

YOUR CHAIR COULD BE THE ROOT CAUSE OF ALL YOUR BACK PROBLEMS



If you sit in front of your computer most days, what can you do to help yourself? Ergonomics experts say that when sitting, your thighs should be parallel to the floor and your feet flat on the floor or a footrest.

Have at least two inches of clearance between the back of your knees and the front of the seat. Adjust the height of your backrest so it fits comfortably on the small of your back. Lean back and relax in your

chair to allow the backrest to provide full support for your upper body.

Position your keyboard support one to 1.5 inches above your thighs and angle the keyboard so it slopes slightly away from your body.

Also, position your mouse close to the keyboard and avoid anchoring your wrist on the desk. Use your entire arm to mouse. Position your monitor at least an arm's length away with the top line of text at eye level.

Finally, take two or three 30 to 60 second breaks every hour to allow your body to recover from periods of repetitive stress.

A guy in a pub leans over to the guy next to him and says, "Want to hear an accountant joke?" The guy next to him replies, "Well, before you tell that joke, you should know that I'm 6 feet tall, 18 Stones, and I'm an accountant. And the bloke sitting next to me is 6'2" tall, 19 stones, and he's an accountant. Now, do you still want to tell that joke?" The first guy says, "No, I don't want to have to explain it twice."

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The Oakwood Reminder

October 2011

• Volume 11 Issue 4

We've had our first ever VAT inspection! It wasn't too bad, the lady was very nice and she conducted the investigation professionally and courteously. We hope for a good outcome.

The reason I mention it is we have secured an excellent fee protection package with Taxwise - a subsidiary of Peninsula and we hope when our letter arrives on your doorstep, you will be willing to sign up. Many of you have belonged to our fee protection service in the past and will be delighted to hear that the premiums are very competitive and have actually gone down for Limited Companies and partnerships. Some of you have said that you already have cover with your household policies but we believe that will not cover business record inspections, aspect enquiries or telephone enquiries. Anyway, please look over the paperwork when you get it. Sign up date is 1 November.

We are experiencing a heatwave as I write this but the forecast is for snow in October! A lesson for all of us to be prepared and it works for businesses as well. Hopefully our articles this month will keep you smiling, without back ache, connected to everyone and busy, busy, busy! We have also enclosed our shoe box appeal leaflet - if you have any donations to give rather than commit to complete a box, please drop them into the office anytime. Thanks as always for your generosity.

Jane O'Leary



Business is great but we are always looking for more.
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THE KEY TO BUSINESS SURVIVAL IN TOUGH TIMES

Times are tough and they are likely to remain challenging for many businesses. It's always been the case that only when things are difficult does genuine quality rise to the surface.

For the next few years, arguably more than ever, companies need to understand their customers, be able to respond to their needs and the pressures they are facing. Household income has been squeezed, which some experts predict will continue to be the case until 2013. For most consumer-facing businesses, that means offering value for the customer. The key here is to invest time in understanding your customer spending patterns and their needs.

Take some time out to research these needs; look at how you satisfy these currently and what you could do to improve your offering. Think of ways you can change the delivery of your product or service:

Simple things like discussing your offering with the customer before providing it, letting them know how things are progressing, calling them up to make sure everything went OK after delivery.

Constant communication with your customers before, during and after the sale is a key factor for successful business in tough times. Ask yourself what you could do to improve this in your business.

Also take time to seek out new revenue streams. Consider rebranding some of your offerings and selling abroad or on the internet. What new income streams are available to you and how can you take advantage of them?

There is no single answer but there are some general principles. Be flexible, but also be alert to the dangers. The successful businesses of the future will be fast on their feet but also aware of the risks. They will be lean and efficient. They will be the ones who spot and take advantage of the opportunities that are there. Tough as the outlook appears for the coming years, there will still be plenty of opportunities!

It's cheaper to sell to an existing client than it is to win a new client

There is a "cost of acquisition" associated with winning new clients. Whether you need to offer a discount for the first year or take corporate contacts to a rugby match in order to close a deal, there is a cost associated with winning that new piece of business. Existing clients have already demonstrated that they are willing to do business with you. These clients should be targeted for either a repeat sale or a cross sale of one of your additional products or services which they have not yet purchased.



Say Thanks

Encouragement is important for staff morale and keeping your team motivated. As such, it is important to say "thank you". Management should be able to look staff members in the eye and tell them that their hard work is appreciated. The human connection isn't a nice thing to have; it's a must-have for every business.



TAX E-NEWS – MONTHLY UPDATE

Email Tax Rebate Scam

If you are due a tax refund we would ordinarily tell you just that and push for early payment. So if you ever receive an email purportedly coming from HMRC telling you that a tax refund is due, delete it as it is bound to be a scam.

The scam involves telling you to visit the website referred to in the email and asking you for details of your bank account so that you can receive the welcome refund. Please be aware that it does not work like that.

What Do You Think Of HMRC?

Probably unwise to ask you that, but do you recognise the following thoughts?

- HMRC sees the small business area as a source of tax leakage and as a result of its robust approach it is feared by many small businesses
- Small businesses and their advisers spend too much time sorting out HMRC errors
- HMRC needs to communicate better with taxpayers
- HMRC staff need to be well trained
- The tax legislation is over complicated
- What businesses want more than anything else is certainty in tax.

