent Cable



A very warm welcome was extended to Dr Vincent Cable by the biz club when he accepted the invitation to be the guest speaker at the supper evening held at Uppingham School on April 3rd 2008. The evening followed a traditional 'old school' dinner's theme. Guests were served by 'dinner ladies' a menu of local sausage and mash followed by apple crumble and custard.

The Liberal Democrat Shadow Chancellor & Deputy Leader is a respected parliamentary figure who clearly identifies with small to medium size business and more recently has stolen the political limelight in the Northern Rock affair. He addressed the room on the issue of economy and the impact that it could have on the small to medium business. Dr Cable commented on the housing market saying "It is becoming increasingly clear that the downturn in the housing market is much more than just a blip."

He referred to the credit crunch which is clearly continuing to restrict lending both in the personal and small business arena. He discussed how personal and business debt has grown over the years, saddling both organisations and individuals with masses of debt. These factors he felt were going to continue to have a dramatic effect on the economy for some months to come, he continued. After his speech Dr Cable



took questions from the floor. His candour was respectfully received by all those who attended the event.

Over all an extremely enjoyable evening was had by all those who attended. It is true to say that Dr Cable was a tremendous hit with all the guests.

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The following is an article from Money Marketing submitted by Geoffrey Pointon written by Leah Milner dated 21 May 2008

Shadow pensions minister rejects Australian-style compulsory contributions

Shadow pensions minister Nigel Waterson has rejected the idea of Australian-style compulsory pension contributions if the Conservatives get into power.

Speaking at a debate on pension provision hosted by Pointon York Group today, Waterson denied the Tories were sitting on the fence over whether or not they would retain personal pensions if get into power at the next election. He said the party was just investigating whether personal accounts are going to work.

Pointon York Group's chairman, Geoffrey Pointon, asked Waterson whether the Conservatives believed in soft compulsion in order to encourage more pensions saving.

Waterson said: "We certainly don't believe in compulsion on the Australian model. Firstly, it's not very Conservative to tell people what to do with their money, and secondly, we don't want to end up getting sued by people who have been told to do something that turns out not to be in their interest."

Waterson conceded auto-enrolment might be the solution.

He added: "Studies show the vast majority of people in this country don't know anything about pensions and don't want to know anything. There is a massive job of financial education to be done but its going to be done."

Waterson said: "We have got to find out about the nitty gritty, because nothing on this scale has ever been tried before."

He said one of the areas which needed further investigation was means-testing.

Waterson said: "In the most pessimistic scenario, we might end up with smaller pension's savings overall once personal accounts have been introduced, which is an appalling prospect. We don't want to inherit a turkey."

Source: Money Marketing [moneymarketing.co.uk](http://www.moneymarketing.co.uk)
<http://www.moneymarketing.co.uk/cgi-bin/item.cgi?id=165543&d=340&h=24&f=254>

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May 23rd 2008 - IPL

This luncheon was a much quieter affair than those of late and was accompanied by a brief spell of good weather. This enabled a glass or two of

champagne to be enjoyed in the beautiful gardens of The Garden Hotel in celebration of the Crew and Nantwich by election results.

As the luncheon involved a small group of members debate took place both during courses and for a small while afterwards. The dramatic landslide victory at Crew and Nantwich with Tory candidate Edward Timpson winning 7,860 more votes than his Labour rival - a 17.6% swing from the 2005 General Election was a topic of excited discussion.

The consensus was that it was a "remarkable victory" but that winning a by-election and winning a general election are two different things. However this outstanding by election result prompted a debate over when labour could potentially choose to have a general election. Most people seemed to be of the opinion that it could be during 2009.

As the time past the topics moved onto policy development and areas that were of concern to those present were 'Children and Society'. Recent topical news articles were discussed on this theme - such as the decision to allow IVF without the need of a father and the very sad death of a young child which was alleged to have starved to death in the care of its parents/guardians.

A discussion on education then followed. The focus was on the fact that education is getting drowned under a sea of paperwork based on the schools need to perform in statistical league tables. The general view was 'teachers should teach not fill in forms or drown under a sea of paperwork'.

