

Newsletter

Ten steps to a winning website

Recent studies suggest that nearly half of the UK's small businesses do not have a website, while many existing websites are poorly presented and can soon become out of date. The following tips, recommended by experts, will help to ensure your website's success.



1. Take time to plan

The planning stage is essential. Key team members should be involved in the process. Questions to ask include: *What kind of image do you want to convey? What information should the site display? Will any special features be required, eg. an online shop or a members' area?*

2. Easy navigation

A clear navigation system can mark the difference between a successful website and a poor one. Organise the information into meaningful categories, and avoid overcomplicating the structure. Consider including a sitemap and search box to aid navigation.

3. Design

An eye-catching and professional design is crucial. However, do not crowd your site with graphics and avoid complicated or slow-loading images – visitors will soon lose interest if your website takes a long time to appear.

4. Content

When writing the text, use short paragraphs that are easy to read on-screen. When proofreading, ask colleagues and friends to check your site from an 'outsider's' point of view.

5. Legal requirements

All companies and LLPs which have a website are required to display certain information regarding their registration. Other legal areas to consider include disability discrimination and accessibility, the Data Protection Act, and e-commerce regulations (if applicable). Also consider including a copyright notice and a disclaimer. If you are unsure of your legal obligations, you should seek professional advice.

6. Actively use your website

Regularly updating the content will keep your site current and encourage users to visit often.

Your website is a key marketing tool, so direct clients there to view a comprehensive list of your services or a recent newsletter. Also test any links on a regular basis.

7. Choose your domain name carefully

If you are buying a .co.uk domain name, it is a good idea to buy the other main top level domains for the same prefix (eg .com and .net). This will prevent a third party from capitalising on your brand name. Keep your domain name as short, simple and memorable as possible.

8. Security

If you do not take steps to make your website secure, you risk falling victim to hackers. The result can be a costly loss of service and potentially irrevocable damage to your brand and reputation. Consider consulting an expert to protect your site.

9. Search engine optimisation

There are some simple steps that you can take to optimise your search engine ranking. Google ranks your site according to its quantity of inbound links, so encourage third parties to link to your site and provide cross-links between the pages of your own site. Include key search terms (eg. your type of business and town) in the title and meta tags, as well as in the main body of the text.

10. Promote, promote, promote!

Include your website address in advertisements, email signatures, and all business correspondence. Actively drive traffic to your site by encouraging clients and prospects to visit – don't just sit back and wait for browsers to find you!

Careful planning and regular input will ensure that your website works for your business. For further advice on strategies for your business, please contact us.



Spring
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The rules governing charities

What is a charity?

A charity is a body set up and established for exclusively charitable purposes. In England and Wales, charitable purposes are as set out in the Charities Act 2006 and each of the charity's aims must provide a benefit to the public. This may be only a section of the public, but must not be unreasonably restricted geographically or by ability to pay any fees charged.

This new public benefit requirement is a continuing duty for charity trustees throughout the life of the charity.

Governance

The nature of the organisation will determine the most suitable legal structure.

Type of governing document	Charity trustees will usually be called
Constitution or Rules	Executive or management committee members
Trust deed	Trustees
Memorandum & articles of association	Board, council of management or directors

Advantages and limitations of being a charity

Advantages to being a charity include not normally having to pay direct taxes (and there is special VAT treatment in some circumstances), paying no more than 20% of normal business rates and often finding it easier to raise funds than non-charitable bodies.

Charities must not carry out any non-charitable activities, and strict rules apply to trading.

Reporting

All registered charities must prepare a Trustees' Annual Report and accounts. The basic contents of the Report are mandatory, though the amount of information depends on the charity's size. It should explain the charity's aims and how it is going about achieving them for the public benefit. All charities must keep accounting records and prepare annual accounts which must be made available to the public on request. In England and Wales, charities whose gross income exceeds £25,000* must file the Report and accounts with the Charity Commission and also submit a completed Annual Return. Charitable companies also have to submit accounts and Annual Returns to Companies House.

There are two bases on which charity accounts may be prepared:

- *Receipts and payments basis*, which may be adopted where a non-company charity has a gross annual income of £250,000† or less. It consists of an account summarising all money received and paid out by the charity and a statement giving details of its assets and liabilities at the end of the year.
- Non-company charities with gross annual income of over £250,000†, and all charitable companies, must prepare their accounts on the accruals basis in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP). They contain a balance sheet, a statement of financial activities (SoFA) and explanatory notes. These accounts are required, in accountancy terms, to show a "true and fair view".

External scrutiny

The Companies Act 2006 largely harmonises the accounting and independent examination regimes for all charities. For accounting periods starting on or after 1 April 2008 the position is as follows.

