



BUCKING THE TREND TO WIN NEW CUSTOMERS

The UK economy emerged from recession in the three months from July to September with the economy growing by 1%. However due to numerous factors including the growth in online activity and more savvy consumers, it is becoming more difficult to market to customers. Today's consumer is far pickier, far more suspicious and far more nervous when it comes to parting with their hard earned cash. Here are a few tips to help your marketing message get through to potential customers.

Clear Marketing Messages

You might be surprised to discover that a large number of your prospects are simply not buying from you because they don't fully understand what you do or, most importantly, how it benefits them. Trying to sell your product or service by focusing on its features won't cut it. Instead, you must explain to your target market what the benefits are to them if they purchase from you rather than a competitor.

Follow Up

Generally speaking, businesses are not great at following up on every potential lead. You can use this to your advantage – differentiate your firm by following up on each and every opportunity. The more you follow up, the more effective your marketing efforts will be.

An Appealing Offer

Your offering to customers must be appealing. It doesn't have to be the cheapest but it should be the best fit for them. One of the keys to getting people to buy is to make it easier for them to say "yes" than to say "no".

Understand Your Customers

Hold a focus group of your top customers in order to find out what really matters to them. Get your finger on the pulse of the people you're marketing to. Also analyse your competitors and see what is appealing about their product or service offering. Perhaps there are aspects that you can include in your own products or services in order to broaden the appeal of your firm.

Real Time Information - Are you ready?

Have you ever claimed casual wages or paid anyone below the National Insurance limits in the past? From April you will need to plan for this in advance and put them through the payroll system even if they pay no tax or national insurance. HMRC is introducing a new way of reporting PAYE– called Real Time Information or RTI where all employers will be legally required to report PAYE online every pay day. Currently this information is only delivered at the end of the tax year when the P35 is submitted. You will have to report payments to all staff regardless of the amount you pay them. As a result no casual wages can be claimed in your year end accounts. You will no longer have to complete an end of year return as your payroll software will tell HMRC about all payments made each time you report your payroll information. You will still have to provide each employee with a P60 by 31 May and there will be no change to the PAYE payment due dates. We have prepared a comprehensive guide to RTI for employers -email info@abacni.co.uk to request your copy.

Welcome to our new home

After ten happy years at Omagh Enterprise Centre, we relocated to our new Abbey Street premises at the end of May. Our revised opening hours are Monday-Thursday 8.30 am—5.30pm and Friday 8.30am—3pm. We are closed for lunch between 1 pm and 2pm. Car parking is available (to the left of the building). We also have conference and meeting rooms available for hire. Contact us for information.

What If?



Felix Baumgartner broke the speed of sound when he jumped from the edge of the stratosphere - 128,100 feet above the earth-thankfully his parachute didn't fail! Does your business have a parachute? Running a business is tough enough but what would happen if your key customers went into liquidation; your major supplier was unable to deliver or you had major fraud committed against you? These are just some of the issues concerning our clients. It is important in tough trading times to sit down and check your parachute - i.e. your business strategy and think about possible events that might impact on the results and prepare an action plan to mitigate those events. We have already helped a number of clients with a strategy so contact david@abacni.co.uk if we can assist you in this matter.



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Important Dates

Nov 7	File and pay online VAT return for 30/09/12
Nov 19	File and pay CIS return and pay PAYE for 05/11/12
Nov 30	File company tax return for 30/11/11 year ends
Dec 1	Pay Corporation Tax for 29/02/12 year ends
Dec 7	File and pay online VAT return for 31/10/12
Dec 19	File and pay CIS return pay PAYE for 05/12/12
Dec 31	File company tax return for 31/12/11 year ends
Jan 1	Pay Corporation Tax for 31/03/12 year ends

31 January 2013

Self Assessment Deadline

The deadline for filing of tax returns is fast approaching. All information should be made available to us as soon as possible to avoid penalties.

Tax Credits Deadline

You must inform Tax Credits of your actual income by 31 January 2013 otherwise your payments will stop and you may be required to repay all amounts you have received since 6 April.

National Minimum Wage

From 1 October 2012 the National Minimum Wages rates are as follows:

Age 21 and over	£6.19 per hour
Age 18 to 20	£4.98 per hour
Under 18	£3.68 per hour
Apprentice	£2.65 per hour

Our offices will close on Friday 21st December and will re-open on Wednesday 2nd January 2013.



Are you snug as a bug?

As temperatures start to fall you may notice that your home is not as cosy as it should be. The Warm Homes Scheme provides a host of insulation and heating measures to eligible households in Northern Ireland who own or rent their property and are on a specified qualifying benefit -

- Income Support
- Pension Credit
- Working Tax Credit
- Attendance Allowance
- Income based Jobseekers Allowance
- Income related ESA
- Child Tax Credit (income less than £15,860)
- Disability Living Allowance
- Housing Benefit

Housing Executive and Housing Association tenants do not qualify.

The Housing Executive has recently launched the Boiler Replacement Allowance which is available to home owners who have either an oil or gas fired central heating boiler which is at least 15 years old. Gross household income must be less than £40,000. The amount you receive depends on your total income and the type of boiler you plan to install. If your income is less than £20,000 you will receive £700 for a new oil boiler with no controls and £1,000 for a new oil boiler with dual controls or a new gas boiler. If your income is between £20,000 and £39,999, these amounts decrease to £400 and £500 respectively. Contact louise@abacni.co.uk for more information or log on to www.warm-homes.com and www.nihe.gov.uk



Congratulations and Good Luck to our following clients who are finalists in the Omagh Business Awards which will be held on 9th November in the Silverbirch Hotel, Omagh.

Best Start Up Business Award

Tyrone Office Solutions

Set up in May 2011 by Shauna Rooney, Tyrone Office Solutions offers a range of flexible administrative and marketing support services to both individuals and businesses.

Excellence in Business Practice Award

Classic Marble (Showers) Limited

A family business for more than 30 years, Classic Marble is an innovative company committed to producing outstanding quality bathroom products.

Jones McGirr & Co Limited

Providing a dedicated and professional service specialising in the supply and installation of unique linings for the agricultural sector.

Retailer of the Year

Phoenix Optical

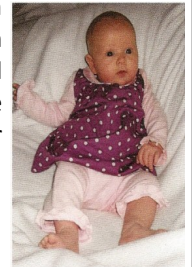
Tony Walls set up Phoenix Optical 3 years ago providing quality spectacle frames and lenses direct to the public offering up to 50% off the average high street price.

Excellence in Marketing Award

Sarah Fyffe Photography

Sarah Fyffe has established a successful business specialising in contemporary portrait and wedding photography. We would also like to congratulate Sarah on getting through to the finals of the Getting Married in Northern Ireland Reader Awards.

Many congratulations to new mum Allison Hamilton and husband Colin on the birth of their beautiful daughter Leah Grace.



PPI Claims

If you have taken out a loan, credit or store card, it's likely you would have been offered payment protection insurance (PPI) with it. This is a form of insurance designed to cover your repayments for a year in the event of an accident, sickness or unemployment. PPI has been widely mis-sold leaving many paying hundreds of pounds for potentially worthless cover. If this applies to you, you may be able to reclaim what you have paid. Many companies are now offering to reclaim PPI on your behalf they will charge you up to 30% of your claim. We have prepared a step-by-step DIY guide to reclaiming PPI. Contact us for your free copy or for assistance with reclaiming.

Check out our new website and facebook page for updates



Chartered Accountants Ireland