Shane James said 'The focus should be on the ability of the pupils which is all different'

Taxation was another key topic along with government expenditure.

Geoffrey Pointon said 'cut, cut and cut again'

David Radford agreed that 'cutting waste' was needed to get the economy back on track and stop more overspending by government.

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Invest Kenya?

There are two monkeys sitting on the roof outside my window. OK so I can't be in Rutland anymore this must be Kenya. I had been invited to speak at the Sacoma World Entrepreneurial Summit in Nairobi. As I left Britain I had not been told my topic, but they knew my business background, passion for networking – I am Vice President of the biz club which brings together politicians and business people in the UK. Along with my Conservative convictions on free trade – this enough to qualify me.



The Kenyan post election violence has affected the economy, so holding the summit here is part of the healing and re-building process. They want to send the message – Kenya is open for business.

Back at the conference I am introduced to the High Commissioner Adam Wood and Deputy Trade Minister Hon. Omingo Magara MP. He shakes my hand I look into his eyes "How is your country Sir?" The question is perhaps too direct, his eyes fill with tears "we took her to the abyss, we did not realise, how close we could go, we have just got her back – thank God" He opens the conference with a prepared speech from the Prime Minister but it is the one from the heart that counts with me.



BBC Radio Leicester wants to do a live interview. I tell them how friendly it is, how I know no-one in Nairobi but via a friend in Leicester I have now got the loan of a driver and offer of supper in his friend's home. That's how networking works.

Some of the people speaking have already had an impact. Mabel, is about to open an airline in Kenya. She has a hat the size of a house, you can't miss her. Mabel Airlines is just the sort of initiative that Kenyans returning from abroad want to offer – yes they want a good investment, but also to give something back to their country of birth – besides as she says she wants to show off how well she has done in the UK!

Khalid Sheikh is from Leicester – 20 miles from my home. He wants me to visit his factory, Clifton Packaging when we return. His passion is his new label BABA – Buy African Build Africa, he wants to get Africans to process their own chocolate and coffee so that all the value added does not end up in the west – according to him a kilo of chocolate beans is sold back to Africa as drinking chocolate at more than 10 times its original value. This chimes with my own view that in the long run real trade will help developing countries far more than aid. Trade tariffs are one obstacle, and some aid creates problems. If you give away free money you will never run out of customers, and is creating a dependency culture wise?

The summit is well attended, 300 delegates from 20 countries. The atmosphere is collaborative and dynamic. This country once leading the way for democracy in African politics has stumbled but just about picked itself up. Spreading the message of the importance of real trade, of networking, of humility in leadership (now that's a difficult one!) is all part of the process of re-asserting democratic values. Many people have ideas for businesses and several people are there to invest in good ideas. Kenya has its own investment vehicle to help entrepreneurs negotiate the process of setting up. Before the recent trouble growth rates were over 6% which compares well to the UK.

Keeping the economy on track is vital. If you get chance and want a holiday with a purpose, try Kenya – you may think you are having breakfast with a giraffe or drinking Taska by the pool, but you could be building back democracy - one beer at a time.

Chris Emmett



June 27th 2008 - IPL

This was the last luncheon before the summer break and was attended by about a dozen members.

We were fortunate to have an impromptu guest speaker Linda Wilkinson. Linda was asked to explain why she was a Conservative voter. She said it was because of three reasons:

1. Belief in Wealth Creation – creates jobs which adds to the economy and gives people a sense of purpose.
2. Free enterprise – cutting of red tape to stop businesses being strangled.
3. Freedom – protected from crime but not a big brother state.

After her introduction the first topic of debate was 'How much influence can voters have and does a group of like minded individuals have more influence?'

Anner Fehnert said 'If we don't get together to hear each other and combine as a group we won't have a voice. As a group we have more chance of being heard. Through the biz club we have had the opportunity to meet key politicians when they have visited our events and so we have had a direct ear.'

