

Wordsmith

Copywriting and Marketing



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Client Testimonials

Rich Sutherland, Managing Director - Sobananapenguin

Jamie has provided excellent copywriting for a range of clients and campaigns, regularly working to tight deadlines and adapting to different styles. As someone who is clearly passionate about the written word, Jamie's work is highly valuable and he is a pleasure to work with.

Kahlil James, Managing Director – Snap Finance

Amazingly responsive freelancer, who is extremely detail oriented. Able to complete research-based tasks and work independently, highly recommended!!!

Lesley Ford, Owner - Ramshackle Chic

I hired Jamie to come up with brand tag-lines and positioning statements for my online design and furniture store. I had a specific vision for my brand - difficult to articulate - more of a feeling - and Jamie immediately grasped where I was going, and helped me to identify and prioritize my messaging cues. He then delivered several viable concepts, which gave me the direction I needed to flesh out the messaging. Exactly what I was looking for.

Ann , Editor - My Local Grapevine

Jamie is Interesting and descriptive in his coverage and has relationships with local eateries, making him a very good article writer.

Martin Desaulniers, Managing Director - Deze and Les Grandes Aventures

Excellent freelance writer. I strongly recommend Jamie for his writing skills and professionalism. Never been disappointed by his work and it was often above my expectations. I would certainly hire him again in the future. Thank you Jamie!

Sandy L, Managing Director - Smart Kitchen

Great to work with...thorough, dedicated and professional. Will definitely use again.

Rakhesh Martyn, Singer - Jamie managed promotions for me and a number of other musicians. He did a great job of getting us gigs whilst producing posters and flyers to drum up interest ... He was a pleasure to work with, always checking to see what he could do to help us out. He did a handy job of writing up gig reviews as well! If you hire him you can expect a personal job with material to suit your needs.

Sarah Sternberg, Marketing Coordinator – Sliq Media Technologies

It was a pleasure to work with Jamie. He completed high quality work in a timely manner. I wouldn't hesitate to hire Jamie for future work

Alex - Wise Cycle Training - Thank you for the work that you have done on writing up my business, you've done an excellent job and I am very proud of what you have produced.

Further references available from current clients

Super ISA Causes Savings Surge

The new super ISA, which was launched in July, has caused a huge £4.9 billion surge in the amount of money being saved in this way according to the British Bankers' Association (BBA).

The sudden jump in ISA savings suggests that people were waiting until new rules came into effect, allowing more money to be saved tax free, before putting their cash away.

The introduction of the new ISAs, which can be held in cash, stocks and shares, or any combination of the two, in this year's budget meant that from July 1 savers could put away nearly three times as much money tax free.

It is hoped that the new, more generous tax free ISA allowance of £15,000 will encourage people to save significant amounts again after the economic turmoil of the credit crunch and the ensuing low interest rates put savers off.

It seems that the incentive has worked as the £4.9 billion put into ISAs in July makes up more than half of the £8.7 billion of ISA savings put away over the first seven months of this year.

The BBA stated that the figures are an "encouraging" sign that Britain's savings culture is being rebuilt as the economy recovers.

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New Statistics Highlight Lack of Private Pension Investment

The government has made widespread enrolment in private pensions a priority and is introducing automatic enrolment with the aim of increasing the number of people saving over and above the basic state pension.

Data gathered by Office for National Statistics (ONS) on saving characteristics immediately before automatic enrolment began has revealed exactly how much of a problem under-enrolment was. In 2010-2012, before the policy began, 45 per cent of working age men and 49 per cent of working age women did not have any private pension.

Workers in the accommodation and food service industry were the worst at saving, with 95 per cent of employees not paying into a private pension in 2012.

Earnings and job type had a significant impact on whether people saved or not; 88 per cent of men earning under £300 per week had no private pension compared to only 27 per cent earning above £600 per week.

Meanwhile, 76 per cent of women in routine jobs did not have a private pension between 2010 and 2012, compared to only 15 per cent of women in higher managerial and professional occupations.

Overall a third of employees had made no private pension investment in the period in question.

The government hope that their new scheme will change this.

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Record Year on the High Street

High streets across the UK have had a record year with takings forecast by the government to total around £342 billion, a £48 billion increase since 2010.

Though signs of prosperity are beginning to fade, Chancellor George Osborne announced a review of business rates in the Autumn Statement to help keep the economy on track and create jobs.

