Notes of the Business Meeting held on Tuesday 8th September 2015

Present: Karen Woodcock (Vice Chairman & All About Newport), Maria Sindhu (NTT Director & Daisy Chain), Margaret Woodcock (Director & Newport League of Friends), Sue Tranter & Hannah Tranter (Newport Cookshop), Fiona Tansley (Appleby & Shaw), Ellen Windsor-Crewe (Duignan & Phelps), Charmaine Briscoe (Bellmans Yard Garage), Cllr Ian Perry (Ian Perry Stamps & NTC Rep), Nigel Lomax ((Tax Assist Accountants), Stephen Graves & Andrew Harvey (Robert Nicholas Financial Services), Charmaine Woolley, PS Andy Garratt & PC Lee Thomas (West Meria Police), and Mike Atherton (Town Team Manager),

1. Apologies: Nigel West (Chairman & Fiveways Insurance), Pam Edwards (Waitrose), Katie Foster (Advisor), Mark Freeman (Henshalls Insurance Services), David Parker (Advisor)

2. Workplace Pensions Regulations

Stephen Graves and Andrew Harvey (Robert Nicholas Financial Services) attended the meeting to provide a presentation on the new Workplace Pensions Regulations.

The presentation provided a context for the new regulations reflecting demographic changes with many more people now living into older age and a need to change pension provisions to reflect future demand and to ensure they remain affordable.

The new arrangements are being phased in over a period to 2017 when every employer must have a scheme in place. The first stage is for employers to enrol with initial and ongoing obligations to:-

- Identify who in their workforce is eligible;
- Select a pension scheme;
- Enrol their employees;
- Report compliance to government;
- > Ensure their system & records remain up to date.

Employers can find information and seek help from a number of sources including:-

- The pension regulators web-site;
- Independent financial advisors;
- > Payroll providers (e.g. Sage & Bright Pay).

Employers may choose a private pension provider (although some will only accept larger employer numbersi.e. 20+), with a default option provided by the government's NEST scheme.

Employer contributions are to be phased in over time up to an upper limit of 3%. Employees will pay 5% of their gross (pre-tax) earnings.

Whilst individual employees may opt out of the scheme, employers must not in any way encourage employees to opt out. Where employees opt out their employer must give them an opportunity to opt in at least every three years (so must maintain records to do this).

Details of eligibility criteria are provided on the regulators web-site www.tpr.gov.uk

In principle everyone of working age has a right to join a pension scheme, and there will be very few instances where an employer is not required to provide a scheme and / or make pension contributions for their employees.

SG / AH provided copies to those present of *The Essential Guide to Automatic Enrolment* issued by The Pensions Regulator.

3. Business Crime: Survey Findings, Analysis & Actions

Welcomes were extended to Charmaine Woolley, PS Andy Garratt and PC Lee Thomas of West Mercia Police who attended the meeting for this item.

MA provided a summary of the crime survey process, key findings and proposed actions. Copies of the survey analysis and findings have previously been forwarded to all town team members.

Charmaine Woolley confirmed proposals to work with local traders / businesses to implement agreed actions including:-

- > Developing a shop watch initiative for Newport's town centre
- Providing a crime audit checklist and an audit demonstration event;
- Promoting 'smart water' technology to local businesses to help protect valuable business assets.

KW confirmed that Steve Lythgoe (Boots) had agreed to lead development of the 'shop watch' initiative – MA and Charmaine Woolley to liaise with Steve Lythgoe regards taking this forward.

MA confirmed that Tracy Philpott at The Catalogue Shop had agreed to host a crime audit demonstration event which Sarah Giles (WMP – Crime Prevention Officer) would lead on a date to be agreed in October 2015.

PS Andy Garratt commented briefly on police approaches to increase visibility within the town and also on support arrangements in the event of an incident.

PC Lee Thomas provided an overview of the CCTV system operating in and around Newport's town centre. Whilst the current system has some limitations the extent and quality

of coverage is significantly better than the understanding of most traders / businesses. The system is capable of offering intelligence lead targeting where issues are identified.

PC Thomas also advised the meeting about an influx of high quality counterfeit bank notes $(\pm 10, \pm 20 \& \pm 50 \text{ notes})$ and asked traders to be vigilante. The notes are visually very good however the paper on which they are printed is different to genuine notes – hence traders may be able to detect counterfeit notes by their 'feel'.

Charmaine Woolley provided a variety of crime prevention leaflets some of which are suitable for the proposed Welcome Packs – MA to email CW with details of specific requirements.

4. £1m T&WC 'Pride in Your High Street' Fund

MA informed the meeting that following two workshop sessions with voluntary and community groups directors of Newport Regeneration Partnership had now agreed priorities for the two coordinated bids:-

£100k Innovation Fund – priorities to focus on a business enterprise & innovation centre for start-up businesses; the digital high street initiatives; and a number of smaller signage / parking / greening initiatives to enhance the town centre appearance.

£20k Community / Cultural Events Fund – priorities to reflect all proposals brought forward by the various voluntary and community groups engaged in the process including: new 'shared use' equipment; integrated promotions & marketing of events; pump-priming for new community events; and new cultural diversity initiatives.

5. Financial Report

An update on finances was not provided at the meeting due to slight over-run of earlier agenda items.

5. Any Other Business of an Urgent Nature

There were no AOB items

6. Future Meeting Dates

6 th October 2015		The Phez
3 rd November 2015	-	ditto
1 st December 2015	-	ditto