

In the community to help the community

Spring/Summer 2015 • Issue 1

# Trust Local

[www.trust-local.co.uk](http://www.trust-local.co.uk)

Our vision is to eradicate rogue traders by providing local people with a point of reference where they are confident that their required trademans is verified, professional and trusted within their local community.



Saying **NO** to rogue traders



Verified traders only



*Daniel Sprackman*  
PHOTOGRAPHY



## Find **trusted** local trades and businesses for **free**

Covering Yate, Chipping Sodbury, Winterbourne, Frampton and the surrounding rural South Gloucestershire areas



**£££**  
MONEY SAVING COUPONS inside

# Hello and welcome to Trust Local...



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**...the only local magazine to ensure the 'trades' advertising with us are checked and verified.**

We are passionate about stamping out 'Rogue Traders' and we want to make sure it is easy for you to find a trusted supplier. When you use a tradesmen in our magazine you can be rest-assured that each and every one featured is checked, verified and has the relevant insurance and accreditation documents. They also come with testimonials from satisfied, local customers (which have been checked!).

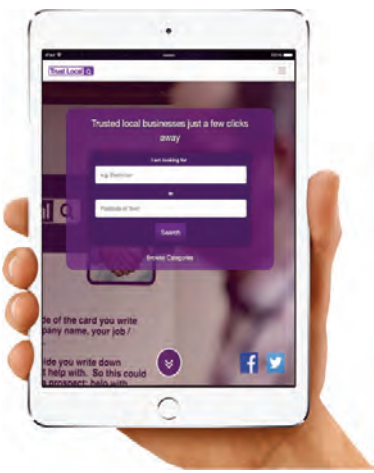
Hopefully, this will give you confidence that whoever you contact will be qualified and insured to do the task at hand, as well as having good customer references to back up their work.

We've now made it even easier for you to find the supplier you need and can trust. Use our new website **www.trust-local.co.uk** to view and leave feedback on all our featured businesses.

In this edition we have advice from **PBF Wealth Management** on the importance of business succession planning (p22-23) to **Dont Fall victim to rogue traders** (p38). Also, don't forget our **money saving offers** (p46)!

*Please keep this close at hand... you never know when you may need us!*

Check out our new website: **www.trust-local.co.uk**



# Be in the know... about rogue traders

## Ever been ripped off or fallen victim to a rogue trader?

Choosing an honest and reliable tradesman can be a difficult and daunting task. South Gloucestershire Council Trading Standards offers the following advice to help you protect yourself from these unscrupulous 'traders':

- Rogue traders prefer to approach their victims by cold calling, or doorstep selling. People are often not expecting a salesman at their door and can find themselves caught off-guard and subjected to high pressure or aggressive sales tactics.
- Rogue traders provide poor quality, unfinished and often unnecessary work for over inflated prices. The price quoted in the beginning is not the price they will eventually charge.
- Rogue traders have no regard for the law or their customers' legal rights. They rarely provide the paperwork and cancellation rights they are obliged to provide and can take extreme actions to get the money they claim they are owed, sometimes driving their victims to the bank or cash point.
- Rogue traders offer service and maintenance type work. For example, cleaning and sealing roofs, laying, cleaning or sealing driveways, garden maintenance or clearance, building work and a lot more.

For more information on rogue traders and scams, South Gloucestershire Council Trading Standards has produced an information booklet giving information and advice to keep yourself safe. The booklet also includes a Scamwise

## The advice from South Gloucestershire Trading Standards.

- 1 DO NOT DEAL WITH UNINVITED TRADERS AT YOUR DOOR.** If you are not expecting a visitor, always check who is calling before you open the door.
- 2** Do not agree to any work being done, however tempting the offer – it will not turn out that way.
- 3 REPORT** any suspicious callers to Trading Standards on 03454 04 05 06 or the Police on 101. Alternatively, if you are concerned a rogue trading incident is in progress you can call Trading Standards enforcement officer Neil Derrick on 01454 864565.
- 4** Look out for your neighbours, friends and family. Are they suddenly having work done on their house, driveway or garden? Talk to them and if you are concerned, **REPORT IT** to Trading Standards or the Police.
- 5** If you are unhappy with any business advertised in Trust Local please contact us and let us know. We will look into the problem and, if required, the business in question will be removed from the Trust Local magazine and website.

door sticker advising that doorstep callers are not welcome at your home (note: this door sticker is double sided). To request your copy, please telephone the Citizens Advice consumer helpline on 03454 04 05 06 or [email trading.standards@southglos.gov.uk](mailto:trading.standards@southglos.gov.uk) quoting 'Be in the know'.

# Business Directory



Although we do checks on our tradesmen we cannot guarantee their work. We always advise you ask to look at previous work and have an indepth look into the businesses you are planning to use. The checks we do on our tradesmen are as follows: Public Liability, Employers Liability, Qualifications - if a plumber or electrician - and CRB checks if working with children. We make sure all the tradesmen live within a fifteen mile radius of the delivery area of the magazine.

We cannot stress enough that you should always double check everything before handing over any money. If you have any problems with an advertiser please contact us on **01454881882** or **www.trust-local.co.uk** Trading Standards can also help with these situations.

## ACCOUNTANTS

Winstone Green Accountants (page 29)  
.....01454 279 448 / 07834 772 792

## ADULT EDUCATION

Filton College  
.....0117 979 8909

WEA Learning for life  
Mon-Fri 9am-4.30pm .....0117 916 6500  
Rosemary Cave .....07825 861 782

## ADVICE

CAB Kennedy Way, Yate, BS37 4DQ  
.....03444 111 444  
Talking Money .....0117 954 3990  
Well Aware .....07979 896 064

## AERIALS

MD Aerials (page 41)  
.....01454 418 341 / 07817 304 236 41

## BEAUTY

BYAS Wellstar (page 15)  
.....07850682723

## BLOOD DONORS

National Call Centre.....0300 123 2323

## BOUNCY CASTLES

Belles Castles (page 12)  
.....01454 854475 / 07445 287 635

## BUILDERS

Beaufort Property Maintenance (page 35)  
.....01454 777 887 / 07980 301 905  
Edison Ford (page 36)  
.....01454 316 718, 21 Station Road  
Next Generation Property Solutions (page 37)  
.....01454 321 806  
Savernside Renovations (page 34)  
.....0117 370 8268 / 07908249040