Business Minister, Matthew Hancock said: "The return of the high street, is fantastic news and goes to show that we are on course for prosperity."

New commercial events over the Christmas season, such as Black Friday and Cyber Monday have contributed to the massive increases in recent years.

Smaller companies have also broken records this year, contributing £72 billion to the annual total.

Mr. Hancock said: "The rise of independent retailers is testament to the wave of entrepreneurialism sweeping the UK."

He went on to state that he was particularly pleased to see independent shops doing so well and that he wanted to make 2015 an even more successful year for Britain's retailers.

Next May's general election looks set to be focused on the future of Britain's economy, so all parties are trying to portray a solid future for business, with the shadow business secretary saying that Labour will focus on solid, broad based change for retailers.

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The Advantages and Disadvantages of Same as Cash Financing

The world doesn't run nine to five any more. People work flexibly, get paid irregularly and live on their own individual schedules. That's why free, flexible loans like same-as-cash financing are popular. As long as they are used well, they can help you take control of erratic finances. So it's worth learning a few things about this tool and how it can help you.

Those three little words, 'same as cash' have been popping up on the lips of a lot of buyers and sellers recently. It can be a valuable financial tool for both parties because, using interest-free credit, it gives the customer more time and flexibility to pay for what they buy. Like so many loans and credit products that can be great, same as cash finance is not without its controversies and warnings though. Stories of people who have been caught off guard by underhanded companies abound and the Federal Reserve has even had to legislate on the issue in the past.

At the end of the day though, 'same as cash' is just another type of credit. Used correctly by honest sellers and shrewd buyers it can be a really helpful means of buying necessities as well as bridging gaps between purchases and pay-checks. Of course, there are always companies who will try to pull the wool over your eyes, but there are tell tale signs to look out for and things to avoid. That's where this article aims to lend a helping hand: A quick look at the pros and cons of 'same as cash' financing should help you, the customer, making a more educated choice and stop you from getting tripped up in the long run. First, though, let's have a quick look at what 'same as cash' financing is.

An introduction to 'same as cash' financing

'Same as cash loans' provide a new and useful way to shop with maximum flexibility and minimum extra cost. Let's say that you want, or even need, to buy a bed immediately, but you don't have the cash to buy it right now. Maybe you won't be able to get the cash together until another few pay checks have found their way into your account. Unfortunately, to get those pay checks you need a good night's sleep, which means you need a bed.

This kind of situation is not a new one and plenty of people have found themselves here before. There are always a few options, a lot of which can be unattractive. You can get a credit card loan, together with the interest associated, or there's the option of pawning something which is never attractive. The alternative is 'same as cash' financing, which is as straightforward as a credit card loan without the cost.

When you buy from certain stores it can be a good idea for them to offer you a zero interest payment period so that you can and will shop with them rather than going to someone else. Instead of you going into the store with cash and buying what you want, you go into the store and exchange credit for the item in question. The credit deal that you sign your name to takes the place of cash and you pay the same amount back at a later date, giving 'same as cash financing' its name.

A 'same as cash' loan is a popular credit option because it offers extra flexibility on a purchase for free. The item being purchased can be paid for in small manageable payments or in a single payment at a better time for the buyer. Yet there is no extra cost for this and the price remains the same. It's simple, flexible and transparent, so long as you choose the right company.

There are a few things that importantly set 'same as cash' financing apart from the many similar financial products available in the above situation. First, it's not a cash loan; the buyer never handles any cash. Instead the purchased goods, in this case the bed, is given to the buyer on credit until they can pay off the value of the item. Second, there is a clearly defined interest free period. If the buyer pays off all the money they owe within this time period there will generally be no interest or other fees to pay unless otherwise stated. Third, manageable monthly payments are often but not always agreed between the lender and the buyer in advance to help them pay the loan off in time. Finally, if the buyer doesn't pay off the balance within the predefined time period they will be liable for interest or possibly a lease fees for the full value of what they bought.

So, say you buy a bed worth \$1000 on a 'same as cash' deal with a twelve-month, interest-free period. If you pay it all off, then you're fine and you have your bed with nothing extra to pay, everyone is happy. On the other hand, let's say you miss a payment and only get the outstanding balance down to 100 dollars by the end of this period. As soon as the period ends, your 'same as cash' deal will be voided and you will be retroactively charged all of the interest on your outstanding balance over the last twelve months, or you will have to pay a lease fee on the purchase price. That means that with a twenty percent interest rate or factor lease rate you will immediately have all of the interest you would have paid over the last year added to your balance, which can be anything from a few dollars to \$200.

