

Bulletin

Nov
2013

ST ALBANS DISTRICT CHAMBER OF COMMERCE ANNUAL BALL

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

Event Sponsored by:



Santander

CORPORATE & COMMERCIAL



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
BOOK NOW ONLINE
www.stalbans-chamber.co.uk/buy-online/events/

Forthcoming Events

- **Speed Networking**
Wednesday 20th November 6pm
Venue : The Bistro, Westminster Lodge
Hosted By: June Cory from My Mustard
£20 Members
£25 Non Members
BOOK NOW ONLINE
- **The Annual Chamber Ball -**
Sponsored By 51 Pegasus Ltd & Santander Corporate & Commercial
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 Members
BOOK NOW ONLINE
- **Business Breakfast - Sponsored By Collinson Hall**
Wednesday 15th January 7.30am
Venue : TBC
Speaker: St Albans Film Festival
£21 Members
£26 Non Members
BOOK NOW ONLINE

Major City Centre Events Before Christmas

Christmas Lights Switch on - Sunday 17/11;

University of Hertfordshire Graduation week of 18/11

St Albans Daily Christmas Market in the Vintry Gardens from Thurs 28/11 to Sat 21/12

<http://www.christmasmarkets.com/UK/st-albans-christmas-market.html?review=true>



THE EVENT IN AID OF HOMELESS PEOPLE

WE'RE 20 YEARS OLD!

sleepout for homeless people

Sponsored SLEEPOUT 2013

Friday 6 December 2013
9pm-7am, St Albans Abbey

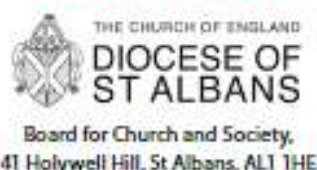


Bring your friends and make a lasting difference

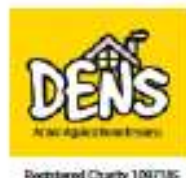
You will need survival gear to last a night under the stars

For information and booking go to www.abbeysleepout.org

SUPPORTED BY



IN AID OF



Designed by Jonathan Edwards www.jonathanedwards.co.uk 07501 146559



HM Revenue & Customs (HMRC) have written to taxpayers to remind them that they need to file their self assessment tax return on time.

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

In this article, we highlight the eight main advantages of filing tax returns early in order to avoid penalties, cashflow issues and the opportunity to gain any possible tax refunds sooner.

1. Tax payments are not accelerated

If you file your tax return early with HMRC, you are only obliged to pay any tax liability by the normal due dates - 31st July (second payments on account) or 31st January (balance and the first payment on account).

2. Tax refunds 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 gain the income sooner and begin earning interest on it otherwise HMRC will be earning this interest instead!

3. Cash flow management

Filing your tax return and calculating any tax liability arising, allows you the time to start saving for the tax 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.

4. Tax planning

If your affairs have changed this year and you have 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 you saving tax.

5. Reduction in mistakes

Having plenty of time to prepare your return reduces the risk of errors being made, because you aren't rushing to get it finished and stressed about completing this before the tax return deadline arrives.

6. Subsequent amendments

If you make a mistake on your tax return you've normally got 12 months from 31 January after the end of the tax year to correct it. For example, for the 2012-13 return you have until 31 January 2015 to make an amendment.

So the earlier you submit your return, the longer the window of opportunity is to make any amendments to it.

7. HM Revenue & Customs

Trying to get hold of HMRC can be difficult, but it's even more difficult around the tax return deadline. So you should really avoid leaving your tax affairs until January; just in case you need to speak with the department and cannot 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.

8. Penalties

Did you know that HMRC have changed the penalty regime for late tax returns? They are now significantly higher 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.

Mike Melling and the Harpenden, St Albans and Radlett TaxAssist Accountants team offer clients a personal service helping them to profitably build their business and develop local contacts. We take care of the time consuming paperwork and tax filing requirements so our clients can focus on their business. 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 or www.taxassist.co.uk/harpenden Please see our brochure [here](#) for what we do.

Follow us on:





Chamber Speed Networking with a buffet & glass of wine

Wednesday 20th November 6.00pm at
The Bistro, Westminster Lodge Leisure Centre
Holywell Hill
St Albans
Herts
AL1 2DL



SPEED NETWORKING

The fastest and most cost-effective way to positively promote your business - and it's really good fun!

GET MORE BUSINESS FAST - book now for Business Speed Networking hosted by June Cory of My Mustard. Speed-Networking works like speed dating - only you make lots of new business contacts, not romantic ones!

In fact, you'll make more business contacts in just one evening of Speed-Networking with us than in weeks of what we call ordinary "slow" business networking. It's remarkably cost-effective and gets you great results for your business.

Many people tend to gravitate towards those they may already know at networking events, never getting the opportunity to meet others who could be great business contacts. Come along to this event and meet every single delegate! Market your business effectively and enjoy a buffet and a glass of wine at this superb new Chamber venue. All delegates will be offered a tour of the facilities and will be automatically entered into a draw for treatment at the fabulous Verulamium Spa!

