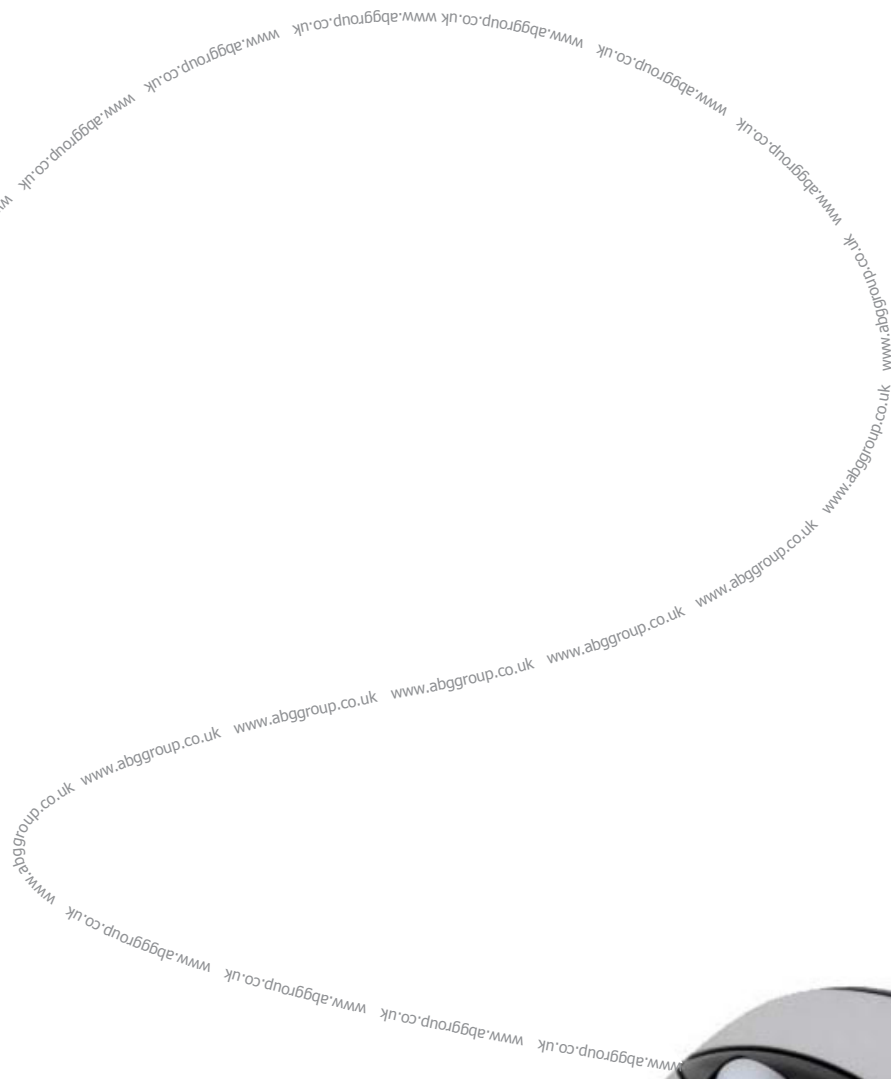


ABG WEBSITE GUIDE

A wealth of information and valuable services



www.abggroup.co.uk

Telephone 020 7330 0000 30 City Road, London, EC1Y 2AB

Did you know?

Did you know that Arram Berlyn Gardner's website contains over 600 pages of reliable up-to-date information to help both our business and personal clients?

Most people initially do not venture beyond the sections about Arram Berlyn Gardner and the services we offer, which is understandable because their immediate concern is to find out more about us and how we can be of help.

But follow the navigation and venture a little deeper into the site and you will discover a wealth of information in the form of information guides and other resources, which Arram Berlyn Gardner offers free to all our clients.

You will find pages of information, tools, and services covering a broad range of subjects of immediate value to both businesses and individuals.

We are committed to offering a service that is both relevant and of value to you. The world in which we do business is ever changing and the current tough economic climate requires us all to be informed, ready to safeguard our business, and committed to future growth and prosperity. These web pages are designed to help you do just that.

We invite you to explore the hidden depths of our website and see for yourself the many ways in which we can help you.

The following pages provide an overview of some of the content and value found in the information guides and resources on our site, and highlight some areas that you might find particularly worth a visit.

While the content referred to here is up-to-date at the time of publication, our website is continually changing as new content is added. Although the specific content might change, the basic structure of the guides and resources as outlined here is now in place for 2010.