Nothing of any surprise in those thoughts, but encouragingly they have been expressed by the Office of Tax Simplification which has to report to the Government on ways of reducing the administrative burden of the tax system on small businesses. If they continue to come out and tell the Government how it really is, like they have just done, there is hope for meaningful change in the near future. That will probably involve simplified tax measures for small businesses on a variety of issues and we will keep right up to date to use them for your benefit as and when available.

DUAL SIM PHONES BECOMING MORE POPULAR!

A dual SIM mobile phone is one which holds two SIM cards. Initially, dual-SIM adapters were made available to use in regular mobile phones to allow them to contain two SIMs, and to switch from one to the other as required. This combination is called a standby dual-SIM phone.



More recently, some phones have been produced that can natively work with two SIMs, both of which may be active at the same time. These are active dual-SIM phones - there are even triple SIM phones now available in China!

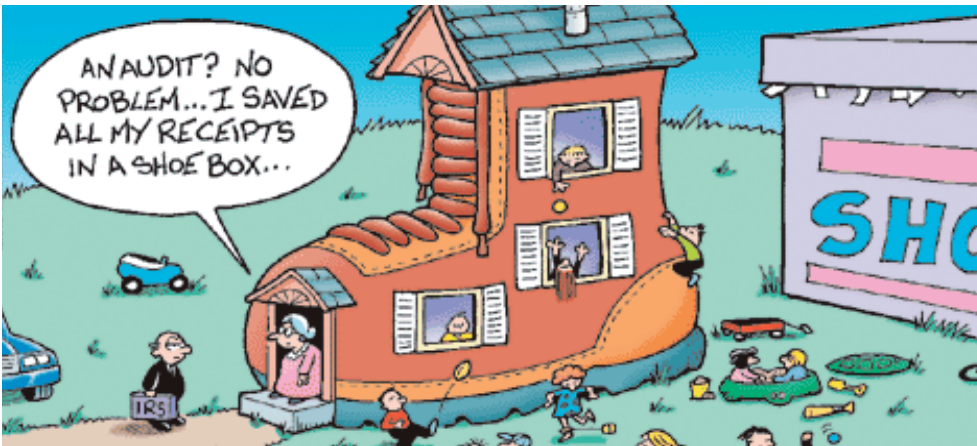
Dual-SIM operation allows the use of two services without the need to carry two phones at the same time. For example, the same handset can be used for business and private use with separate numbers and bills; or for travel, with an additional SIM for the country visited. Using multiple SIM cards allows the user to take advantage of different pricing plans for calls and text messages to certain destinations as well as mobile data usage.

These phones seem to be getting more popular with the major phone manufacturers seeing the trend. So if you currently carry two phones, you may want to consider one of these new dual SIM phones, generally around £50 - £200 in price, depending on how "Smart" you want your phone!

UK VAT DEFAULTERS

If you know of any trader who should be VAT registered but is not for some reason, please do both them and us a favour by suggesting they meet us for an informal chat. That is not meant to sound ominous – the point is that HMRC have just launched a campaign to target what they reckon is 40,000 businesses whose turnover exceeds the annual VAT threshold of £73,000.

We can help anyone in that position by making a disclosure before HMRC come knocking on their door, and that should mean a substantial reduction in the penalty level normally charged. Unusually in this form of tax amnesty, HMRC have not said what the reduced penalty level is, but we would always fight hard to get this set at the bare minimum to reflect the particular circumstances of the case.



This is the first time I have seen this one, but I bet it's one of those things that will proliferate and circulate endlessly around web. Good example of a **Brain Study**: If you can read this you have a strong mind:

7H15 M3554G3 53RV35 7O PR0V3 H0W 0UR M1ND5 C4N D0 4M4Z1NG
7H1NG5! 1MPR3551V3 7H1NG5! 1N 7H3 B3G1NN1NG 17 WA5 H4RD BU7
NOW, 0N 7H15 LIN3 Y0UR M1ND 1S R34D1NG 17 4U70M471C4LLY W17H
0U7 3V3N 7H1NK1NG 4B0U7 17, B3 PROUD! ONLY C3R741N P30PL3 C4N
R3AD 7H15. PL3453 FORW4RD 1F U C4N R34D 7H15.

NATIONAL MINIMUM WAGE RATE INCREASES

The Government have accepted a Low Pay Commission recommendation that the national minimum wage rates are increased from 1 October 2011 as follows:

	Current hourly rate	Hourly rate from 1 October 2011
Main rate for workers aged 21 and over	£5.93	£6.08
Rate for workers aged 18-20	£4.92	£4.98
Rate for workers age 16-17	£3.64	£3.68

WORKPLACE PENSIONS ARE CHANGING FROM 2012

The government estimates that around seven million people are not saving enough to meet their retirement aspirations and the government is making changes to the pension system.

To encourage more people to save in a private pension the government has introduced workplace pension reforms from 2012.

From 2012 employers will be required to automatically enrol all eligible job holders into a qualifying workplace pension and to make minimum contributions into it. Don't panic though, these changes are being phased in with larger employers needing to comply before small firms.

If you employ less than 50 employees you will have until 1 March, 2014 to comply.

See www.dwp.gov.uk for more details or please talk to us about putting the best scheme in place for your business.