Phillip King said 'most people want an input into some aspect of policy i.e. pensions, education and so want to know that the politicians are listening. It's all about building a relationship over a period of time to become a "critical friend" of the party. An exchange of views occurs in the biz clubs meetings and from the party's point of view the group makes contacts across the country. Interaction occurs between the group and politicians. The biz club as a group is not one person but a wide cross section of the business community which gives a broader perspective.'

David Radford and Linda Wilkinson asked 'Do you think the party are really listening to the voters? As in the electorates mind all politicians have the same policies and values. They are not distinctly different?'

Derick Horsfall asked for a show of hands re: 'How many people in the room have attended their MP's surgery?' He explained that the surgery is the first port of call to make contact with their MP.

Anner Fehnert had attended her local surgery but felt that she had to pressurise her MP to be listened to initially. She felt that the local MP's did not have the power to influence central government as the political elite were in charge.

Geoffrey Pointon said 'we are in danger of creating a permanent political elite with one branch or the other vying for power without offering any meaningful policy alternatives.'

Tim Wright said 'he runs seminars and more people come to them on the day than sign up for them before the event as people are very fed up of taxation.' He felt politicians can make a difference but over time.

Jit Patel said 'you can shout as much as you like but you need to build rapport and a relationship for your voice to be heard.'

Derick Horsfall responded 'we need to approach MP's as a group one person alone has not got the momentum of a group.'

Geoffrey Pointon said 'In the Untied States they have 400 Policy Action Committees (PAC's). Labour had the Trade Unions and Cooperative Society but the Conservative's don't really have any. The biz club is trying to make it's mark with the party and be recognised for the strength of the opinions it has.'

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September 19th 2008 – Golf day

This is the fourth consecutive year this important competition has been held and each year, thanks to chiefly yourselves, it is better supported and is more enjoyable.

The event broke with tradition and was held a month later than usual this year and we were very fortunate to benefit from a calm sunny dry day – the perfect weather for golf.



We must thank all our sponsors who helped to support the day – Pointon York Sipp Solutions, Bank of Scotland, Charles Russell LLP, Leasemaster, SSP and QUBE Software and also our special guests from Leicester Tigers – Peter Wheeler and Harry Ellis.



Although Terry Forsey and his new partner bravely defended the trophy this year's congratulations go to Rachel Marvin and Nick Whiting followed closely by runners up Craig Mitchell and Bill Adderley.

As usual the golfers enjoyed luncheon at Luffenham Heath after their round of golf and were joined by a number of non-golfers who all appreciated the after luncheon speeches from Peter Wheeler and Harry Ellis.



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October 24th 2008 – Political Luncheon with Chris Grayling

We were very pleased to welcome our guest speaker Chris Grayling - Shadow Work and Pensions Secretary to the biz club luncheon at Uppigham School.



During the luncheon Chris mingled amongst the fellow diners and listened to their particular views.

After the luncheon Chris spoke to all those present on topics that were relevant to all attending who were from from small to medium sized businesses.

Chris felt that we need to create stability in our economy and to take the steps that we need to take to protect jobs, to protect businesses and to ensure that we can look after those who are unfortunate enough to lose their jobs. He also discussed taxation and that we need a simpler and more attractive tax regime in this country that makes it attractive to do business here that protects jobs and



that attracts employers to this country in the future.



Chris also touched briefly on the issue of incapacity benefit - A country that brings in millions of workers but can't help people out of the trap that incapacity benefit has become, is one that desperately needs change.

His words were welcomed by all those present who left the luncheon pleased to have been able to attend.

November 14th 2008 - IPL

This was the smallest luncheon of the year with attendance down on previous lunches. But although it lacked in numbers this did not mute the lively debate that all present participated in.

We were very pleased to have two new guests with us for lunch, Rupert Matthews – Prospective Conservative MEP candidate for The East Midlands and a local small businessman Chris Muris - Altmore Business Law.

The debates during and after lunch focussed in The European Union, MEP's, The Euro and then focussed on Pensions.