There are 5 main categories of information on our website and these are detailed in this guide as follows:

1. [Business solutions](#)
2. [Personal planning](#)
3. [Tax strategies](#)
4. [Resources](#)
5. [Specialist information](#)

If there are any areas on which you require further information please contact your usual ABG contact partner.

Mark Rubinson - Head of Practice Development

1 Business Solutions

We serve businesses of all sizes. Whatever the size or nature of your business, we trust you will find the business solutions section of our website both useful and valuable.

There are literally dozens of information guides in this section, which is organized into 11 categories with an additional Recession News Centre offering timely information related to the present economic situation.

To provide a glimpse of the vast reservoir of information you will find in this section, here is a brief summary of three of the categories:

Business start up

It is common during a recession for the number of new businesses to increase, and this recession is no exception. But the transition from being an employee to being a business owner is not always as straightforward as it might seem, with many potential pitfalls on the way. Moreover, the continuous changes to the way business is conducted combined with factors such as the impact of the emerging green economy on customer requirements mean that more than ever new start ups need up-to-date professional information and advice.

The business start up area of our website contains over 25 individual guides covering the following areas:

- Introduction
- Tax and your business
- Specific business types
- Going into partnership
- Planning pointers

Should you trade as an individual, partnership or as a limited company? What about VAT and PAYE? Are you considering a franchise or perhaps a buy-to let property? What about financing? What about tax? How can you minimise your tax liability?

As with all the other guides, the business start up guides are designed to take you through the basics and provide a foundation for an informed discussion about your own specific plans.

Many new businesses fail leaving a trail of disappointment and often financial difficulty. We are here to help new business owners, and these guides provide a useful starting point.

Limited companies

2009 saw the introduction of the final provisions of the 2006 Companies Act, but changes to company regulation did not end there. Companies need to remain well informed and up-to-date with the most recent developments, which is why we provide a wide range of constantly updated guides.

Our limited companies information guides are organised in five categories:

1. Tax – the company and directors
2. Company tax insights
3. The Companies Act 2006
4. Limited company formation
5. Other business guides

Given that over half of UK businesses are limited companies we regard our commitment to this business sector to be of paramount importance, as you will see from the wealth of material in this section.

Partnerships

Almost fifteen per cent of UK businesses are partnerships, with the great majority of professional firms trading as partnerships. Partnerships are quite different from other types of business and have unique planning demands. This is an area in which we provide clear, practical advice.

Since many of our guides apply regardless of the type of trading entity, we provide insights into partnerships under two headings:

1. Partnership basics
2. General guides

Growing, managing and exiting your business

The remaining eight categories in the Business Solutions section provide essential, up-to-date information for business owners on:

1. Business finance
2. Your customers
3. Your employees
4. Sales and marketing
5. IT and e-business
6. Business regulations
7. Business and the environment
8. Selling your business

A summary of the content of these categories can be found on pages x to x.

Recession News Centre

Given the impact of the present recession on UK businesses, we have added a Recession News Centre to our Business Solutions section. This contains news in seven areas:

1. Spotlight on the recession
2. Banks – lending and saving
3. Savings – pensions and investments
4. Effect on small business
5. Government initiatives
6. The economy
7. Personal

This area of the site will be retired four months after the official end of the recession.

2 Personal Planning

As with all aspects of our service, we aim to work with our clients to enable you to maximise your wealth and security for your family as well as for your business. Thus, the information guides in this area include:

Introduction to the tax system

Tax law is now more complicated than ever, but help is at hand in the form of our information and planning guides covering all the principal areas of personal and business taxation.

Guides on personal taxation include:

- An introduction to self assessment
- Inheritance tax planning
- Child tax credit and working tax credit
- Domicile

Guides on business taxation include:

- The tax system for the self employed
- The tax system for partnerships
- The tax system for companies

Planning aspects

Planning brings the future into the present so that you can do something about it now. We provide guides that focus on the short term, medium term, and long term. You will find information on:

- Planning for a year's prosperity
- A lifetime of personal financial planning
- Building your wealth
- Achieving financial security in retirement
- Does your estate planning pass the test?
- Funding your children's education?
- Making a Will and other related matters
- Home Aspects

The three sections, consisting of over 15 guides, include:

- Tax aspects of your home
- Separation and divorce
- Why you need an enduring power of attorney
- Family trusts
- Giving to charity
- Keeping the cost of fuel down

3 Tax Strategies

With taxes seemingly ever on the increase, an awareness of how taxes can be minimised is important. In this extensive section of our website we provide a wide range of tax information as a platform upon which we can advise our clients' on how their tax liability can be minimised.