It is worth noting that there are sometimes third parties such as credit brokers and financial service providers involved as this is who you will pay any interest and other fees to if your balance is still outstanding at the end of the same as cash period.

The Advantages

'Same as cash' financing is an easy, flexible way for people to buy things when they need or simply want them. Not everyone has the money lying around to buy everything they need outright and this type of financing allows people to get around that problem without paying huge fees and interest rates, at least for a while. It gives buyers and sellers the flexibility and time that more and more people need nowadays. Much needed goods can be purchased one day and then paid for at a later date.

At a basic level, everybody wins really: The customer gets what they need, when they need it at a reasonable price to be paid later. Meanwhile the vendor makes a sale that they might not otherwise have made. The big on the spot advantage is flexibility: It's hard for many people with hectic lives and lots of outgoings to save up for a big purchase. It's much easier to pay for the same purchase in manageable sums over a set 'same as cash' period. These can range from '90 days same as cash' all the way up to '12 months same as cash' and beyond.

'Same as cash loans' are particularly useful to people buying necessities such as furniture or household goods. We've already looked at the example of a person who needs to buy a bed. Constant use and the possibility of breakages mean that things like this can be needed at a moment's notice and the money isn't always there straight away. That is why '90 days same as cash furniture deals' or '12 months same as cash household goods loans' can be a real help in a difficult situation.

No one likes to have all their bank accounts running on empty and their credit cards maxed out because of an unforeseen expense in the home. Life goes on, day to day bills still need to be paid and it's nice to have a little left over for the good things in life. 'Same as cash loans' keep the customer in control of their finances, allowing them to get what they need without tying all their cash up in a big payment.

'Same as cash financing' is a useful tool for gaining free credit as long as you make the right choices. That means that getting financing from an honest and reliable company and using it well can help you out. Bear in mind that most 'same as cash financing' deals go through just fine - if they didn't then the financiers wouldn't keep offering them and people wouldn't keep talking them up.

To make sure that yours is one of the good deals, it's important to go in prepared: Research is the first important step toward getting a good deal, which means that reading this article is a good start. Just as you would when buying or borrowing anything, have a look around to see what is out there. Look at customer feedback. One of the big advantages of any financial product that is offered out in today's world of 24/7 communication is that you can read and hear about good deals and bad deals before you make them.

When you do pick a product, read the terms and conditions carefully. One of the big advantages of 'same as cash' financing is that the interest free period is usually clearly stated, because it is a big attraction for the customer. For that reason, you won't have any trouble figuring exactly how long you have to pay.

Clarity is a good thing all-round. Some companies are very clear about what they offer and what they need of you in each case. These are the companies to go with. Some can have very straight forward offers such as '90 days same as cash' with an interest rate of twenty percent APR. Some companies clarify that, if the same as cash deadline is missed, the full interest is applied retrospectively. Others meanwhile make it even more straightforward by applying a pre-set lease factor rate to the total amount meaning that if you miss the deadline you will pay a pre-set amount on top of your principle. These are all advantages that may come with individual deals and are good things to look out for when shopping around.

The interest free period itself is of course the biggest advantage here. For people who need to buy something now, but don't have the money now, it can be a life saver. Here is the big tip though: Stay within the interest-free period and you can have all of the flexibility and freedom of 'same as cash financing' with none of the charges.

Snap! Finance - Article - August 16, 2016

The Disadvantages

Like so many tools, the outcome of a 'same as cash' financing deal depends on what is put into it. The real truth is that there are no particular situations here that will always be advantageous and none that will always be disadvantageous. There are just deals that can be good or bad depending on those involved, including the consumer, the vendor and any others.

Just as the biggest advantage of 'same as cash' financing is the interest and fee free period, so its biggest disadvantage can be what happens after the period has ended. If the consumer still has an outstanding balance at the end of the free period, the vendor and creditor will apply interest or a lease factor rate. These rates can be high, increasing the financial burden rapidly with time.