## BUSINESS TRAINING & ADVICE

Business West (page 31)  
.....01275 373 373  
Cool Ventures (page 28)  
.....01225 580 850

## CAR SERVICES

Chipping Sodbury Motor Company (page 11 & 18)  
.....01454 837328/ 01454 837393  
GR Auto Services Ltd (page 34)  
Yate .....01454 320196  
Woodland & Bayliss (page 35)  
Car & Commercial Body Repairs  
.....01454 329 174

## CARPET CLEANING

Carpet Cleaning 4 You (page 39)  
.....01454 417084 / 07545 458 299

## CHARITIES

Brain Tumour Support (page 20)



Thornbury .....01454 414355  
**Bullfish Charity Fayres (page 12)**  
 .....www.bullfishcharityfayres.co.uk  
**Green Community Travel Ltd (page 13)**  
 .....01454 228 706

**CLEANING SERVICES**

**Must Dust (page 42)**  
 .....01454 809 070  
**Tidy Living Cleaning (Page 40)**  
 .....07969736998 / 07950457415

**CLINICS**

**Yate West Gate Centre**  
 .....01454 315355

**COUNCILS - TOWN/PARISH**

**YateTown, Poole Court**  
 .....01454 866 506  
**Dodington Parish** .....01454 866 546  
**Sodbury Town** .....01454 864 666

**COUNCILS - UNITARY**

**One Stop Shop Yate and Chipping Sodbury**  
 Kennedy Way, Yate  
 .....01454 868 686

**CURTAINS & SOFT FURNISHINGS**

**At Home Curtains & Blinds (page 35)**  
 Charfield.....01453 521 751 / 07799 822 691

**DENTISTS**

**Yate Centre Dental Surgery**  
 2a North Walk, Yate.....01454 312 600  
**Apple Dental Practice**  
 43a Abbotswood, Yate.....01454 312 981  
**Phoenix Dental**  
 8 Hounds Rd, Chipping Sodbury.....01454 313 913  
**Yate Centre Dental Surgery**  
 86 Firgrove Crescent, Yate.....01454 313189

**DIETS & WEIGHT MANAGEMENT**

**CAMBRIDGE WEIGHT PLAN**  
**Anna Milward**  
**Call 01454 430 786 / 07841875218**  
**Page 20 / 46**

**DOCTORS**

**Abbotswood Surgery** 42 Abbotswood  
 Yate, Appt .....01454 313577  
**Courtside Surgery**  
 Kennedy Way, Yate.....01454 313874  
**Kennedy Way Surgery** .....01454 313849  
**Wellington Road FamilyPractice**  
 Wellington Rd, Yate .....01454 323366  
**West Walk Surgery**  
 West Gate Ctr, Yate .....01454 272200

**DOG WARDEN**

**South Gloucestershire Council**  
 .....01454 868 000  
 Email: streetcare@southglos.gov.uk

**ELECTRICAL APPLIANCES**

**D-CR Domestic Appliances (page 40)**  
 Thornbury .....01454 850 522 / 07917 441 539

**ELECTRICIANS**

**Aquasafe (page 38)**  
 .....0117 956 6694 / 07889 407888  
**db Electrical Services (page 41)**  
 .....01454 615009

**ESTATE AGENTS**

**Edison Ford (page 14)**  
 21 Station Road .....01454 316 718

**EVENTS**

**South Gloucestershire Show (page 10)**  
 .....Windmill Fishery Showground, BS37

**FAYRES**

**Bullfish Craft and Therapy Fayres (page 12)**  
 .....www.bullfishcharityfayres.co.uk

**FINANCIAL**

**Certus Financial Planning (page 20)**  
 .....01225 469 184 / 07918 639 009

Edison Ford Property Finance (page 19)  
21 Station Road .....01454 322 299

### FLOORING

Kahuna Flooring (page 34)  
.....01454 327778 / 07917667777

### FOOT HEALTH

H J Health and Sports Therapies (page 13)  
.....07846452000

### FUNERALS

L W Clutterbuck Ltd (page 12)....01454 660 088

### GARDEN SERVICES

S.P.P. Garden Services (page 41)  
Thornbury .....07812 715 399 / 01454 854 475

## MARTYN'S FENCING

**Quality Fencing Supplied & Fitted**

Est. 1999. Suppliers of Fencing Products,  
Aggregates, Topsoil and more!

**01454 261393 / 07773 722896 Page 41**

### GRAPHIC DESIGN

Trust Local Design (page 27).....01454 430 786  
Bana Design .....07841 875 218

### GROUND WORKS

## AJM GROUNDWORKS

Foundations, driveways, drainage,  
conservatories, demolition, general garden  
waste, tree felling & landscaping

**Call 07809 642 195 / 01454 854 095**

**See page 42**

JW Groundwork and Paving (page 40)  
.....01454 269 272 / 07746 731 041

### GUTTER CLEARANCE & CLEANING

Pristine and Clean (page 43)  
.....01454 854 839 / 07875 691 646

### HEALTH AND SOCIAL CARE

CareFlo (page 25).....01454 411 809070

### HEALTH INSURANCE

WPA: Health insurance plans (page 21)  
.....01454 800018

### HOSPITALS

Southmead  
Southmead Rd .....0117 950 5050  
Yate West Gate MIU  
.....01454 315 355

### HOTELS

Alveston House Hotel (page 21)  
Alveston .....01454 415 050

### INSURANCE

Edison Ford (page 25)  
Personal, Landlord & Commercial  
.....01454 322 266

### LEAFLET SERVICES

Road Runner Deliveries (page 27)  
.....01454 854 839 / 07875 691 646  
Design, Print, Deliver (page 30)  
..... 07850 519 139

### LIBRARIES

Chipping Sodbury High Street  
.....01454 868 006  
Mobile Library for rural areas.  
.....01454 868 006

