

# Bulletin

August  
2013

## St Albans District Chamber of Commerce Business Networking Lunch Friday 11th October 2013



St Albans • Harpenden • Luton • Colney

at Sopwell House Hotel,  
Cottonmill Lane,  
St Albans,  
Herts AL1 2HQ

This event has been Kindly Sponsored by:



### OAKLANDS COLLEGE

Entertain clients and colleagues at another successful Chamber Networking Lunch. Meet over 200 other like minded business contacts at this superb venue

Our Guest Speaker  
The Secretary of State for Education



### Developing the Next Generation of Business Leaders? ..... Our Children and Future Employees in your Business!

Join the St Albans District Chamber of Commerce for another afternoon beginning with a delicious Sopwell House Hotel lunch. Spend the afternoon networking with the local business community and hear from our Guest speaker the Secretary of State for Education.

The Right Hon. Michael Gove MP is the Secretary of State for Education and Conservative MP for Surrey Heath He is also an author and a former journalist for The Times newspaper.

### How is our Government Preparing Young Adults to be Ready for Your Business?

Come along and hear Mr Gove's views on:

Exam and Curriculum Reform, Faith Schools, Youth Apprenticeships, Free Schools, The English Baccalaureate, 6 Week Summer Break, University Fees, Teaching Unions and OFSTED



There will be an opportunity to ask questions

12.30 pm: Welcome Drink  
1.00 pm: Three Course Lunch and Coffee

Sponsorship Opportunities are available  
Book Now online Tickets £59 + VAT Table of 10 £550 + VAT

<http://www.stalbans-chamber.co.uk/buy-online/events/>

## FORTHCOMING EVENTS

- **Magna Carta Networking Evening**  
*Monday 19th August 6pm*  
*Venue : St.Albans Cathedral*  
**Hosted by : Charles Baker**  
*£6.00 Inc Entry and Wine*  
**TO BOOK CALL**  
**01727 - 819275**
- **Speed Networking Evening**  
*Wednesday 21st August 6pm*  
*Venue : The Bistro, Westminster Lodge*  
**Hosted by : June Cory, My Mustard**  
*£20.00 All Attendees*  
**SOLD OUT**
- **Business Breakfast**  
*Wednesday 11th September 7.30am*  
*Venue : Cote Brasserie*  
**Speaker: Jon Dean Impellus**  
*£21 Members*  
*£26 Non Member*  
**BOOK NOW ONLINE**
- **Business Networking Lunch - Sponsored By Oaklands College**  
*Friday 11th October 12.30pm*  
*Venue : Sopwell House Hotel*  
**Speaker: The Right Hon. Michael Gove MP**  
*£59 Tickets*  
*£550 Table of Ten*  
**BOOK NOW ONLINE**
- **The Annual Chamber Ball - Sponsored By 51 Pegasus Ltd.**  
*Saturday 16th November 7pm*  
*Venue : Sopwell House Hotel*  
**Entertainment: The Slaves**  
*£60 Tickets*  
*£600 Table of Ten*  
**BOOK NOW ONLINE**
- **Business Breakfast**  
*Wednesday 4th December 7.30am*  
*Venue : The Peahen*  
**Speaker: James Blake & Julian Daly**  
*£21 Members*  
*£26 Non Member*  
**BOOK NOW ONLINE**

# The Benefits of Filing Your Tax Return Early

HM Revenue & Customs (HMRC) are in the process of writing to taxpayers to remind them that they need to file their 2013 tax return by 31st January 2014 (or 31st October 2013 if submitting a hardcopy).

But despite HMRC's best endeavours, taxpayers often put off preparing their tax return until the festive winter period. However, this really doesn't leave very long to file and pay any tax owed before the January deadline and it's easy to get distracted by the celebrations and parties.

In this article, we highlight the main advantages of filing tax returns early and persuade taxpayers not to drag their heels when it comes to dealing with their affairs.



## Tax payments aren't accelerated

Even if you file your tax return early with HMRC, you are only obliged to pay any tax liability by the normal due dates:

- 31st January 2014 (balance and the first payment on account- if applicable);
- And 31st July 2014 (second payment on account- if applicable).

## ...But refunds are accelerated

If you file your tax return before the filing deadline, you should receive any tax refund you are due fairly soon after you've submitted it; HMRC do not wait until 31st January to pay you. Therefore, if you suspect you have overpaid tax and are due a refund, you should really prepare your tax return as soon as possible so that you can get the cash earning interest in your bank account; not HMRC's!

## Cash flow management

Filing your tax return and calculating any tax liability arising, allows you the time to start saving for the bill and to manage your cash flow. If you pay your tax bill late, HMRC will charge you interest and possibly even late payment penalties.

The other benefit of filing early is that if your tax liability is under £3,000 and you submit your tax return by 30th December 2013, you can opt to have your tax liability collected through your tax code. This means it will simply be deducted from say your wages or pension each week/ month.

## Time

If your affairs have changed this year and you have say, losses or a significant amount of additional income, then preparing your return early can pay dividends because it gives you the time to consider any tax planning opportunities which could lead to tax savings.