One distinctive problem that many people have with this type of financing is the retrospective application of interest after the interest-free period. In other words, if a balance remains at the end of the interest free period, the buyer does not simply start paying interest on the outstanding balance from that point on. Instead all of the interest that would have been paid since the item was bought is added on to the outstanding balance. Because of this people can often find their balances jumping by hundreds or even thousands of dollars at the end of their 'same as cash' period.

Many people who intend to reduce their outstanding balance to a manageable amount during the interest-free period and then pay the remainder with a little interest find that they are in the same situation as if they had borrowed on a credit card in the first place. The problem, and the issue that separates the 'good' lenders from the 'bad' lenders, is that the terms and conditions that outline all of this can be hidden in tiny writing half way through a huge document that barely gets read. Make sure that you understand all of the terms before finalizing the agreement.

Searching for 'same as cash financing' on the internet will reveal many stories of woe: These range from consumers who have been careless to retailers and financiers who have been downright disingenuous. Again, the advice is to be careful, choose a good financier and only use this type of financing if you can either pay within the 'same as cash' period or if you know that you can make the monthly payments thereafter. The alternative can be paying large retrospective interest fees and possibly even getting caught up in a payment cycle where you can't clear the debt for a long time.

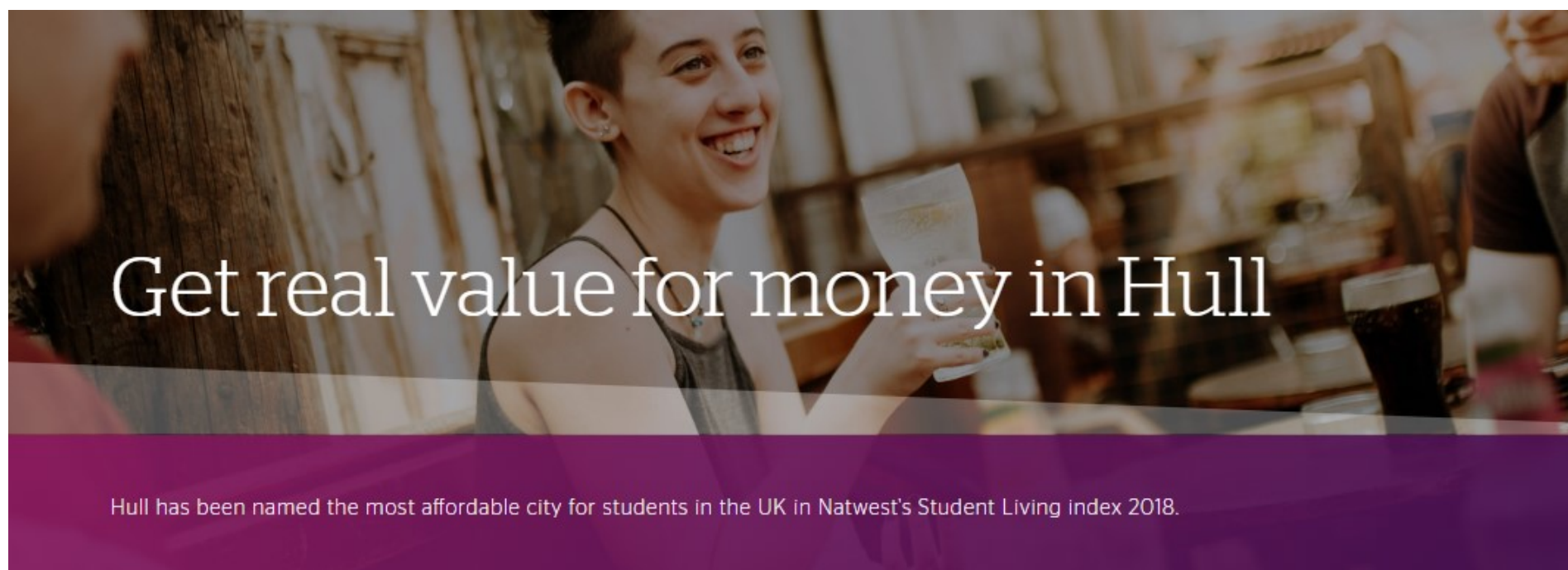
Some things to look out for in particular include moving or rising interest rates, which can see your repayments skyrocket soon after the 'same as cash' period, and capped repayments, which can prevent you from paying off the full balance in time should you miss a payment.

