

Hello!

The media's preoccupation with the economy, interest rates, inflation and quantitative easing is still firmly in place, and whilst we should all be planning for the worst but hoping for the best, we also need to take time to notice that the summer holiday period is well and truly here!

Now is the time to take a little time out to recharge your batteries and get some clarity on your goals and targets for the coming months, and decide how to achieve them. I have tried to include some pointers in this edition, but if you need any advice or suggestions, please give me a call.

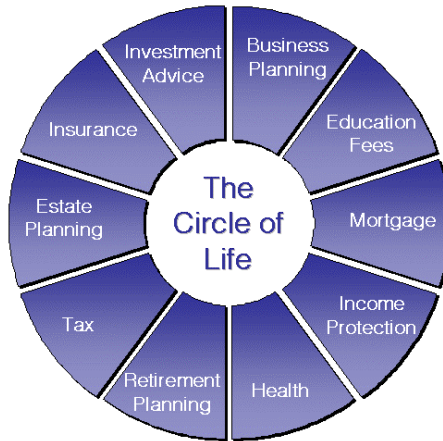
In the meantime, Liz and I are off to Scotland in September for two weeks of peace and relaxation. Whatever the weather may bring, have a wonderful summer!



There's more to life...

Whether you are running a business, or a household, it's easy to lose sight of the different events we should all be allowing for.

It's also difficult to know what to deal with first, but ignoring it all is not an option either! With this in mind, we have launched our **'Whole Life'** service, in association with Caliber Financial Management Limited, to make it as easy as possible to ensure that all aspects of your finances, business or personal, are working together to keep you in the best possible position.



Our associates for many years, Caliber Financial Management Limited, regulated by the Financial Services Authority, were one of the first 100 IFA practices in the UK to be granted 'Chartered' status. This offers significant assurances as to the quality of the service they provide.

If you are lacking in any of the areas shown in the circle, above, call us now to discuss how we can help.

Congratulations...!

...to clients Beth and Beej Parmar and all of the team at the 'Valiant Trooper' in Aldbury, who were recently named the CAMRA Pub of the Year for the Bucks / Herts Central Southern area, making it one of the top 50 pubs in the country.

Since taking over a year ago, the couple have upgraded and developed the two cosy bars, the beer garden with a children's play area and the 52-cover restaurant, whilst retaining the custom of their loyal regulars.

Sample the revamped menu or the selection of real ales at The Valiant Trooper, Trooper Road, Aldbury, Near Tring, HP23 5RW, call 01442 851203 to book or visit www.thevalianttrooper.co.uk for more information.



If you have an achievement that you would like to share with the rest of our clients and contacts do let us know - we are always pleased to promote your successes!

The PROOF is in the pudding...



Corporate identity fraud is becoming an increasing problem, with smaller firms just as vulnerable as larger ones. PROOF is the Companies House scheme to reduce the chances of companies falling victim. Certain forms can only be submitted online, with paper forms rejected, reducing the chances of fraudulent details being accepted.

We hold webfiling authorities for many of our clients, and have registered them all for PROOF, increasing the security of their information. If you do your own annual return, register now to ensure you know exactly who is changing your records.

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A Stitch in time...?

The Companies House filing deadline has been reduced by one month for all accounting periods starting after 6th April 2008. If your accounts are late, increased penalties also apply, so if you haven't already sent us your information, please don't delay.

One extra point for all of our clients with a 31st March year end, your filing deadline effectively becomes 24th December, rather than the 31st, as that is when we close for Christmas!



ASSOCIATE CORNER

You know that we have a large network of contacts, but who are they?

Mi-comms PR are a full service PR consultancy, working with brands, products and individuals on either a retained or project basis across a range of media services. Their work is tailored and aligned to meet individual client needs and to deliver tangible results by drawing on their experience in consumer and corporate PR.



Small enough to have a hands-on and personal relationship with clients, but big enough to have a wide range of connections with the media, Director Kirsty Barr has created a team with diverse backgrounds and experiences that are creative, hardworking and passionate about what they do. It helps that they have, between them, one of the most impressive contacts books in the business!

Mi-comms offers the following services:

- Corporate Media Relations
- Consumer Media Relations
- Digital PR
- Internal Communications
- Publishing & Copywriting
- Event Management
- Digital PR
- Design
- Production

Previous clients include Channel 4, Discovery Communications and TalkSport.

For more information see www.mi-comms.co.uk, or call Kirsty on 01494 775250

We'll introduce more of our contacts in future issues, but if you need a recommendation, please call. If we can't help, we normally know someone who can!

Secure submissions

One of the major features of our new website is the Secure Document Exchange, which allows us to load sensitive information into a designated area of the website for retrieval by clients, and vice versa, rather than attaching files to emails, a practice which has been outlawed in several American states, having been deemed too insecure.

If you would like access to the Secure Document Exchange, a free service, please visit the website for details or email us at info@rickaby.co.uk.

Offshore Disclosure Opportunity

The Disclosure Opportunity announced for UK residents with unpaid tax connected to an offshore account runs from the autumn, allowing one final opportunity to disclose and settle duties owed, interest and penalties. If you have any such accounts, now is the time to disclose the fact before HMRC make the first move! Talk to Sally if this applies to you.

TaxSafe

With the green shoots of recovery still struggling to break through, we have seen an extremely high percentage of clients joining our TaxSafe scheme this year. Designed to cover our fees in the event of a Revenue Enquiry, it is one way of avoiding unforeseen costs at a difficult time.

With the Revenue's announcement that it will be spending a quarter of its budget on ways to increase its income, there is no doubt that we will see an increase in the number of random Enquiries; if you have not yet joined the scheme there is still time to do so!

Struggling with Debt collection?

If so, call Nicky and ask for a copy of our 11 point action plan to protect your business and make sure that late payers don't drag you down.



Congratulations!

...to Matt & Sarah Markwort on the recent arrival of baby Oscar, a little brother for William.

General Snippets:

A) From April 2010, all businesses turning over more than £100,000 MUST file VAT returns online. Act now and you effectively gain up to 5 extra working days to get HMRC cleared funds.

B) Swine Flu is set to return in the autumn; now is the time to consider how you will cope. Consider the implications of issues such as staff being needed at home as carers or schools being closed, and make plans now to implement later.

C) HMRC have reminded taxpayers that it will NEVER email for bank details before issuing a tax refund. Treat any such request as fraudulent and delete it.

D) If you are Berkhamsted based and struggling for car parking, Berkhamsted Chamber of Commerce are linking holders of unused car parking with needy businesses.

E) Don't forget VAT goes back to 17.5% on 1st Jan 2010!

F) Many Business Link courses are free to attend and cover a wide range of subjects: www.bookevents.org

Offices to Let!

Sadly, the tenants that were to rent our second floor office have pulled out at the last minute.

Once again we have 500sqft of self contained office space to let, with separate access, independent alarm, its own brand new kitchen and great views over the rooftops of Berkhamsted. If you know anyone who may be interested, please let Liz know!



If you would prefer to receive future editions by email, please tell us via our website: www.rickaby.co.uk

Important: The purpose of this newsletter is to give an overview of some current issues. No decision should be made in reliance on the contents of this publication as it is not intended to replace the need to seek expert advice.