### LOCAL VENUES

Turnberries (page 17)  
Thornbury .....01454 868 485

### MARKETING

Cre8ion (page 32)  
.....0117 977 5535  
Winbox (page 31) .....01173 790 044

### MEMBERS OF PARLIAMENT

Thornbury & Yate Luke Hall MP Tudor House,  
Hatters Lane, Chipping Sodbury  
.....luke@lukehall.org.uk

**MONEY MANAGEMENT**

PBF Wealth Management (page 22-23)  
.....01454 618700

**MOTOR COMPANY**

Chipping Sodbury Motor Company (page 11 & 18)  
.....01454 837399 / 01454 837328

**PAINTING AND DECORATING**

Beaufort Property Maintenance (page 35)  
.....01454 777 887 / 07980 301 905

**PARTY VENUES**

Alveston House Hotel (page 21)  
Alveston .....01454 415 050  
Turnberies (page 17)  
.....01454 868 485

**PET CARE**

Paw Stretchers (page 14) .....07970383351

**PHOTOGRAPHERS**

Daniel Sprackman (page 20)  
.....07795 397 825

**POLICE**

Non-emergencies .....101

**PLUMBING AND HEATING**

Unique Plumbing and Heating (page 40)  
.....07920 837 540 / 01454 625 902

**PRINTERS**

Gemini West (page 27)  
.....0117 965 5252  
Image Business Machines (page 27)  
.....01454 228444

**PROPERTY MAINTENANCE**

Beaufort Property Maintenance (page 35)  
.....01454 777 887 / 07980 301 905  
Edison Ford (page 36)  
.....01454 316 718  
Next Generation Property Solutions (page 37)  
.....01454 321 806

Sevenside Renovations (page 34)  
.....0117 370 8268

**NEIGHBOURHOOD WATCH**

Local Beat Officer .....101

**RECORD/VINYL COLLECTOR**

page 20 .....01454 415048 / 07969 213 445

**RECRUITMENT**

Munro Global Recruitment (page 19)  
.....07429 572 725

**RECYCLING AND REFUSE**

Sort It! Centres, Collett Way .....01454 868 000  
Streetcare Contact Centre, S Glos CC  
Kerbside Collections, Recycling Banks  
Home Composting etc .....01454 868 000

**REGISTER OFFICES**

Births and deaths  
.....01454 863 140  
Marriages Poole Court Drive, Yate  
Mon-Fri 9-1 & 2-4 .....01454 863 140

**RESTAURANTS**

Alveston House Hotel (page 21)  
Alveston .....01454 415 050  
La Piazza (page 16 & 46)  
High Street, Thornbury .....01454 414 500

**SEARCH ENGINE OPTIMISATION**

Superb Digital (page 30)  
.....07739 914 756

**SCHOOLS AND COLLEGES**

Abbotswood Primary  
Kelston Close, Yate .....01454 867 777  
Alexander Hosea Primary  
Honeybourne Way, Wickwar .....01454 294 239  
Brimsham Green Secondary  
Broad Lane, Yate .....01454 868 888  
Broadway Infant  
Broadway, The Ridge Yate .....01454 867 130  
Chipping Sodbury Comprehensive  
Bowling Road .....01454 862 900

**Culverhill Special**  
 Kelston Close, Yate .....01454 866 930

**Horton CE VA Primary**  
 Horton Hill.....01454 318 834

**North Road Primary**  
 North Rd .....01454 867 788

**Old Sodbury CE VC Primary**  
 Church Lane, Old Sodbury .....01454 313 682

**Raysfield Infant**  
 Finch Rd, Chipping Sodbury.....01454 867 140

**Raysfield Junior**  
 Finch Road .....01454 866 795

**Ridge Junior**  
 Melrose Avenue, Yate.....01454 867 125

**SGS Filton South Glos & Stroud College**  
 Greenhill, Alveston.....0117 931 21 21

**St. John's Mead CEVC**  
 Hounds Rd, Chipping Sodbury.....01454 866 501

**St Mary's CE Primary**  
 Church Rd, Yate .....01454 867 155

**St Paul's Catholic Primary**  
 Sundridge Park, Yate.....01454 866 790

**Tyndale Primary**  
 Tyndale Avenue Yate .....01454 867 180

**Wellesley Primary**  
 Edgworth, Yate .....01454 866 740

**Woodlands Primary**  
 Sundridge Park Yate.....01454 866 535

**Yate International Academy**  
 Sundridge Park Yate.....01454 333 560

**Federation Sixth Form, YIA**  
 Sundridge Park, Yate.....01454 333 560

**SHOWER REPAIR / REPLACEMENT**

**Aquasafe (page 38)**  
 .....0117 9566694

**SOCIAL & COMMUNITY SERVICES**

**Children & Young People**  
 Info Service.....01454 868 008

**SOCIAL SERVICES**

**Mental Health Team**.....01454 868 007  
**Emergency Line**.....01454 866 114

**SOLICITORS**

**Bevan Evey (page 13)**  
 .....0333 320 8600

**STAIRLIFTS**

**Thornbury Stairlifts (page 36)**  
 .....07833 318722 / 01454 413748

**TRANSPORT**

**National Rail Enquiries**.....0845 748 4950  
**South Gloucestershire Council**  
 .....01454 868 004  
**Traveline:** .....0871 200 2233

**TRAVEL**

**Green Community Travel Ltd (page 13)**  
 .....01454 228706

**UNIVERSITIES**

**University of Bristol**.....0117 928 9000  
**UWE Bristol**.....0117 965 6261

**VAN LEASE**

**Vanarama (page 33)**  
 .....0117 9690970 / 07855 764 997

**WINDOWS**

**PRISTINE AND CLEAN**  
**Window Cleaning**  
 Call 01454 854 839 / 07875 691 646  
[www.pristineandclean.com](http://www.pristineandclean.com)  
 See page 43 & 46