The biggest disadvantage in the worst cases is that some companies rely on consumer inattention to make extra money from their customers. So being careful and choosing the right company really pay off.

To Sum Up

The biggest piece of advice to take away from this article is that navigating the benefits and drawbacks of 'same as cash' loans requires care and caution on the part of the consumer. 'Same as cash' finance can be a useful tool for keeping your finances stable in an unstable world.

At the end of the day, the main advantage of the whole deal is that if you are careful, it can really fill a gap in your life and the main drawback is that if you are not careful it can put a gap in your finances.



Come to Hull for university and you can expect a big experience for a small price. And it's not just us saying that either - Hull is now officially the UK's most affordable city for students, according to NatWest's Student Living Index 2018.

That means your money goes a whole lot further here, with lower rents on average than anywhere else in England - and the cheapest nights out.

You'll also have more money in your pockets - thanks to generous scholarships and plenty of opportunities for part-time work to top up your student loans.

That means you'll be among the most independent too - needing to call on the 'Bank of Mum and Dad' less often than your counterparts in other parts of the country.

And you'll find plenty to do here without going into the red. Hull hosts one of the UK's best free festivals every year - Freedom Fest* - and there's a host of free museums and attractions to explore.

So come to Hull where you get a lot for a little - and find your independence. We'll drink to that - for half the price they do in London!**

Why we're most affordable

**UK's most
affordable city**
for students



Continued overleaf ...

... Continued

Why we're most affordable



LOWEST RENT IN ENGLAND

£388.75 /mth - 4th in UK

great for your second year and beyond

HIGHEST STUDENT INCOME^s



Cheapest nights out

£17.70



Lowest parental contribution

which means you're more independent



CHEAPEST PINTS



Cheapest takeaways





Reasons to Invest in Hull Property TODAY

Posted on May 31, 2016 | Posted in Investment Property News

There's never been a better time to take action than right now. This is especially the case where Hull property investments are concerned, as the points below show.

It's the safe bet in a dangerous world

The property market in the UK has always been considered a safe bet. After all, your land and houses are rooted to the ground and can't be taken away. However, markets in large southern cities now look to be showing signs of overheating. With unjustifiably high prices and low rental returns in London, Bristol and the like, it looks like that familiar old spectre of a property bubble is emerging. On the other hand, nothing could be further from the truth in Hull. Local housing stock is some of the cheapest in the country on average, and the rental returns on offer are the second best in the UK. Invest in this emerging city and you can rely on a safe and profitable return.

Hull offers the second best rental returns of any city in the UK

Just to emphasise an important point made above, only one UK city has better rental returns than Hull. Rental yields for the average Hull property stand at 7.81% per year according to a 2015 study by HSBC. Only Manchester can boast a better return than that, but Hull is a much cheaper market to get into, with prices averaging below Manchester's £100,000.

Value for money in a whole different league

A recent investigation by the Hull Daily Mail showed just how good value houses in Hull are, especially when compared to the nation's centre of stupendous pricing, London. For example, a Victorian, three bedroom house with a huge kitchen, generous living room and beautiful garden in the fashionable Avenues area of Hull will cost you the same as a single white room in North London, where a pull-down mattress over the door serves as the only bedroom and the toilet is hidden behind a screen. Lovely.

At the end of the day, getting a lot for your money is the basis of a sound investment. Houses in London are overpriced but handy for the jobs there, however...

An employment revolution is taking place

We don't mean the two large renewable energy projects that are providing high quality jobs throughout the city, though these do help tremendously. We don't even mean all of the shared office spaces that are popping up across the city. No, remote working is what we are talking about. Thankfully, the next generation of professionals won't have to live in shoeboxes in large cities to access the best jobs. Internet work platforms, remote meetings and shared office spaces like the C4DI mean that the employer of the future will be based everywhere, and people invested in developing cities with low property prices will benefit from the tide of grateful ex-metropolitans that ensues.



Businesses for Sale ▾

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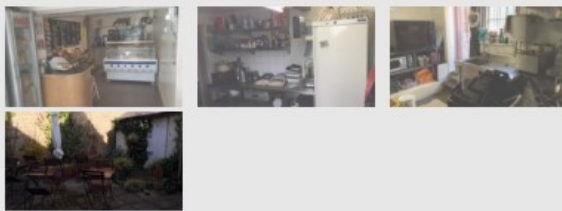
Popular Coffee and Sandwich Shop in Sudbury

Sandwich Shop
Sudbury, Suffolk

Asking Price: £59,950

Instruct our team to arrange a viewing of this business.