Statutory thresholds	External scrutiny required
Gross income not more than £25,000*	No external scrutiny necessary, but trustees may choose independent examination or audit
Gross income between £25,000* and £500,000	Independent examination is the minimum requirement, although trustees may still opt for audit
Gross income over £500,000, or total assets more than £3.26 million and gross income over £250,000† (see Note)	Audit required by statute

* £10,000 for accounting periods ending before 1 April 2009

† £100,000 for accounting periods ending before 1 April 2009

Note: for charitable companies a statutory audit is required when the total assets exceed £3.26m, regardless of the income.

There is much useful information available on the website of the Charity Commission www.charity-commission.gov.uk.

Charities in Scotland

All charities operating in Scotland (including those already registered with the Charity Commission) must register with the Office of the Scottish Charity Regulator (OSCR) and are subject to full responsibilities and requirements under the Charities and Trustee Investment (Scotland) Act 2005. This includes submitting an Annual Return form, with accounts produced under the Charities Accounts (Scotland) Regulations 2006:

Statutory thresholds	External scrutiny required
Gross income less than £500,000 and total assets not more than £2.8 million	Independent examination by a qualified person
Gross income of £500,000 or more, or total assets more than £2.8 million	Audit required by statute

For more information visit www.oscr.org.uk.



Changes to the state pension system

Recent changes to the state pension mean that those who reach pension age on or after 6 April 2010 will encounter major differences in the system.

A person is entitled to claim the basic state pension on reaching state pension age provided that he or she has paid or been credited with sufficient National Insurance contributions (NICs) throughout his or her working life. People who have not paid sufficient contributions can sometimes make up a shortfall in their contributions record by paying voluntary (Class 3) NICs.

Where the state pension age is reached before 6 April 2010 a man generally needs 44 qualifying years and a woman generally needs 39 qualifying years in order to qualify for a full basic state pension. However, where a person reaches state pension age after 6 April 2010, both men and women will generally need only 30 qualifying years for a full basic state pension.

Also from April 2010, the current system of Home Responsibilities Protection (which protects entitlement to the basic state pension for those caring for a child or for someone who is sick or disabled by reducing the number of qualifying years needed) will be replaced by a system of weekly National Insurance credits.

The state pension age is currently 65 for men and 60 for women. However, for women born on or after 6 April 1950 it will gradually be increased from 60 to 65 between 2010 and 2020. Thus, by 2020 the state pension age will be 65 for both men and women. The state pension age is to further increase from 65 to 68 between 2024 and 2046. A person can find his or her state pension age by using the state pension calculator on The Pensions Advisory Service website (**see www.pensionsadvisoryservice.org.uk/state-pensions/state-pension-age-calculator**).

Case study

Elizabeth was born on 4 June 1951. She wants to know when she will be entitled to start drawing her state pension, and how many qualifying years she will need in order to qualify for a full basic state pension.

Using the pension calculator she finds out that her pension age is 61 years, one month and two days and that she will reach state pension age on 6 July 2012. As she reaches state pension age after 6 April 2010, she will need 30 qualifying years to receive the full basic state pension. She should obtain a pensions forecast from the Pension Service (tel. 08456 060 265) to enable her to assess whether it is worth paying voluntary NICs.

We can help with your financial planning needs. Please contact us for advice and assistance.

New requirements for online filing

April 2010 sees the introduction of a number of changes to the way that businesses must file and pay certain taxes. The only way to file these taxes will be online and payment must be made electronically. HM Revenue and Customs (HMRC) is keen to encourage online filing of returns, and the switch to online management and electronic payment of tax comes as a result of a review of HMRC's online services.

VAT returns

From 1 April 2010, HMRC will begin the process of phasing out paper VAT returns. Businesses with an annual turnover of more than £100,000 (excluding VAT) will need to file returns online and make payments electronically, for accounting periods beginning on or after that date.

Meanwhile, businesses with an effective VAT registration date on or after 1 April 2010 will need to have returns filed and payments made online, regardless of their turnover. The remaining VAT registered businesses may continue to file paper returns for the time being, but the situation is set to be reviewed by 2012.

Penalties for failing to make an electronic return will be applied to periods ending on or after 31 March 2011.

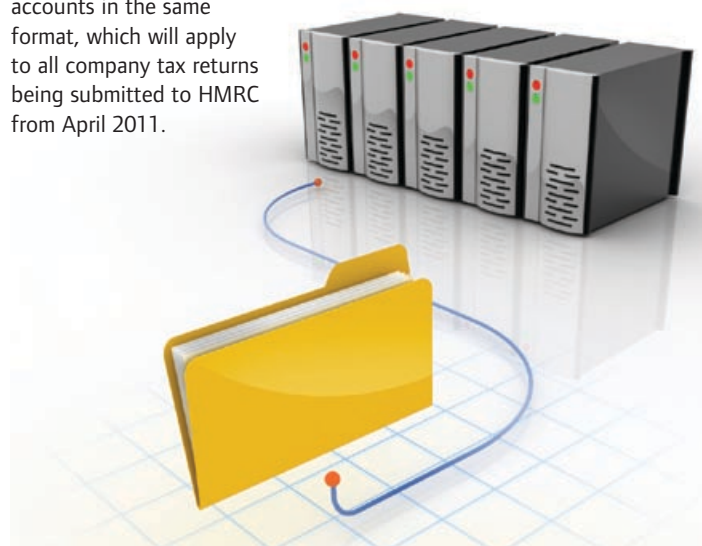
PAYE returns

Almost all employers are now required to file their employer annual return online. Employers with less than 50 staff must file end of year forms online by April 2010 at the latest, and from 6 April 2011 the requirement to file in-year forms (including P45 and P46) online will also apply to these employers.