**The Conservatory & Window Company**  
 (page 35)  
 Thornbury.....01454 418229





# Helplines and Support

## ELECTRICITY

Central Networks .....0800 328 1111

## GAS

Emergency Service.....0800 111 999

## WATER

Sewerage Services .....0845 730 0600

Bristol Water .....0800 801 011

Water Supply .....0845 702 3797

## Age UK

South Gloucestershire.....01454 411 707

Al-Anon.....0207 403 0888

Support for families and friends  
of problem drinkers

Alcoholics Anonymous .....0845 769 7555

Bristol & Somerset.....0117 926 5520

Alzheimers Society .....0300 222 1122

.....or 0117 961 0693

Arthritis Care.....0808 800 4050

## National Autistic Society

Autism Helpline.....0808 800 4104

## Bereavement CASAL. Poole Court

Care and Support after Loss .....01454 313 060

Breast Cancer Care .....0808 800 6000

Bullying UK (part of Family Lives) ..0808 800 2222

Compassionate Friends .....0845 123 2304

Winston's Wish For Children.....0845 203 0405

Breast Cancer Care .....0808 800 6000

Textphone .....0808 800 6001

Email: [info@breastcancercare.org.uk](mailto:info@breastcancercare.org.uk)

## Bullying UK

[www.bullying.co.uk](http://www.bullying.co.uk). Email: [help@bullying.co.uk](mailto:help@bullying.co.uk)

Childline Freephone .....0800 1111

Citizen's Advice - National helpline ....0844 111 444

CAB - Thornbury office .....01454 863 666

Diabetes UK Careline.....0845 120 2960

## Domestic Violence

(Avon & Somerset Police).....101

Careline.....0845 120 2960

Distress.....0844 803 0240

Drugs Helpline .....0800 776 600

Text 82111

Families Anon Support.....0845 120 0660

## Family Lives (formerly Parentline Plus)

.....0808 800 2222

Fibromyalgia (S. Glos only) .....0844 887 3403

Flood Line Environment Agency. ....0845 988 1188

Frank about Drugs Helpline.....0800 77 66 00

Gamblers Anonymous .....0782 6601 281

Headway .....0117 340 3771

Support for people with brain injuries,  
their families & carers

Lymphoedema .....0117 960 1537

## Bristol & District. Gloucester Rd. North.

Macmillan Cancer Support .....0808 808 00 00

Meningitis Trust.....0808 80 10 388

Muscular Dystrophy .....0800 652 6352

NHS Direct .....0845 4647

NSPCC.....0808 800 5000

Overeaters Anonymous .....07724 824104

Penny Brohn Cancer Care .....0845 123 2310

## Tommy's Campaign

Pregnancy line .....0800 0147 800

RSPCA.....0300 123 4999

Samaritans .....08457 90 90 90

## SCARD (Support & Care After

Road Death & Injury) .....0845 123 5542

## Sexual Abuse & Rape

Crisis Helpline .....0808 802 9999

Sexual Health Line (24hrs).....0800 567 123

Smoke Free Helpline.....0800 022 4332

Stroke Helpline .....0303 3033 100

South Glos Stop Smoking Service....01454 865502

Yate Food Bank .....Helen 07512 523343

Victim Support Line .....0845 3030 900

Winston's Wish .....08452 03 04 05



# 2015 SOUTH GLOUCESTERSHIRE SHOW

Lifestyle & Leisure 2015

Sat 1st & Sun 2nd August 2015  
- Gates open at 10:30am

Windmill Fishery Showground,  
Westerleigh, BS37 8QZ

Just off of the Avon Cycleway - why not cycle and avoid the traffic? See you at the show!



## Don't miss this year's Camel Racing!

Attractions include: golf, shooting, archery, beer festival, music festival, cycling show, fishing competition with cash prize, main arena activities, farmers market, classic car show, craft market, local sports and activities, health and wellbeing stalls, a fairground and plenty of retail therapy!

For more information, visit [www.southglosshow.co.uk](http://www.southglosshow.co.uk) or call 01454 222959





# CHIPPING SODBURY MOTOR COMPANY YOUR LOCAL FIAT DEALER FOR SALES, SERVICE AND PARTS



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**01454 837328** to find out more.

**ChippingSodbury**  
MOTOR COMPANY



Hatters Lane, Chipping Sodbury, Bristol BS37 6AA  
Tel: 01454 837328 [www.csmc.co.uk](http://www.csmc.co.uk)

# L.W.Clutterbuck Ltd

Funeral Directors in Cam, Dursley, Thorbury, Tetbury and Surrounding areas.

Complete Independent  
**FUNERAL DIRECTORS**  
& Memorial Consultants

# 01454 66 00 88

[www.LWClutterbuck.co.uk](http://www.LWClutterbuck.co.uk)

We can help with burials or cremations, religious or non-religious services.



## Belle's Castles

Castles for all occasions  
Indoor and outdoor castles  
Prices from £30-£60  
Service with a smile!!!!

01454 854475 or 07445 287 635



### Bullfish Craft & Therapy Fayres

The Town Hall at Chipping Sodbury

Dates for the Diary

21/11/15

12/3/16

21/5/16

20/11/16

from 10.30-3.30

ENTRANCE FREE

For up to date information go to [www.bullfishcharityfayres.co.uk](http://www.bullfishcharityfayres.co.uk)





COMMUNITY

# LOOKING FOR LEGAL ADVICE?

**CONTACT US TODAY**  
**0333 320 8600**  
 standard rate charges  
 Or visit our website  
[www.bevanevemy.co.uk](http://www.bevanevemy.co.uk)

Your LOCAL YATE AND CHIPPING SODBURY Solicitors offer you friendly professional expert advice

- Divorce & Separation**
- Family Law**
- Employment Law**
- Litigation & Dispute Resolution**

**FREE 30 Minute Initial Meeting**  
 (offer restricted to Yate office)



## Bevan Evemy Solicitors

Regulated by the Solicitors Regulation Authority ID Number 607770  Solicitors Regulation Authority



### Green Community Travel Ltd

Green Community Travel provides safe, affordable and accessible travel for individuals and groups who are unable to use public transport and would otherwise have no other way of getting around.

- **Safe and Affordable Transport**
- **Helpful and Friendly Drivers**
- **Enabling Independence**
- **Join Green Community Travel**



The Yard, 390 North Road, Yate, Bristol BS37 7LW  
 T: 01454 228706  
 E: [admin@greencommunitytravel.co.uk](mailto:admin@greencommunitytravel.co.uk)

### Hayley Jackson Health and Sports Therapies

HJ Health and Sports Therapies is a small, personal and well established clinic based in Brimsham Park Yate which provides a full range of Foot Health Treatments including:

- Nail cutting service
- Nail problems
- Corns & Callus
- Cracked heels
- Skin problems
- Diabetic foot care

Where transport or mobility is a problem, home visits are available at no extra cost.