PLEASE BOOK EARLY AS SPACES ARE LIMITED

£20 (+VAT) for members
£25 (+VAT) for non-members

Non members welcome as guests

BOOK NOW ONLINE

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

LOOK! ST ALBANS

What is LOOK! St. Albans?

Look! St Albans is working within the spirit of neighbourhood planning.

Our ethos is to be transparent, proactive, respectful, collaborative, open, diverse, explorative and community-rooted.

We plan using our Design Workshop Report January 2013, coauthored by the community of St. Albans and The Princes Foundation for Building Community, to promote and enhance the design and durability criteria for the development and adaptation of St Albans City Centre, Look! St Albans intends to:-

- **Work for a broadly-supported consensus in designing buildings and surrounding open spaces at the outline and full planning application stage (pre-application consultation)**
- **Become the preferred community and stakeholder consultation convenor for significant city centre developments for developers, the Local Planning Authority, and the Highways Authority**
- **Collaborate with significant city centre developers and their planning and design teams through a structured facilitated public design charrette and open meetings.**

More information can be found on
www.scribd.com/LookStAlbans
Or contact vanessa.a.gregory@btinternet.com

This initiative is supported by:





LOOK! ST ALBANS
our community voice on design

FIRST ANNUAL GENERAL MEETING

● ● WITH ● ●

TOP CONSULTANT & INFLUENCER
ON NEIGHBOURHOOD PLANNING

TONY BURTON

CBE

EVERYONE WELCOME

DAGNALL STREET BAPTIST CHURCH

7PM NOV 19TH



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

New Members

We welcome the following companies to the Chamber:



Follow us on twitter!
@stalbanschamber

Seymour Styles

Prom, party clothes and accessories

19 Seymour Road

St.Albans

Herts

AL3 5HN

Tel: 01727839658

Contact: Sharon Robinson

Position: Owner

Email : sharon@seymourstyles.co.uk

Solid People

CAD Recruitment Business

Spectrum House

Dunstable Road

Redbourn

St Albans

Hertfordshire

AL3 7PR

Tel: 01727 809329

Web: www.solidpeople.co.uk

Contact: Ross Bannister

Position: Managing Director

Email: ross@solidpeople.co.uk

Ginny Harrison Legal Ltd

Legal services, lawyer

3 Heathside

Sandridge Road

St Albans

Herts

AL1 4AG

Tel: 07902396682

Web: www.ginnyharrison.co.uk

Contact: Ginny Harrison

Position: Managing Director

Email: harrisonginny@aol.com

Rosemary Book Keeping

Bookkeeping

Suit 3, Building 6

Leavesden Park

Hercules Way

Watford

WD25 7GS

Web: www.rosemarybooksco.uk

Tel: 08458620072

Contact: Lisa Curteis

Position: Director

Email: lisacurteis@rosemarybooks.co.uk

Bistro Paprika

Restaurant

13 Catherine Street

St Albans

Hertfordshire

AL3 5BJ

Tel: 01727 568187

Web: www.bistropaprika.co.uk

Contact: Aivaras Grazulis

Position: Director

Email: bistropaprikasta@gmail.com



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

New Members

We welcome the following
companies to the Chamber:



Follow us on twitter!
@stalbanschamber

Anastasias Greek Restaurant

Traditional Greek restaurant

97 St Peters Street

St Albans

Hertfordshire

AL1 3EN

Tel: 01727834155

Contact: Costas Constantinou

Position: Director

Natalie B

Voice Over, Audio Creation, Podcasting,

Media Training, Radio Presenter

3 Cathedral Court

King Harry Lane

St Albans

Herts

AL3 4AF

Tel: 07810 718458

Contact: Natalie Silverman

Position: Director

Email: natalieb@natalieb.co.uk

St Albans CLDS Herts County Council

Social Work, Community Care

Apsley 1

Brindley Way

Hemel Hempstead

Hertfordshire

HP3 9BF

Web: www.hertsdirect.org

Tel: 07733388730

Contact: Stephanie Durkin

Position: Team Manager

Email: stephanie.durkin@hertfordshire.gov.uk

Kerry Pollard

Potential Parliamentary Candidate (Labour)

28 Alma Road

St Albans

Herts

AL1 3BW

Tel: 07712899483

Web: www.stalbanslabour.org.uk

Contact: Kerry Pollard

Email: kerrypollard@btinternet.com

West End Training

Training Company

The Old Pumphouse

1A Stonecross

St Albans

Hertfordshire

AL1 4AA

Tel: 01727 238099

Web: www.westendtraining.co.uk

Contact: Garry Barone

Position: Owner of Franchise

Email: we.training@btinternet.com

Arena Taxis

Taxis Services

3A Canberra House

London Road

St Albans

Herts

AL1 1LE

Tel: 01727 844844

Web: www.arena-taxis.co.uk

Contact: Anwar Jalil

Position: Director

Email: anwar_21@hotmail.co.uk