The tax-related content on our site changes depending on the time of the year but we always position the latest information towards the top of the page. Content that appears during the course of a year includes:

The Budget Report

The 2010 Budget will be the last of the current Government's and the 2009 Pre Budget Report attracted great interest as to exactly how the final Budget will develop. Traditionally Governments seek to present a give-away Budget before a General Election, but the state of the nation's finances allows very little room for manoeuvre. When the Chancellor has concluded his speech a raft of Press notices, Budget notes, consultative documents, reports and audit assumptions are issued. Late in the evening of Budget Day our site will be updated to reflect the major proposed changes announced in the speech and subsequent publications.

Tax rates and allowances

This area includes key tax dates and deadlines; income tax; corporation tax; inheritance tax; capital gains tax; value added tax; national insurance contributions, residential property letting; main capital allowances; business deductions; penalties for late returns; trusts and settlements; non domiciled individuals; mileage allowances; vehicle benefits; pension premiums; ISAs; venture capital trusts (VCTS); enterprise investment scheme; stamp taxes; air passenger duty rates; landfill tax; charitable giving; tax credits; state pension; and selected benefit rates.

The Pre Budget Report (PBR)

The PBR was initially introduced to provide insight into the Government's Budget plans, but over time it has come to be used to make announcements that are introduced with immediate effect. As with the Budget, many official documents are published after the conclusion of the speech and these are reviewed before our site is updated with an overview of the major proposed changes.

Financial planning guide

This guide comprises a wealth of information covering a range of personal and business planning topics. It is a good place to start because it provides an introduction to an array of important planning matters. Most of the individual guides include a checklist identifying the areas where our advice and expertise can be of benefit. There are nine sections:

1. Strategies for you and your family
2. Business owner planning
3. Making the most of leaving your business
4. Employment options
5. A lifetime of personal financial planning
6. Achieving financial security in retirement
7. Building your wealth
8. Estate planning and disinheriting HM Revenue and Customs
9. Charitable giving

Year end tax guide

Normally from early November until the end of the tax year on 5 April we include a range of planning topics that may be of interest. Although tax planning is a year-round activity it is never too late – provided generally you act before the 5 April.

VAT

VAT planning and management are essential if you are to avoid costly mistakes. Our VAT content includes guides on:

- VAT basics
- VAT schemes
- VAT compliance

PAYE and NI

This section includes an overview of the PAYE system and a series of helpful guides designed to provide updated information on the operation of PAYE. Content is arranged in four categories:

1. PAYE
2. National insurance
3. P11D
4. Compliance issues

IR35 Centre

This area contains useful information relating to IR35 and sub contractor rules.

Tax and business calendar

With deadlines now a regular feature of Government regulation, our site contains a wide range of dates and deadlines in the following categories:

- Business regulation
- Business tax
- PAYE and NIC
- Personal tax
- Savings
- VAT

Use the search facility to select your own requirement and time frame.

4 Resources

In addition to the information guides, our website includes a number of useful resources including:

1. Online service centre
2. News centre
3. Calculators
4. Links

Online service centre

This section allows you to access a wide range of online services such as company reports and data including Companies House documents, Director reports and Credit reports.

News

Our site is regularly updated with business and personal news. Specialist news areas include the latest news on business regulation, savings, small business news, Government initiatives, and the economy.

Calculators

This area of our website provides a number of easy to use calculators, including:

- Loan calculator
- Payslip calculator
- VAT calculator
- Business start up calculator
- Stamp duty calculator
- Savings calculator
- Millionaire calculator
- Inheritance tax calculator
- Break even calculator
- Gross profit calculator
- Vehicle benefit calculator
- Fuel cost calculator

Links

Search engines do not always provide the links you need on a particular topic. Our link service aggregates over 750 websites in more than 50 categories for business and personal interest.

5 Specialist Information

The next few pages details the typical range of information found on our website. Because the site content is continuously being added or retired, the information presented here serves only as an example of the overall structure and range of information you will find.

Note that much of the content in these eight areas is outside our normal remit as accountants. Do please take advice before acting on any of these, especially in the area of regulations.