Hayley Jackson  
 MCFHP, MAFHP, BTEC DIP  
 Tel 01454 314460 / 07846452000  
[www.hjtherapies.co.uk](http://www.hjtherapies.co.uk)  
 E: [hayley@hjtherapies.co.uk](mailto:hayley@hjtherapies.co.uk)



**£10 Off 1st Treatment**



Pawstretchers is a charming, dependable dog care service located near Thornbury. We are here that people who want to have dogs can not only have them, but enjoy them to their fullest.

- ◆ Does your dog's energy level leave you exhausted?
- ◆ Do you work long hours and worry that your dog doesn't get enough exercise or attention?
- ◆ Is your dog anxious when left alone?
- ◆ Do you feel guilty going shopping and leaving your dog alone at home?

Cuttisheath Road, Thornbury, G112 8QH

Caroline 07970383351  
 Kathleen 07765402548  
[www.pawstretchers.co.uk](http://www.pawstretchers.co.uk)  
[pawstretchersdaycare@gmail.com](mailto:pawstretchersdaycare@gmail.com)




## We have been **SELLING AND LETTING** property for over **25 YEARS**

As an independent family business with over 25 years of local experience in Yate & Chipping Sodbury, we would be delighted to arrange a free, no obligation valuation for you. Why not give us a call on **01454 316718** or drop into the local office at **21 Station Road** - We'll be happy to help whatever your requirements.



- ✓ Over 25 years experience
- ✓ Competitive fees
- ✓ Great service and communication
- ✓ We'll get the best price for your home
- ✓ Market your home on Rightmove, Zoopla and more

**THE BEAUTY DEVICE REVOLUTION:**  
THE GREATEST MARKET OF THE FUTURE IS BEING CREATED NOW.

**BYAS SENSATION SYSTEM**

- the best beauty technologies in one small device
- patented MST™ Technology  
Iontophoresis + Radio frequency + EMS
- Frequency: 12 treatments instead of only 1 per month
- market leader for mobile devices  
1,000% more Hyaluron in only 1 week

Contact Rhiannon Phillips  
07850 682 723

## Wellstar BYAS

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## Have you heard about Turnberrie's?...

As a Community Centre we offer good service and value to everyone. Turnberrie's has now been open for 7 years and we still hear comments that people do not know where we are? Do you know where we are? Have you heard of us, before?

We have lots of rooms and facilities which cater for all types of people, clubs and events. But..... we would really like to hear from you, the people in our Community! Please let us know what you would like to see at Turnberrie's. Perhaps there is a hobby that you love doing or would like to try? Would you like to run a club or regular activity, but have no space to do so? Do you have a celebration coming up?

Why not take time to pop in and have a look around our wonderful centre and enjoy a

relaxing drink in the café. You will see Turnberrie's is a fantastic facility for all types of events such as parties, regular clubs and activities, weddings, christenings, family days, arts and crafts, exhibitions, conferences, concerts and much more!

Like us on Facebook or twitter, to keep updated with events or visit our website for more information.

Our friendly staff would love to hear from you and are here to help you meet your needs. We are always striving to improve our service and really would appreciate your feedback.

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# The importance of business succession planning



What happens to a business if its owner or co-owner dies or falls seriously ill? Much will depend on the type of business – sole trader, partnership or limited company – but unless there has been some advance planning, the chances are that there will be disruption, arguments and the strong possibility that all or part of the business will end up in the wrong hands.

So if you're a business owner, business succession planning and insurance is important. It's quite simply the process of planning for what you want to happen if you (or your co-owner, if you have one) were to die or fall seriously ill.

The legal position on the death of a business owner will depend on the type of business entity.

When a sole trader dies, their business dies with them, legally speaking. The

business's assets will form part of the sole owner's estate and pass on to beneficiaries under the terms of their will. If the owner has not made a will, the intestacy rules apply; in effect, the state lays down who the estate should pass to, and normal inheritance tax (IHT) rules apply.

However, the good news is that most trading businesses are not subject to IHT – if you're unsure about yours, you should certainly take advice. If your business does not enjoy tax relief, the basic requirement is to create a capital sum, preferably outside the estate, in order to minimise IHT.

This could be achieved with the help of a suitable life insurance policy.

A partnership is a business owned by at least two people. Unless there's some specific provision in the partnership agreement (and very many partnerships have no formal agreement), a partnership ceases when a partner dies. When that happens, the deceased partner's estate becomes entitled to their share of the business.

This can mean a choice for the surviving partner or partners. They could pay the deceased partner's estate a sum of money they all agree to be the value of the deceased partner's share, or carry on in business together with the deceased partner's spouse or other beneficiary – even if the new partner has little to contribute to the success of the business.



Effective succession planning provides some clarity in the event of death. A double option agreement ensures the surviving partner(s) has the option to buy the share in the business from the deceased partner's estate. The deceased partner's estate can also exercise an option to force the surviving partner to buy. Under an automatic accrual arrangement, the surviving partner(s) inherits the business, but the family receives the proceeds of a life policy.

There may also be a need to insure the lives of all the partners to cover potential liabilities that might arise on their death – perhaps to pay off an overdraft or other creditors.

Limited companies continue after a shareholder's death, but the basic succession issues are similar to those facing a partnership. The key is to make sure that the shares end up with the surviving shareholders and the deceased shareholder's family receives some money.

Generally, the deceased shareholder's beneficiaries will want financial compensation in return for their shares, assuming that they don't plan to continue in the business; and there may also be the need to pay off creditors on an owner-director's death.

A double, or cross, option agreement is often used for company shareholder succession planning. If a shareholder dies, their beneficiaries can require the remaining shareholders to buy them out or the remaining shareholders can require the beneficiaries to sell their shares.

To provide the funds, each shareholder should take out an 'own life' policy written

under a special business trust to benefit the other shareholders.