Arrange a viewing



Request specific details about this business.

Request details

Tenure: Leasehold

Business Reference: 02976

Price: £59,950

Key Information Description & Opportunity Location What to do next

Introduction

As catering customers increasingly turn to traditional cafes and restaurants, growing sick of chains, the opportunity to take over an eatery that excels at doing things the old fashioned way is one that cannot be missed. The company in question has been operating in Sudbury for sixteen years, becoming synonymous with fresh ingredients and friendly service. During that time it has gained a good following of repeat customers and benefitted from the town's roaring tourist trade at the same time. It continues to grow its revenues and there are plenty of opportunities to accelerate this growth in future.

Opportunity

Intelligent Business Transfer is glad to offer for sale this increasingly popular and profitable Sudbury sandwich shop. Since the turn of the century this business has built up a solid reputation for friendly service and quality fresh food, gaining many supporters and customers from among the local population. This means that the customers are more than happy to pay a good premium for what they receive at the shop. It also means that the business is still achieving year on year revenue growth over fifteen years after it was conceived. Continuing this trend should be fairly straightforward for the future owner of the company and there are many opportunities to accelerate the growth by evolving the business. Though the business has achieved great things by relying on word of mouth, there is very little online presence except for a small Facebook page and directory adverts. A web page, improved use of social media and possible advertising through tourism, leisure and catering review sites could expand the customer base. These new customers could then be accommodated by extending opening hours and further promotion of outside catering and delivery options. Overall, the future could be very bright for the person who takes this opportunity to enter the catering industry. To provide a good start, the current owner is happy to discuss staying on for a transition period.

Add to portfolio

Arrange a viewing

Request details



BLOG

A Stress-free and Tax-free Investment



You no doubt already realise that a Lodgikol lodge is an incredibly sound investment, yet you may not know just how beneficial it will be to your portfolio. For example, if you are a buy-to-let landlord and add a lodge to your properties, you can make the whole portfolio tax-free.

Due to our lodges being fully furnished, they meet the standards of Furnished Holiday Lets and qualify for tax relief. Combine this with the fact that your investment is exempt from Capital Gains Tax and Inheritance Tax, and that all marketing and promotional activity is carried out by Lodgikol, and you'll see that it's a completely hassle-free arrangement. Also, because a lodge isn't categorised as a residential property, there's no land registry charges, Council Tax or solicitors' fees, so your investment goes even further.

According to research conducted by Visit England, the country's tourism board, the number of foreign trips made by Britons has fallen by 16% since before the recession, whereas "staycations" have increased by 12%. This is excellent news for anyone who owns a lodge, especially one that provides a stylish and relaxing break without the added cost of flights, insurance and taxi fares. With Lodgikol lodges available in East Yorkshire and Cardigan Bay, people from across the UK can unwind in luxury practically on their doorstep, which means a highly profitable asset for lodge owners.

Our lodges are available in the equally striking Sanctuary and Escape ranges, both of which come with a guaranteed return of 8% per year, making even just a single lodge a dependable and tangible money-earner from the start. Each one is also built to specifications that allow a full 12-month rental season, so there's no need for your lodge to ever be out of action.

There's a good chance that you'll be so pleased with your ROI that you decide to take advantage of another popular feature, which is four weeks of personal usage. This gives you, your family and friends the perfect place to get some R&R in beautiful surroundings, all while cutting out booking agents and other unnecessary admin and planning. Simply decide when you want to use your lodge and enjoy a well-earned holiday.

Owning a Lodgikol lodge is a truly wise and effective investment, so get in touch on 02038 461 780 or use our contact form and start reaping highly enviable financial rewards today.

Story 2.2: The Million Dollar Takeover with Matthew Yahes (Podcast 033)

by Chris Yates | Mar 29, 2016 | Podcast



This is episode 33. "Drinking from a fire-hose" – the enormity of a million dollar takeover.

It's been a month since we [last spoke](#) to Matthew Yahes about his seven figure E-commerce business purchase and a lot has happened. The deals have been done, the keys have been handed over and Matthew has just started to get to grips with his new investments.

In this episode, Matthew talks about the importance of a supportive handover before getting into the real meaty issue; how he is dealing with the huge task he has taken on. It's a major rush as well as a serious challenge for the buzzing entrepreneur.