Business finance - Business growth and development

- Managing for growth
- Small can be beautiful
- The dangers of overtrading
- The right kind of growth
- Why every business should aim to be innovative
- How to safeguard business ideas and intellectual property
- The benefits of carrying out a business review
- To grow or not to grow
- Boosting market share and sales
- Creating new products and services
- Be smart: why business intelligence matters
- How to go about research and development
- Aim higher: establishing growth targets
- Different ways to grow
- Best practice and keeping pace
- Identifying gaps in the market

Dealing with fraud

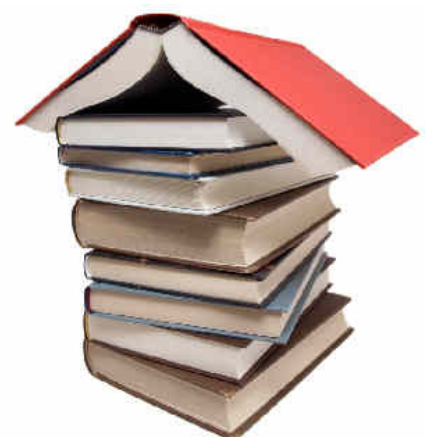
- Identify and prevent fraud in your business
- Internal controls help crack fraud
- Prevent theft in the workplace
- Protect your business against identity fraud
- The most common fraud risk factors
- What to do when you suspect employee fraud

Financial accounting

- Balancing your bank account
- Balancing your purchase (creditors) ledger
- Balancing your sales (debtors) control account

Improving profitability

- Can we help you improve your profitability
- Hiring winning sales staff
- Increasing your cash flow
- Manufacturers need smart stock management
- No business is an island unto itself



- Profit sharing is investing in your bottom line
- Remunerating for profitability
- Seven ways to protect your business against a downturn
- Small players can take advantage of their market share
- Strategic alliances can help your business grow quickly
- Three steps to cheaper financing

Managing costs

- Buy, HP, or lease?
- Can you cut your interest payments?
- Credit and recessionary times
- Dealing with employee absence
- How to protect your business when your customers go under
- Improve your debt collections
- Improving productivity
- Outsourcing delivers a range of solutions
- Reduce your utility costs
- Reduce your wage bill
- Importance of managing business budgets and finances
- Cash flow management
- How to go about choosing reliable suppliers
- Setting out right payment terms
- Insurance and safeguarding your business
- Identifying customers in financial difficulties
- What happens when a customer requests a voluntary arrangement
- What happens when a customer goes into administration
- What happens when a customer is wound up
- Partnerships and insolvency

Operations and processes

- Benchmarking: not just a large company concern
- Get results through outsourcing

Raising finance

- Finding the money to develop your business
- How to present a request for finance to your bank
- Business plans: the foundation for success
- Borrowing: making it work for your business
- An introduction to shares and equity
- Supporting innovation: R & D tax schemes
- Applying for loans and overdrafts
- Finding the money to develop your business

- Alternative ways of extracting profit
- How would the euro affect your business?
- Raising finance for your business
- Government grants and loan schemes
- Annual financial planning
- Business debit and credit cards

Staying competitive

- How not to succeed in business
- How to stay competitive
- Is the business really healthy?
- Protect your goodwill

2 Your customers

- How to protect your business when your customers go under
- Imperatives of good customer care
- Meeting your customers' expectations
- Understand what your customers want
- The benefits of customer relationship management
- How to protect your business when your customers go under
- The true value of valuable customers

Your employees - Discipline and grievances

- Bullying in the workplace
- New rules on dealing with disputes at work

Employment regulations

- Consulting your staff
- Is your business age positive?
- New rights for working parents
- A guide to the anti-discrimination laws:
- Gender
- Religion
- Disability

Managing your staff

- Are you delegating correctly?
- Effective time management
- Make the most of staff appraisals
- Promoting staff
- Reducing a high turnover of staff
- Reducing the cost of stress
- Overtime and your business
- Making flexible working work: home workers

Recruiting staff

- A proper induction for new staff
- Can't get the staff?
- Taking the hit and miss out of hiring
- Using the internet as a recruitment tool
- Getting the most out of job interviews
- Making flexible working work for your business
- Managing a contractor
- Rates of pay
- The minimum wage
- Employee rights and entitlements: an overview
- Employing younger workers
- Legal issues to look out for when taking on employees
- Recruit the right directors
- Taking on part-time employees
- A guide to drawing up employee contracts
- Decide on the right employee policies for your business
- Keeping the right employment records

Redundancies, dismissals and staff leaving

- How to handle tribunal claims
- Dealing with grievances
- The law and redundancy and dismissals
- Exit interviews

Staff incentives

- Measuring employee effectiveness
- Staff suggestions: a rewarding idea?
- Employee share schemes
- Incentivising your employees
- Inspire your staff: motivation strategies

Training

- Get your best staff involved in training
- Evaluate your training needs
- Set up a training programme
- Make good use of government training schemes

Health and safety

- Create a health and safety policy
- Workplace health and safety
- How to carry out a risk assessment

Types of employment

- Make flexible working work: part-time employees
- Make flexible working work: temporary employees

Leave

- Managing sick leave so your business stays healthy
- Holiday leave and keeping your business working
- The rules on maternity and paternity leave