Of course, it's not just the death of a business owner that can stop a business. If a business owner suffers a critical illness, such as a heart attack or cancer, it may not be possible to continue in the business either temporarily or permanently.

Expert advice, taken before the event, could have helped in both of these cases. A suitable critical illness insurance policy is probably the best way to provide protection against the financial consequences of having a serious illness. These policies pay a cash lump sum on diagnosis of a specified critical illness or disability.

The policies are normally written in trust for the other business owners, along with an agreement between the business owners about the circumstances in which the share in the business should be transferred. The death or critical illness of a business owner can lead to unexpected or undesirable consequences for those left behind. Taking the opportunity – well in advance of such an event happening – to plan for such a situation can help crystallise what you want to happen to your business after your death, and to identify how best to ensure that this will actually come about.

**To receive a complimentary guide covering Retirement planning or Inheritance Tax planning, contact Pedro Bonillo-Farias , Director of PBF Wealth Management Ltd on 01454 618700 or email [pedro.bonillo-farias@sjpp.co.uk](mailto:pedro.bonillo-farias@sjpp.co.uk).**

## Help to stop the scourge of nuisance phone calls



**South Gloucestershire Council Trading Standards are launching a pilot project whereby new technology is to be used to limit the amount of nuisance telephone calls received by older and vulnerable members of our community.**

The telephone can be a lifeline for many, but it can also cause problems. Older and more vulnerable people spend more time at home so receive many more calls than the average household. For some these calls are a mere nuisance, but for others they can have a greater impact. Many do not have the resilience to stand up to high pressure sales tactics, be in a position to identify a scam or be aware of the issues surrounding identity theft. Many scams are perpetrated over the telephone, with victims being conned into sending money they can ill-afford to lose. There is also the non-financial impact to consider, with some people becoming anxious when the phone rings or even refusing to answer it at all.

The Trading Standards pilot project involves the use of call blocking units and we are looking for recipients who may benefit from the technology and who are willing to participate in this trial. The call blocking units will be loaned out for free and officers from Trading Standards will install them. There is no cost to the end user, but we do ask that they are willing to allow Trading Standards to monitor the blocked calls for research and data collection (call data only, no personal data will be stored).

If you know someone who may be the victim of a scam (whether telephone, doorstep or mailing scam) or has a condition that could affect their ability to manage these calls effectively, such as Dementia or mobility issues, please feel free to nominate them. They could be a family member, a friend or someone you care for. **Please contact Trading Standards on 01454 864570 or email [trading.standards@southglos.gov.uk](mailto:trading.standards@southglos.gov.uk) for a nomination form or for further information about the project.**

Please note, due to the small size of this pilot project and the assessment criteria that needs to be met, not every nomination will receive a blocker. Trading Standards reserves the right to refuse a nomination on the grounds that the nominee does not meet the specified criteria, a call blocker is not compatible with the telephone system in situ or we have received the maximum number of successful nominations for this trial.





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# Introducing Trust Local Referral Exchange

**We are excited to announce that our new venture “Trust Local Referral Exchange” is going from strength to strength. It is proving to be a useful tool for generating contacts between local businesses.**

Our monthly face-to-face gatherings of Trust Local advertisers and readers have been running for six months now, and have been a huge success so far.

And they're about to get better. We're really excited to announce that we have joined forces with Referral Institute (a group of coaches and consultants who specialise in business networking) to create an improved design and structure for the meetings.

With a bigger focus on referrals, our informal, informative and friendly meet-ups will help forge good relationships, generate work and find trusted suppliers much more effectively.

## **Why is Trust Local Referral Exchange different from other networking groups?**

Networking events come in all different shapes and sizes, some structured, others confusing. A lot carry membership fees, and can be an extra investment for any small business.

We are proud to offer our Referral Exchange meetings for FREE to our advertisers. They are local, flexible and encouraging. Simply attend a meeting as and when you can.....we are here to help!

## **What can I expect from a Trust Local Referral Exchange Meeting?**

Each meeting runs for 90 minutes in total; 45 minutes of a more structured session where we discuss referrals, followed by a more informal element with opportunities to meet with other attendees. You will walk away from each meeting



with a simple yet effective follow up system which saves time and helps everyone generate quality referrals.

Some people may be new to networking so we don't expect everyone to stand up and deliver presentations to a room full of strangers! The only preparation you have to do is to have a quick think before you arrive about what specific help you are looking for from the network.

The real beauty of the Trust Local Referral Exchange is that you only follow up with people who identify that they can, and are prepared to, help, so there is no time wasted or awkwardness when you do chase the lead.

The Referral Exchange meeting is another great way of getting your business known in the community, and to meet people who can help your success.

## **Want to know more?**

We encourage any local business to drop into one of our meetings and see for themselves if our form of networking suits them.

Call Richard on 01454 881882 or 07577 775 111 or email [richard@trust-local.co.uk](mailto:richard@trust-local.co.uk) for more information on our next meeting.



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**Cool Ventures is not only brilliant at inspiring entrepreneurs and helping businesses to grow, it's a shining example of its own advice.**

In the last year alone the Yate company has doubled its turnover and is now recruiting admin staff to free up the management team to deliver more services to the customer and effectively manage its own growth.



New services are also lined up, giving small businesses even more opportunity to expand.

That's on top of one of its biggest successes: helping a client win a £10 million contract and then to secure a Regional Support Grant to fund the organisational changes required for the contract's delivery.

For a company launched in 2011, Cool Ventures is clearly hot stuff across the South West.



Led by Roger Wilkins and Sue Marchant, the company is much more than a business and management consultancy to owner-led firms.

Its portfolio also covers business planning, financial intermediation to debt and equity funding sources and executive recruitment services.

There's introduction to business workshops aimed at those considering whether to starting a company is the right move for them. Not only do they cover business plan preparations, they give guidance through the legal and financial aspects and some of the basic skills which will be needed.

One to one sessions, in which Cool Ventures experts work with start-ups and small companies on the crucial details, such as SWOT analyses, financial forecasts, plans, loan applications are also available.

And for those who are already successfully established, there's the Growth Services programme to help with the transition to a more 'hands off' style of management, and the Business Performance Services series aimed at helping owners take control of their companies - so that their companies don't control them.



