



# Havenshire Limited Newsletter

Dec 2009 From Our Founder

Business and Technical Consulting You Can Trust

## Let's Keep in Touch!

### Newsletter Subscription

*Subscribe to our free email newsletter*

### Send An Inquiry or Comment

*Ask a question, send us feedback, tell us what your business needs*

## Information to Help You Prosper

### Information and Referrals to Bargains

*Information products for sale, and also free reports and referrals to special discounts we negotiated for you with our favourite vendors*

### Get Paid! As Much As You Deserve, And On Time

*Affordable updated ebook – how to get your customers to pay on time and in full, without needing collection agents or lawsuits (USA edition, very helpful if you sell into the States)*

### 2003 Book (USA)

*Amazon.com listing for the original book Make Sure You Get Paid (And Other Business Basics)*

## Contact Us

[www.havenshire.com](http://www.havenshire.com)

[service@havenshire.com](mailto:service@havenshire.com)

*4 Knight Street  
St. Johns  
Worcester WR2 5DB  
England (UK)*

*+44 (0)121 288 1440 phone  
+44 (0)870 123 6161 fax*

*Director: Bonnie D. Huval*

## Next Economic Ripples from the States

As you know, we have a sister firm in the USA and linkage with an estate agency there. We remember how the USA's subprime mortgage crisis spread and affected us over here. We'd like to let you know what we're hearing from there.

### Retail is Anxious

In the USA, the day after Thanksgiving (late in November) is called Black Friday. It's the biggest shopping day of the year, and it's the day many retailers come into the black for the year. Their profits for the year come from sales between then and the New Year.

In a normal year, holiday season bargain prices start on Black Friday. This year, those deeply discounted sale prices began about a week into November. Word is that some large retailers will fold if the holiday buying season is not very good.

Black Friday sale figures were encouraging, but that was before the Dubai crisis. Nobody knows yet whether retail will get what it needs from the unusually deep discounts.

### Manufacturing Still Down

Our sister firm has a client that is an economic barometer. They make something essential for all types of heavy construction. They shut down for more than a month last winter and have been running at about half capacity ever since. When their orders increase and they ramp up more of their production line, that will mean recovery is solid enough for large construction projects to be heating up again. There is no sign of that yet.

### Real Estate

The long-expected wave of commercial mortgage foreclosures is underway. Occupancy rates and lease rates are down for all types of rental properties. Sale prices have fallen, but most investors are not buying yet. Prices are expected to continue falling until at least well into 2010.

We expected to see an uptick in residential mortgage foreclosures. These involve people who came into the credit crunch with great credit ratings and conservative prime mortgages. They lost their jobs, have been out of work long enough to pass the end of unemployment benefits, used all their savings, and are so far behind on payments that the bank is taking the property. We are seeing more than an uptick of this. It looks like a new wave of foreclosures.

## **Our Read**

The troubling signs from the States mean more financial contagion is likely to cross the Pond to us. That will constrain our efforts at financial recovery here.

This downturn is not over.

---

## **What About Here?**

We see some hopeful signs here, at least for the short term. Our UK clients generally report their order books are slightly better, although not enough to let them breathe easily. Like us, they expect this to be a double dip recession.

Some say their customers are demanding longer and longer payment terms, which they take as a caution about the small increase in orders they are seeing.

A few UK firms have squeaked through by tapping government grants. New grant programmes were created to help people and businesses cope with the economy, but we now see those running out of money. Close by, there was a programme to subsidize hiring of graduate students for four days a week of work. There were regional grants for projects that would boost local employment. Both of these nearby programmes ran out of funds for this year by October. Both are unsure they will be funded at all next year.

Caution is still the byword for practically everyone (including us.)

---

## **Your Very Own Free Bailout**

Banks got bailouts from the government. Those bailouts aren't supposed to be free in the long run—we're all waiting to see how that turns out.

Well, we can't inject tons of money into your business, but we can close off a bleeder. Let us explain.

## **What Would Happen if Your Email Died?**

In November, a recruiting firm we know lost their email service. It didn't just go down for minutes or hours—it was out of order for days. Several days.

Email is their lifeblood. Much of their business flows through email. Clients tell them about openings to be filled, applicants send CVs, people provide references...

It was a disaster. They didn't say anything to us until the problem had nearly been resolved. Just imagine how much money they must have missed!

## **Escape is Free**

If they had simply asked for a 30 day free trial of our antispam service, we would have set them up right away. From that moment on, incoming emails would have been kept at the antispam gateway until their normal email service was repaired. It would not have been lost forever.

That would have cost them nothing. Zero. For a month. We would have been glad to do it. Our antispam filter is second to none (if you use NetCop, for example, that can't match us)—we want you to get a taste of it. Even if giving you that taste means we need to start by saving your bacon, for no charge, from an email meltdown.

### **First Class Escape is Affordable**

Considering their line of business, the recruiting firm might have decided they could not stand to wait to see those incoming emails. We can arrange for access to email even while normal email service is down. It's direct access to messages while they are being held at the gateway.

We can't offer that add-on free of charge, but the cost for it is reasonable, and a lifesaver for a business that absolutely can't live without access to email.

### **At the End of the Free Trial**

Our free 30 day trial has no strings attached. If you don't want it any more, you can simply drop it.

Usually companies find that other services (Frontbridge, NetCop, whatever) have been costing them business by blocking legitimate messages, so they subscribe at the end of the free trial. We offer a month to month contract with no penalty in case you ever want to leave. We're that sure you will like it so much that you'll stay.