Furthermore, having plenty of time to prepare your return reduces the risk of errors being made, because you aren't rushing to get it finished. It also allows time for bank statements to be collected and any other financial documents you may need to file the return.

## Accountants

If you plan to use an accountant to deal with your affairs, you should be aware that some firms may charge you a premium if you deliver your records to them close to the deadline. This is due to the fact that many accounting firms need to pay overtime to their staff in order to complete the return in time.

## Contacting HM Revenue & Customs

Trying to get hold of HMRC can be pretty difficult at times due to staff cuts, but it's even more difficult around the tax return deadline. Avoid leaving your tax affairs until December or later; just in case you need to speak with the department and can't get through.

If you are due a tax refund, you're also likely to experience a longer turnaround time if you file your return during their peak times.

## Penalties

HMRC have changed the penalty regime for late tax returns, and they are now significantly more than they used to be. For example, the initial £100 penalty used to be reduced if you paid the tax on time or was capped to your tax liability. But the £100 penalty is now automatic.

And if your tax return is more than three months late, £10 daily penalties start to accumulate up to a maximum of £900. A penalty of the higher of £300 or 5% of your tax due is then charged if your return is 6 months late and again if it becomes over 12 months late. And all of these penalties are in addition to one another; rather than in place of. This can mean penalties for late tax returns can top over £1,600.



Mike Melling and the Harpenden, St Albans and Radlett TaxAssist Accountants team offer clients a personal service. We also offer access to a whole range of financial and other services tailored specifically for the small business owner. For a free consultation call 01582 760154 or email

[harpenden@taxassist.co.uk](mailto:harpenden@taxassist.co.uk) [www.taxassist.co.uk/harpenden](http://www.taxassist.co.uk/harpenden)

# ST ALBANS DISTRICT CHAMBER OF COMMERCE ANNUAL BALL

Saturday 16th November 2013  
Sopwell House Hotel  
Cotton Mill Lane  
St Albans

Event Sponsored By:



**51 PEGASUS**

www.theslaves.net

**THE SLAVES**



7pm for 7.30pm Dress Code: Black Tie Carriages at 12am

Bring your clients, wives, husbands along to a very  
special evening, Bucks Fizz Reception and  
3 Course Dinner followed by live Music from The Slaves

Tickets at £60  
Tables of 10 at £600  
**BOOK NOW ONLINE!**

Sponsorship  
Opportunities  
Available

For further details contact the Chamber Office on 01727 863054  
or email: [lisa@stalbans-chamber.co.uk](mailto:lisa@stalbans-chamber.co.uk)

**BOOK NOW ONLINE**

[www.stalbans-chamber.co.uk/buy-online/events/](http://www.stalbans-chamber.co.uk/buy-online/events/)

# SOLARIO RACING YEARLING PARADE SUNDAY 6 OCTOBER 2013 10am – 1pm



SOLARIO RACING



A new breed of racehorse syndication

Solario Racing is delighted to be hosting this year's Yearling Parade at Dean Ivory's Harper Lodge Farm Stables. Dean is having a fantastic season with 27 winners at a 19% strike rate. Come and see the new equine stars of the future being syndicated in 1/12<sup>th</sup> shares. Then, after the parade, join us for some Solario Racing champagne hospitality. Family and friends welcome.

**Date:** Sunday 6 October 2013  
**Time:** 10am – 1pm  
**Trainer:** Dean Ivory  
**Venue:** Harper Lodge Farm Stables  
Harper Lane  
Radlett  
Herts WD7 7HU

**RSVP by Friday 20 September 2013**

To reserve your place, please contact Racing Manager, Simon Double on **01442 877 597** or **07769 183 362** or email [info@solarioracing.com](mailto:info@solarioracing.com)

[www.solarioracing.com](http://www.solarioracing.com)

## St.Albans Chamber & Hertfordshire Business Independent GPRS Treasure Hunt



The Hertfordshire  
**BUSINESS**  
independent



How well do you know St Albans? Do you know who the founder of St Michael's Church was? The first landlord of The White Swan? or indeed which year Romeland Gardens opened to the public? Well in the style of Challenge Aneka 40 business delegates raced around the City centre against the clock on Wednesday night for the Wild Goose GPRS Treasure Hunt. A joint event between the Chamber and the Hertfordshire Business Independent. Simon George (HBI) said "We were delighted to be working with the St Albans Chamber, it was a great mixture of fun and activity combined with a fantastic opportunity for members to get to know each other better"

Wildgoose Treasure Hunts have taken the popular treasure hunt concept and added cutting edge technology to create their GPRS Challenge range of team games that can be played in either an urban or rural setting. There are a number of team activities to choose from to improve teamwork, motivate teams, reward staff, have fun and all our games can be tailored to meet your exact objectives.