Roger Wilkins on the far right, and Sue Marchant, second from left, with one of their clients.

For most, funding is critical to making growth happen, and Cool Ventures is perfectly placed to help clients attract investment. Its consultants have access to many potential investors, and it also has coaches accredited for the Growth Voucher programme and the Growth Accelerator Programme and has access to supported coaching for qualifying businesses.

Training is also a critical part of any company's progress and, once again, Cool Ventures can help with a range of courses and workshops covering topics such as Finance for Non-Financial Managers, Basic Financial Reports and Setting and Managing Budgets.

Responsible for designing and deliver all its own material, Cool Ventures is happy to tailor courses to specific business and management requirements.

"If you want to grow your business, we can provide the support you need, either using our own skilled staff or by utilising our extensive network of skilled advisers, consultants and coaches," says Roger.

For further information about Cool Ventures and its services, go to

[www.coolventures.co.uk](http://www.coolventures.co.uk)

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#### Employers. Are you ready for 'automatic enrolment'?

Karen Green, owner of WinstoneGreen Accountancy in Winterbourne, talks you through the new legislation.

A new law has come into play which means that every employer with at least one member of staff must automatically enrol workers into a workplace pension scheme if they:

- are aged between 22 and State Pension age
- earn more than £10,600 a year
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This is called 'automatic enrolment'.

#### What employers need to do...

##### 1. Know your staging date

This is when you're duty bound to start the pension scheme, so you need to be ready. Find yours here:

[www.thepensionsregulator.gov.uk/employers/staging-date.aspx](http://www.thepensionsregulator.gov.uk/employers/staging-date.aspx)

##### 2. Register with The Pensions Regulator

You need to register within four months of your staging date – it's very easy. Just go to the Government Gateway ([www.gateway.gov.uk](http://www.gateway.gov.uk)) with your Government Gateway User ID.

##### 3. Give a point of contact

The Pensions Regulator will write to you asking for the contact details of the most senior person or business owner. You can also nominate a secondary contact, like an accountant.

##### 4. Tell your staff

You'll need to write to each of your workers who are eligible for the scheme explaining what automatic enrolment into a workplace pension means for them.

##### 5. Review your pension arrangements

You might have an existing scheme you can use or adapt for automatic enrolment – or you may need to set up a new one.

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Before



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✓ Fencing	✓ Clearances
✓ Plumbing	✓ Garage Doors
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## NEXT GENERATION PROPERTY SOLUTIONS Ltd

'REALISING YOUR HOMES POTENTIAL'



Next Generation Property Solutions Ltd is a local company based in Yate, Bristol with 20 years' experience. We believe that our customers needs are of the utmost importance and our entire team is committed to fulfilling them. As a result 90% of our business is obtained from repeat customers and referrals. **Please feel free to contact us and meet with our customers to view our work and see the quality of the product and fitting for yourself.**



- ✓ Conservatories
- ✓ Extensions
- ✓ Windows and Doors
- ✓ Kitchens
- ✓ Fascia, Soffit and Guttering



**W:** [www.nextgenerationpropertysolutions.co.uk](http://www.nextgenerationpropertysolutions.co.uk)  
**T:** 01454 321806 **E:** [sales@nextgenerationpropertysolutions.co.uk](mailto:sales@nextgenerationpropertysolutions.co.uk)

## Next Generation Property Solutions Ltd

'Next Generation property Solutions' has grown from strength to strength over the past few years focusing on extensions, conservatories, window & doors and refurbishment contracts. With most of our work coming from recommendation the customer already feels confident with the level of workmanship and customer care taken by Next Generation.

We have a showroom on station road in yate, which we display our products, ranging from windows, doors, bi folding doors, french doors, fascia soffit and guttering, conservatory roofing systems and our new Garden Room roofs.

Our new Garden Room roof is taking the market by storm with nothing quite like it, a fully prefabricated tiled garden room roof with plaster finished inside vaulted ceiling, making your conservatory a truly all year round room.

Our totally non- pressure sales advise makes the customer feel relaxed and the feedback received from our customers regarding this is yet another point which makes us the No1 company to use.

All of our fitters are employed on salary with no sub-contractors. This way they are focused on your work and are committed to the company and not a price per contract.

This helps us in providing the customer with a good honest and reliable workforce.

Our entire team is focused on keeping you informed and up to date with the progress, a service which is sadly dying out in this industry.

Please feel free to contact us and provide you a free written fully inclusive quote with full CAD package so you can see exactly what we are quoting for.

**Don't delay call us today 01454 321806.**

# Don't fall victim to Rogue Traders

## Ever been ripped off or fallen victim to a rogue trader?

Choosing an honest and reliable tradesman can be a difficult and daunting task. South Gloucestershire Council Trading Standards offers the following advice to help you protect yourself from these unscrupulous 'traders':

- Rogue traders prefer to approach their victims by cold calling, or doorstep selling. People are often not expecting a salesman at their door and can find themselves caught off-guard and subjected to high pressure or aggressive sales tactics.
- Rogue traders provide poor quality, unfinished and often unnecessary work for over inflated prices. The price quoted in the beginning is not the price they will eventually charge.
- Rogue traders have no regard for the law or

their customers' legal rights. They rarely provide the paperwork and cancellation rights they are obliged to provide and can take extreme actions to get the money they claim they are owed, sometimes driving their victims to the bank or cash point.

- Rogue traders offer service and maintenance type work. For example, cleaning and sealing roofs, laying, cleaning or sealing driveways, garden maintenance or clearance, building work and a lot more.

For more information on rogue traders and scams, South Gloucestershire Council Trading Standards has produced an information booklet giving information and advice to keep yourself safe. To request your copy, please telephone the Citizens Advice consumer helpline on 03454 04 05 06 or email [trading\\_standards@southglos.gov.uk](mailto:trading_standards@southglos.gov.uk) quoting 'Be in the know'.