Pensions

- Pensions: employers' obligations
- Managing a pension scheme

Sales and marketing

- Assess your competitors
- Brand awareness: making your mark
- Direct marketing
- Growing the top line with a marketing audit
- How much to spend on marketing?
- Selling benefits not features
- SWOT analysis - look before you market
- The value of a marketing plan
- Distance selling regulations: an introduction
- Advertising: complying with the rules
- Market research: giving your business the edge
- Draw up a marketing plan
- Promote your business: advertising
- Promote your business: PR
- Promote your business: online marketing
- Good sales planning
- The price is right
- Making and closing a sale
- Marketing and the law

IT and e-business

- An Internet use policy B2B - the real e-business
- Ensuring proper virus protection
- Handling e-mails - reduce the stress levels
- How to maximise the effectiveness of your website
- Keeping an electronic eye on your competitors
- Key features to consider using on your website
- Overcoming the problems of e-commerce
- Why you may need to upgrade your computer systems
- Writing for your website

- How to shape an e-marketing strategy
- Online marketing
- How to handle payments online
- Marketing and data protection
- E-commerce - legal obligations
- E-business planning
- Data protection
- Planning for successful e-commerce
- Setting up an online business
- Customer databases: a framework for growth
- Keep your business secure online

Business regulations

- A Day - 6 April 2006
- Chip and PIN regulations
- Consulting employees
- Disability Discrimination
- Insolvency reforms
- Privacy and electronic communications
- The Civil Partnership Act
- The Corporate Telephone Preference Service
- The Employment Act 2002 (Dispute Resolution) Regulations 2004
- The Employment Equality Regulations 2003
- The Hazardous Waste Regulations 2005
- The Money Laundering Regulations 2003
- The Pension Protection Fund
- The tax treatment of mobile phones and computers

Business and the environment

- Going green: check the allowances available
- The environment and taxes
- Going green and improving profits
- Create an environmental policy for your business
- Reducing waste and emissions
- How to use energy more efficiently
- Workplace travel schemes
- Fuel your business on renewable energy
- Why green credentials sell
- Businesses and corporate social responsibility

Selling your business

- Could your business survive without you?
- Entrepreneurs' relief
- How to increase your profit
- Planning your exit strategy
- Seven steps to successful business transition
- Staying on your feet
- Succession - loosening the family ties
- Valuing your business for sale
- What is your business worth?
- Selling a business: an outline plan for maximising your return
- Treating employees fairly when you sell up

If you would like further information on any of the subjects covered on our website please contact your usual ABG contact partner.

We hope you have found this guide useful and if you would like assistance using our website, would like to subscribe or unsubscribe to our weekly newswire service our would like access to the restricted information available via our website please contact Kay Merryman on 020 7330 0012 or e-mail kmerryman@abgggroup.co.uk

Proactive Advice Prompt Service Partner-Led Value Added



www.abgggroup.co.uk

Telephone 020 7330 0000 30 City Road, London, EC1Y 2AB

If you have any queries in respect of ABG's website please contact Kay Merryman at kmerryman@abgggroup.co.uk



Accounts | Auditing/Specialist Audits |
Taxation and Tax Planning | Estate Planning
| Benchmarking | IT Consultancy | Outsourced
Accounting | Banking Advice | Company
Secretarial Services | Management Consultancy



Insurance Audits and Reviews | Alternative
Insurance Advice including Captive Insurance
and Cell Captive | Claims Reviews | Insurance
Intermediary Reviews
and Advice



Mergers and Acquisitions | Due Diligence
Investigations | Business Disposals | Business
Plans | Cash Management including Preparation
of Budgeted and Forecast Information | Raising
Finance | Corporate Restructuring



Bookkeeping | Preparation of VAT Returns and
Payrolls | Preparation of Management Accounts
| Assistance in the Preparation of Cashflows,
Forecasts and Budgets



Management Skills | Business and Financial Skills
| Personal Development | One to One Coaching |
Investors in People | Training



Annuities and Income Drawdown | Life, Term
and Critical Illness Insurance Cover | Group
Health Schemes | Mortgages | Pensions
- Personal and Corporate | Tax Efficient
Investments | Stakeholder Pensions

Optimal Wealth Management Limited and ABG Insurance Services Limited are Authorised and Regulated by the Financial Services Authority.

Arram Berlyn Gardner is registered to carry out audit work and is regulated by the Institute of Chartered Accountants in England and Wales for a range of investment business activities.

Important: This newsletter has been written for the general interest of our clients and contacts and is correct at the time of going to print. No responsibility for loss occasioned to any person acting or refraining from acting as a result of material in this publication can be accepted.