For more information <http://www.huntthegoose.co.uk/treasure-hunts> contact Ryan Galloway by emailing:  
[Ryan@huntthegoose.com](mailto:Ryan@huntthegoose.com)

## Red Door's Charity Quiz Night in aid of Grove House

Monday 16th  
September 2013  
From 5:45pm  
Quiz begins at 6:30pm  
At Kashu  
(Hatfield Road, St Albans)

£20 pp\*  
Up to 6 per team  
\*paid in advance



Mediterranean buffet and a drink on arrival  
Raffle, quiz prizes and guaranteed fun!

Contact Dionne for  
tickets

dionne@reddoorrecruitment.co.uk  
or 01727 899490



### Help the Council make it easier for you to compete for their business and use their services

St Albans City and District Council are looking at how they can make it easier for local businesses to compete for Council work and for you to use Council services. We want to help them find out what businesses need and are therefore asking you to complete a short survey.

The Council spends around £21 million a year on a wide range of goods and services. These include: building and construction; building professionals' services; leisure services; grounds maintenance; legal; accounting; debt collecting; IT and software; catering; advertising and marketing; design and print; stationery and office equipment; waste services; security; events equipment. Some of their larger contracts are then sub-contracted out to smaller companies.

The Council also provides us with many services. These services include: access for filming; buying or letting council property; food safety; health and safety; hiring council venues; land charges service; licensing and registration; planning and building control; services for landlords; working with partners to improve the district's economy

The Council has already started to look at how it can improve what it does, including looking at good ideas from other councils. They want to know whether you think these ideas would help you and whether you have other suggestions.

To help them understand our needs please answer this short survey  
[https://www.surveymonkey.com/s/Business\\_Friendly](https://www.surveymonkey.com/s/Business_Friendly)



## **Business Breakfast Meeting**

Wednesday 11th September 2013

7.30am – 9.30am

Cote Brasserie

3 High Street

St Albans

Herts AL3 4ED



St Albans • Harpenden • London Colney

## **The Five Most Common Gaps in Business Management (and how they can stunt growth and shred value)**

Jon Dean is the Managing Director of Impellus, a leadership and management development organisation based in St Albans.

The company is an ILM (Institute of Leadership and Management) Accredited Centre that runs development courses at twenty venues across the UK and counts Shell, Adnams, GE, the NHS, Pepsico, AEG, Taylor Wimpey, Clarins, Amthal Security and St Michael's Manor amongst its clients.

Impellus also runs senior level courses for high growth-potential businesses with the investor James Caan.

Here, Jon reveals the five most common issues his clients face and how missing or ignoring them can have a big impact on profitability, future growth and profitability. There are some surprising ways to address them too.

# impellus

BUSINESS PERFORMANCE TRAINING

Our events do sell out quickly so please book early to avoid disappointment as places are limited!

**£21 (+ VAT) Members**  
**£26 (+ VAT) Non Members**

**Book now on-line** [www.stalbans-chamber.co.uk/buy-online/events/](http://www.stalbans-chamber.co.uk/buy-online/events/)

**Or email your booking to us**  
[office@stalbands-chamber.co.uk](mailto:office@stalbands-chamber.co.uk) **and we will invoice you directly**



## ***Don't Just Join.....Join in !!!!***

### New Members

We welcome the following  
companies to the Chamber:

#### **John O'Conner**

*Grounds Maintenance Service*

2 great North Road

Welwyn

Herts

AL6 OPL

Tel: 01438 717175

Web: <http://www.johnoconner.co.uk>

**Contact: Matthew O'Conner**

Position: Managing Director

Email : [martine.dorrington@johnconner.co.uk](mailto:martine.dorrington@johnconner.co.uk)

#### Hygiene Audit Systems

*Food Safety Consultancy*

Albion Mills

23A Albion Road

St.Albans

AL1 4UN

Tel: 01727 701256

Contact: Gabi Smith

Position: PA to the Directors

Email: [gabi@hygieneauditsystems.com](mailto:gabi@hygieneauditsystems.com)

#### Fenwick Bars

*Mobile Bar Service*

27 Homestead Road

Hatfield

Herts

AL10 0QJ

Tel: 07818490286

Contact: Ronnie Fenwick

Position: Owner

Email: [info@fenwickbars.co.uk](mailto:info@fenwickbars.co.uk)

#### Emma James Pyhsio

*Physiotherapist/Personal Trainer*

2 Fishery Passage

Boxmoor

Hemel Hempstead

Herts

HP1 1RF

Tel: 01442 870686

Web: <http://www.ejphysio.co.uk>

Contact: Michelle Collins

Position: Front Of House Manager

Email: [reception@ejphysio.co.uk](mailto:reception@ejphysio.co.uk)

#### Clearcut Recruitment

*Recruitment Company*

The Speckled Hen

Hatfield Road

St. Albans

Herts

AL4 0XG

Tel: 01727 223072

Web:

<http://www.clearcutrecruitment.co.uk>

Contact: Samantha Carrol

Position: Managing Director

Email: [samantha@clearcutrecruitment.co.uk](mailto:samantha@clearcutrecruitment.co.uk)



**Follow us on twitter!**

**@stalbanschamber**