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## Trust Local

Look out for our new, improved website

We're making it even easier for you to choose local, trusted and reliable businesses

[www.trust-local.co.uk](http://www.trust-local.co.uk)



TRADE

# CARPET CLEANING 4YOU.co.uk




£15 Off with this Advert\*

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- **Upholstery Cleaning**
- **Stain Removal & Protection**
- **Commercial Carpet Cleaning**
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Robin Wilmot  
Owner - Carpet Cleaning 4 You







**WWW.CARPETCLEANING4YOU.CO.UK**  
**Tel: 01454 417084 Mob: 075 4545 8299**  
**enquiry@carpetcleaning4you.co.uk**  
Valid for cleans over £75. Valid through 2015.

**BEST 4 reliability • quality • price • free quotes**

## The 4 steps you need to take when you choose your carpet or upholstery cleaner.

- The first and most important step is to try to find a company that a friend or relative has recommended to you. This type of referral is great because you have a direct link to the company, it's standard of workmanship and it's ethics.
- It might be best to choose a company that is a member of the NCCA, (National Carpet Cleaners Assosiation). This organisation has been setting the standards of the carpet and upholstery cleaning business for over forty years. It's members are trained to provide the highest levels of service and workmanship and they follow a code of practice which covers specifics such as fair pricing, service and consumer protection.
- If you have woollen carpets and quality fabrics on your upholstery you must choose even more carefully. Your technician must have been fully trained and understand the

special products they are dealing with. Just as you take special care of your woollen clothes in the wash, your chosen carpet or upholstery cleaning company must understand how to treat your woollen or specialist fabrics. The woolsafe organisation is the Gold Standard for training the cleaning technicians and for testing the cleaning products used in the process.

- Finally, it is best to get more than 1 quote. Don't ask someone to quote over the telephone. You will not get the best value for your money. Ask questions whilst the survey is being done. Who will be doing the job and what qualifications does the technician hold personally? Find out which process the cleaning company intends to use?

Most Carpet and Upholstery cleaners are good genuine people. This Trust Local magazine is an excellent start for selecting a reputable company.

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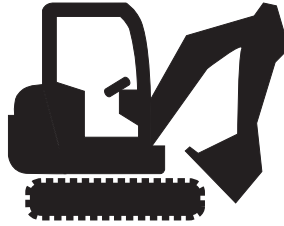
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TRADE



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For all enquiries please contact Richard  
**07875 691646** or **01454 854839**  
[www.pristineandclean.com](http://www.pristineandclean.com)



# Get your business **noticed**

## Then advertise with **Trust Local!**

**A listing with us isn't just your name in a directory, it's a recommendation, a guarantee of quality, and a seal of approval from the local community.**

**The Trust Local guide was founded to showcase fantastic local companies, and to help people choose their suppliers with confidence. By being listed in Trust Local, readers know your business is professional and trustworthy, not to mention verified and endorsed by us and customers in their area.**

When you take out an advert with us you will be automatically featured on [www.trust-local.co.uk](http://www.trust-local.co.uk), plus get membership to Trust Local Referrals, our friendly networking group of local trades and businesses, absolutely free. Build your network, your local reach and your enquiries.

### How to advertise in Trust Local

There are a number of options to suit your budget from a directory listing to a full page spread, designed by us in-house.

Advertising, The process is simple:

1. Choose your ad format – prices start from just £45
2. Call or e-mail to place your order
3. We take up references and perform the necessary checks
4. You can supply your own advert or one of our designers can create one for you – from as little as £15
5. Receive proofs and sign off. Pay by cash, cheque, banker's draft or internet banking.

**Call us today on 01454 881882 for more information.**

**Advertise with us from as little as **£3.75** per month**

#### Our Ad Sizes

- 1 Classified (64x45mm)
- 2 Double Classified (132x45mm)
- 3 Quarter Page (94x64mm)
- 4 Half Page Horizontal (132x94mm)
- 5 Half Page Vertical (64x192mm)
- 6 Full Page (132x192mm)

**Our rates cover 12 months of advertising in a high quality, full colour, A5 magazine, on-line exposure and FREE membership to Trust Local Referrals.**

Our pricing starts from as little as £45 per year, a great way of reaching new customers in the local community!

#### Listings

If you're not sure about a full colour ad, then why not have a listing.

- All entries will be categorised alphabetically
- Company name and telephone number are included
- Anyone who takes out a full colour ad, will have a bold listing showing the page number of their advert
- Option to upgrade to a box listing.

**Trust Local is delivered to over 44,000 homes and businesses throughout the year in your target area.**

Each address will receive our magazine twice a year



**Contact us about advertising or re-advertising before 14th Oct and receive a 5% discount on your advert price.**

## Why advertise with Trust Local?

- **Generate quality leads** Trust Local is a unique, targeted directory where only the area's best are featured.
- **Build Local Reputation** The guide is delivered eight times a year to approx 44,000 local homes and businesses – with a potential readership of 70,000! – hugely extending your marketing reach in the areas that matter.
- **Incredible value for money** Advertise with us and get a full colour advert, business directory listing, online business directory listing and membership to Trust Local Referral network (see page 26).



**Call us today on 01454 881882 for more information.**

# Money saving offers

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Independent Cambridge Consultant

**10% off first week** for new clients.

Anna Milward  
Tel: 07841875218  
bana.peters@hotmail.com

Trust Local Nov 2014

**25% off first inside clean**  
(Available if you have the outside windows cleaned as well. For new customers only)

**Pristine and Clean**  
Window and guttering cleaning

07875 691646 or  
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Trust Local May 2015

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**Buy one get one HALF PRICE**  
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Trust Local May 2015

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Trust Local May 2015

**NWF Fuels**

**£10 discount on your 1st home heating oil delivery**

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Trust Local May 2015

**PBF WEALTH MANAGEMENT**

**Pedro Bonillio**  
01454 617000

**Free Financial Health Check**

Trust Local May 2015

**Remember:** When using any of the businesses listed here, or advertised in Trust Local, please make sure that you...

- Check our website **www.trust-local.co.uk** for an up-to-date status and information about each business. You can also browse local customer testimonials.
- Ask for proof of insurances etc for peace of mind
- Look at previous work that may have been done
- Ask for references from customers
- Get at least two quotes on any work



**Saying NO to rogue traders**



**Verified traders only**

Whilst Trust Local do our best to ensure our members are reliable, we cannot be held responsible for any consequences that should arise from using any of the contacts contained within this magazine.





# NWF Fuels



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