Meanwhile, penalties for late payment are expected to be implemented by 6 April 2010. The system will be based on the number of defaults during a tax year, and excludes the first default. The penalties will range from 1% of the total amount for the next three defaults, to 4% of the total for 10 or more defaults. Any sums that remain unpaid after six months from the penalty date will be subject to a 5% surcharge, with a further 5% surcharge applying after 12 months.

Corporation tax returns

Also in the pipeline, for returns due after 31 March 2011, corporation tax returns must be filed online with accompanying accounts and computations in Extensible Business Reporting Language (XBRL), the new standard designed for business financial reporting. Payments must also be made electronically. Companies House will accept company accounts in the same format, which will apply to all company tax returns being submitted to HMRC from April 2011.



You are advised to ensure that you make the appropriate arrangements in good time. We can help with all your tax planning needs, including dealing with your tax returns on your behalf – please contact us for information and assistance.



Business Round-Up

The right to request training

The Government has confirmed that a new statutory right for employees in England to request 'time to train' will come into force in April 2010, in respect of employers with 250 or more employees. It will be extended to all employers from April 2011.

Under the new legislation, eligible employees have a legal right to ask their employer to give them time away from their core duties to undertake relevant training. Employers will be obliged to seriously consider requests that they receive and should arrange a meeting with the individual to discuss their request.

However, firms will be able to refuse a request where there is a good business reason for doing so. Employers will not be obliged to meet the salary or training costs. Acceptable reasons for not granting a request might include the following issues:

- Relevance of training to business productivity and performance
- Suitable training not available
- Burden of additional costs
- Detrimental effect on ability to meet customer demand
- Inability to reorganise work among existing staff
- Detrimental impact on quality
- Detrimental impact on performance
- Insufficiency of work
- Planned structural changes.

Modelled on the right to request flexible working, the new legislation will apply to individuals who have continuously worked for their employer for no less than 26 weeks. Those eligible will only be permitted to make one request in any 12 month period.

The measures form part of the Apprenticeships, Skills, Children and Learning Act, which received Royal Assent in November 2009.

New advisory fuel rates

HMRC recently withdrew the month's notice previously given ahead of new advisory fuel rates coming into force, following discussions with trade bodies.

The rates are reviewed twice a year. Any changes will now take effect on 1 June and 1 December and will be published on the HMRC website shortly before the date of change. HMRC will also consider making changes if fuel prices fluctuate by 5% from the published rates.

The latest advisory fuel rates, which apply from 1 December 2009, are as follows:

Engine Size	Petrol	Diesel	LPG
Up to 1400cc	11p	11p	7p
1401 – 2000cc	14p	11p	8p
Over 2000cc	20p	14p	12p

For further advice on business motoring, please contact us.

Web Watch

Essential sites for business owners

www.cyclescheme.co.uk

Information on the Government's Cycle to Work initiative, which offers tax breaks on bicycles and cyclists' safety equipment loaned to employees.

www.isma.org.uk

Working to promote wellbeing and prevent stress.

www.hmrc.gov.uk/charter

The new HMRC charter, which sets out the rights and responsibilities of the Revenue and the taxpayer.

www.workplaceharassment.org.uk

Guidance on preventing harassment and violence in the workplace.

Reminders for your Spring Diary

March 2010

31 End of Corporation Tax financial year.

End of CT61 quarterly period.

Filing date for Corporation Tax Return Form CT600 for period ended 31 March 2009.

April 2010

5 Last day of 2009/10 tax year.

Deadline for 2009/10 ISAs.

Last day to make disposals using the 2009/10 CGT exemption.

Last date for contracting back into the State Second Pension for 2009/10.

14 Due date for income tax for the CT61 period to 31 March 2010.

19/22 Quarter 4 2009/10 PAYE remittance due.

20 Interest will begin to accrue on unpaid PAYE/NI for 2009/10.

30 Normal annual adjustment for VAT partial exemption calculations (monthly returns).

May 2010

3 Quarterly submission date of P46 (Car) for quarter to 5 April.

19 Last day for filing forms P14, P35, P38, and P38A - 2009/10 PAYE returns - without incurring penalties.

31 Last day to issue 2009/10 P60s to employees.