



# Autumn NEWS 2015



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## WHY BUSINESSES CAN BENEFIT FROM CLOUD ACCOUNTING



Cloud computing has become increasingly pervasive over the last few years and many software developers now provide cloud-based services. But what is the cloud, and how can cloud accounting software benefit your business?



'The cloud' is another term for 'the internet'. Cloud computing refers to the practice of accessing data or programs over the internet, instead of using your hard drive or office server. Cloud accounting software is software that can be accessed online. Traditional small business accounting programs require installation and can present a number of problems:

- Costs and complications of backing up data and installing upgrades
- Insecure data storage and protection
- Limitations on the amount of devices running the software
- Limitations on the amount of people able to access the software

Cloud accounting software eliminates many of these issues. For example, data backups and software upgrades are carried out automatically, saving your team the laborious job of performing these tasks manually. In addition, data security is enhanced: you no longer have to worry about a laptop or hard drive falling into the wrong hands, as the data is stored remotely and can only be accessed with the correct passwords. This also means that incidents such as fires or floods no longer carry the risk of permanent destruction of client data.

In terms of software access, cloud accounting companies provide a number of options, giving business owners greater opportunity to enhance teamwork and collaboration without compromising control. Many companies provide flexible price plans, allowing businesses to scale their accounting function according to their needs and budget.

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Perhaps the most significant advantage of cloud accounting is that it allows businesses to access their data and software from any device with an internet connection 24/7. Small business owners can therefore stay connected to their data and accountants from almost anywhere, providing greater control and peace of mind.

### Top 3 benefits to your business:

1. Clear, real-time overview of your current financial situation
2. No installation necessary and updates are automatic, allowing for more time to be spent on more important work
3. Everything is backed up automatically, and your data is more secure

Talk to us about getting a demo, we'd be delighted to show you how easy it is to move your accounts to the cloud!

## CONSULTATION ON CHANGES TO PERSONAL SERVICE COMPANIES (IR35)



In the Summer 2015 Budget the government announced that HMRC would start a dialogue with businesses on how to improve the effectiveness of the existing intermediaries legislation. HMRC will engage with stakeholders over the next few months to explore options to make the legislation more effective in protecting the Exchequer and levelling the playing field between direct employees and those who work in a similar manner but through their own limited companies. HMRC and the Government issued a Discussion Document on 17 July 2015 which seeks to make the existing rules more effective. They have identified that there is a growing body of evidence which suggests there is significant non-compliance with the current rules.

One option being considered would be for engagers to take on more of a role in ensuring that the right amount of employment taxes are paid. As now, the objective would be to ensure that where a worker would have been an employee if engaged directly, then the tax consequences would follow that. Under such an arrangement, those who engage a worker through a PSC would need to consider whether or not IR35 applies (in the same way as they would need to consider whether a worker should be self-employed or actually be an employee), and, if so, deduct the correct amounts of income tax and NICs as they would for direct employees.

## LIFE INSURANCE – A LEGITIMATE BUSINESS EXPENSE

If you are still paying your life insurance premiums personally rather than through your business, you should speak to us. A so-called Relevant Life Policy is a legitimate business expense. Please read our enclosed Fact Sheet for further information.



## NEW SERVICE – SHAREHOLDER AGREEMENTS

What would happen to your company if a shareholder dies? Unless there is a shareholder agreement, the shares would automatically pass to the deceased estate and the surviving spouse would be your new business partner.

A simple Shareholder Agreement will protect you and your company from unnecessary disputes.

Please speak to us about our new Legal Service for small companies.



## HOW TO DESIGN EMAILS FOR SMALL SCREENS AND MOBILE DEVICES

Today, more and more emails are opened on a mobile device. When it comes to your business's approach to email marketing, you need to make sure your messages look great no matter what size screen your audience is using.

### FORMATTING

An easy way to make your emails more mobile-friendly is to use a single-column template. This will make it easy for people to see all of your information without having to click to zoom in. People consume information differently on a smaller screen. One of the biggest differences is how quickly they can scroll through and scan information. As such, you should format your email content for people who like to scan. Start with a short header message that sets up the content people are about to read. The copy that follows should be clear and concise. Replace lengthy paragraphs with short, snappy sentences that let people know what you're doing and why it's important to them.

### IMAGES AND BRANDING

Include an eye-catching image that helps the reader connect with the message you're sending out. Bear in mind that on many mobile devices, images won't display automatically and some will turn off displaying images by default. As such, try to avoid using too many images and always make sure you have text to provide the details people need.