It was a worrying statistic that approximately 50% of the adult population do not have any other pension than a state one.

Tim Whorton said 'the average person who is a member of a defined contribution pension scheme, has a retirement income from all sources, including state pensions and savings that is 38% of pre retirement income. For defined benefit schemes such as those enjoyed by public sector employees it is 68%.'

Geoffrey Pointon said 'it is time that we start looking after our people.'

Rupert Matthews said 'the key problem is longevity as people are living longer than in previous generations'.

Tim Whorton said 'that the UK population was not increasing due to longevity as the incumbent population was relatively stable but it is predicted to increase due to immigration. Although 50% of men aged 65 will live to 84 years old.'

Geoffrey Pointon said 'that if the retirement age was raised then people could continue to work but employment would have to be found for the senior workforce.'

Phillip King said 'with an ageing workforce comes additional health pressures.'

Tim Whorton said 'Aubrey de Grey, the Oxford University geneticist, claims that work being done now will dramatically increase life expectancy way beyond even the substantial increases we have seen in recent years.'

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December 12th 2008 - IPL

This was the last luncheon of 2008 and had a very festive theme even down to Christmas crackers on the tables. We again were pleased to welcome a new supporter to our lunch – Rob Boden.



The debate started in the pension's arena and then focussed on the lack of policies that the Conservatives seem to have.

Frank Simms said 'how does the Conservative party get through to the young people to help them understand politics?'

Phillip King said 'that the Conservative party is engaged in a risky strategy not wanting to announce policies until there is an election date as the concern is that the policies will be adopted by the government as their own if they are announced too soon.'

The topic then progressed into the recent budget announcements by the government.

Frank Simms said 'the budget cost much more to people that they recognise.'

Phillip King said 'it is a tax raising budget.'

This led the assembled group to debate when the next election may be.

Martin Lewis said 'if I was Brown I would go with February 2009.'

Bill Ginns said 'that it needs to be recognised that we have not just a lower class in this country but we have an under class beneath them and they are growing.'

Geoffrey Pointon said 'the elite front bench will deter the under class with their personas.'



Martin Lewis said 'we need a solid character to sit on the front bench.'

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Geoffrey Pointon agreed and said 'there are no regional accents on the front bench. Labour always rolls out the class card when under pressure and the Conservatives are doing nothing to get close to ordinary folk.'

Phillip King said 'it will all come down to a mood shift. Does the country want to change or stay with the status quo. The majority of people I speak to are anti-government but necessarily pro Conservatives. The next election won't be won by increasing safe seats it will be won by converting close majorities. There are 40 seats across the Midlands we need to win.'

Jit Patel said 'are we missing the point. It makes sense for Brown to hold an election in February as he can capitalise on the lack of Conservative policies and peoples fear against change in the current turbulent economic conditions.'

Phillip King said 'Labour are positioning we are the do nothing Tories and jobs will be at risk with us etc. We need innovative and thought provoking policies.'

Derick Horsfall said 'we did not learn our lesson in 1997. People prefer the devil they know, we have not revitalised as a party in the way Blair did with Labour. The voting public see us as "same old, same old".'

Geoffrey Pointon said 'we have a chance if we get some straight talking politicians'.

Martin Lewis agreed and said 'we need to read the climate and fit to the desires of the people.'

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December 16th 2008 - Carols and Drinks



The year rounded off with the annual carols and drinks evening at The Royal Oak in Uppingham. All enjoyed a glass or two of Christmas cheer and some delicious canapés.

The singers were accompanied by The Gretton Silver Band who did a splendid job of keeping all in order and many of the favourite carols were played.



The end of the evening rounded off with the band playing 'We wish you a Merry Christmas' and an enjoyable evening was had by all.

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The two main parties explained in terms of cows

New Labour: You have two cows; the government takes both and sells you some milk.

Conservatives: You have two cows. You sell one and buy a bull. Your herd multiplies and the economy grows. You sell them and retire on the income.

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You can contribute to these discussions by emailing your views to -
info@thebizclub.co.uk