### STRONG CALL-TO-ACTION

The last step is to make sure your readers clearly understand the action you want them to take. Remember that on mobile devices, your readers need to be able to use their finger to click or scroll. Whenever possible, add a button that's easy to click from a phone's small screen.

## 10 WAYS TO IMPRESS YOUR CUSTOMERS



- 1 Under Promise** – Only make promises that you are sure you can keep. Allow plenty of time to complete assignments so that they are completed early. That way, clients will be impressed rather than disappointed.
- 2 Over Deliver** – For new clients you need to ensure that you over deliver to gain trust and to establish the relationship.
- 3 Website** – Ensure your website is always up to date and that information is easy to find. Ask a few different people to check it for content, clarity and navigation.
- 4 Gather Feedback** – Log any feedback from clients and by acting on these issues, you will improve your relationship with your clients.
- 5 Know your clients** – Install CRM software so that every member of your team can see every detail about clients and they can view correspondence and notes. This will ensure they know any history when a client calls.
- 6 Emails** – Reply instantly to the client acknowledging receipt of the email and giving details of what will happen next (when they will be contacted, how, who by etc). Then solve the query as soon as possible but keep the client informed.
- 7 Internal Training** – Train your staff so they know your business inside out. Whoever speaks to clients needs to know what they are talking about and where to direct any calls. The competency of your staff will be clear to your clients.
- 8 Telephone Manner** – Write a script for answering the telephone to ensure that everyone answers in exactly the same way every time.
- 9 Hire the right people** – Make sure you find the right person for the job and then train them in your firm's procedures.
- 10 Go one step further** – Encourage your team to "delight" clients. Reward them for thinking constantly of ways to improve the service and relationship to clients.

## TAX DIARY OF MAIN EVENTS

Date	What's Due
1 September	Corporation tax for year to 30/11/14
19 September	PAYE & NIC deductions, and CIS return and tax, for month to 5/9/15 (due 22 September if you pay electronically)
1 October	Corporation tax for year to 31/12/14
19 October	PAYE & NIC deductions, and CIS return and tax, for month to 5/10/15 (due 22 October if you pay electronically)

# WINDOWS 10



The reviews are good. So has Microsoft finally got it right with Windows 10? The new operating system (OS), available as a free upgrade for existing Windows 7 and Windows 8 (not including corporate) users, is built from the ground up to pursue Microsoft's vision of a unified OS that spans all devices without alienating any one platform. Windows 10 is designed so that a single user experience spans every piece of technology – laptops, tablets, desktops, phones and everything in between (and in case you're wondering, there is no "Windows 9" - Microsoft skipped it, going straight from 8 to 10).

This new OS is chock-full of fresh features. To name just a few: a lean, fast Internet Explorer replacement called Edge; Microsoft's Siri-like voice-controlled virtual assistant, Cortana; and the ability to stream real-time games to your desktop from an Xbox One in another room. So, what is the new OS like for business users? Well, Windows 10 is a welcome return to form. The Start menu, inexplicably removed from Windows 8, is back and working the way you expect it to. Those live tiles from the Windows 8 home screen still exist, but they've been attached to the Start menu, where they make a lot more sense. The good old Start button has been a fixture on the lower left corner of the Windows desktop since the days of Windows 95, offering speedy access to apps and settings. The entire Start menu can be shrunk or expanded to suit your liking. It's essentially a miniaturized version of the full screen Start menu we saw in Windows 8. If you don't like the tiles you can unpin them, leaving you with the narrow column of frequently used apps that is well known to all Windows users.

Instead of placing a search box in the Start menu, or hiding it completely as is the case in Windows 8, Windows 10 sticks it front and centre on the Taskbar. This is a smart move, as it's always there ready to serve up whatever you need to find or want to know. The first time you click on the box, you'll see a prompt to enable



Cortana. That's because Cortana and search are pretty much one and the same in Windows 10. In fact, search is just part of the virtual assistant's remit.

Unless there's a specific feature in Windows 7 or Windows 8 that you can't live without, the new features combined with the familiarity of Windows 7 make the new OS very attractive. It's even better if you have several devices which can run Windows 10 – particularly a phone – as the tight integration means you can set reminders on the go and pick them up on your PC, say, when you get home or into the office. That's just one tiny example, of course. The bottom line is that Windows 10 is a great operating system. Indeed it's fair to say even at this early stage that it's the best Windows yet. It's not perfect, of course, and there will undoubtedly be bugs that need fixing, so expect patches and updates very soon. However, as Windows 10 matures, there is no reason why businesses won't start the transition across to the new system.

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