Highlights

- What the closing day on a 7 figure deal looks like from behind the scenes.
- Managing all the aspects of the handover.
- Benefits and challenges of running an E-commerce company.

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More About This Episode

Starting out

Just what is it like to take over the controls of a major E-commerce business? It's now just under a month since Matthew Yahes did just that, making the biggest deal of his life in the process, and a lot is happening very fast. Fortunately, thanks to careful due diligence and a positive approach from everyone involved, Matthew has exactly the support that he needs.

It's not always a cutthroat world

This brings us to the first big lesson of this month's catch-up. The old cliches about business being a case of kill or be killed aren't always true. Sometimes a little friendliness between buyer and seller goes much further than the old game of hardball. The ample support Matthew has received from his seller has proved much more valuable than the few dollars he could have knocked off his purchase price.

Building Relationships

It's not just about the buyer and the seller though. Along with the business, Matthew gained a team of new employees who he is gradually building mutual trust with. You can have all the business savvy in the world but if you can't relate to your team, there are going to be problems. Fortunately he has been fine with this from the first time he met them over dinner. We find out how he managed this and how he benefits from it now.

Starting to Delegate and Outsource

Getting to grips with his place in the company and other people's places around him has been one of the biggest parts of Matthew's learning curve. Settling in with the team and knowing who to look to for what is just the start; negotiating with suppliers, arranging SEO audits and managing a hugely complicated advertising campaign are all things that need careful attention in a short space of time after takeover. Matthew takes us through all the niches of a new business that need to be filled and offers a few tips on surrounding yourself with people you can rely on.

Tips for taking over

From vendor management, to hiring, to advertising. Matthew has taken on a lot of new responsibilities and his lessons are yours. What is the best way to use a business platform operations manual? What should the financial plan look like? Should advertising or tech be a priority? These are all questions that Matthew has had to answer for himself. Thanks to his latest lesson though you won't have to

The Pros and Cons of an E-commerce Company

Being a drop-ship company and not having any inventory to deal with seems like a flexible financing dream, and Matthew tells us that for the most part it is. He also takes us through the challenges of building a brand identity around other peoples' products while competing with your own suppliers.

Big challenges, big rewards!

As Matthew says, "Go for it." It may be "Like drinking from a fire hose." The information may come at a hundred pages a minute and the challenges just as fast, but the achievements and opportunities that lay in wait make it all worthwhile. He tells us about the opportunities he sees in the future, the goals he has set for himself and how these things keep him motivated through fifteen hour days and long, tense meetings.

Goals and Opportunities

Matthew's plans and visions for the future are becoming more and more clear all the time. He tells us just what these are and how he is 100% confident that they will happen with hard work and determination. In time he'll be cutting the management of this company down to just a few hours per day and spend more time working on spinning off other businesses to reinforce his portfolio. Of course we'll be there with him along the way to see how he is doing, hear about his successes and learn from his mistakes.

All in all it's been a roller coaster few weeks that has seen Matthew move from 'new kid on the block' to the center of operations. Not an easy maneuver, but a necessary one. There has been a lot to take in and a lot to dish out, but with the help of the seller and the new team Matthew is determined to come out on top. Listen to this month's story to find out how he got into this position and where he plans to go from here.

This is one man who is going far, and we intend to go all the way with him starting next month. In his words; "It's a marathon, not a sprint. You need to put in the effort to succeed". See you at the finish line.

Mentioned In This Show

- **Magento:** The Leading digital E-commerce platform.
- **Volusion:** A useful E-commerce store setup tool.
- **Inflow Marketing:** An SEO company recommended by Matthew and MOZ.

Squirrel for the Self-Employed – Beta Test Feedback

Executive Summary

Your service is an effective way to save without having to think about it. Before confronting specific service issues, I will say that the system and interface are good and I would only recommend minor additions such as a universal links bar, a savings progress bar and a view balance function.

I am confident that most self-employed people can still use the service as it is, but the life of a freelancer is unpredictable. Increased flexibility and responsiveness to changes in income would widen the potential customer base and improve usability though. Specific recommendations on this issue are included below. A debit card-like Squirrel card with payment details on would also be a bonus to self-employed people trades-people who are online less. This would build brand loyalty as well as allowing people to easily give their details to new clients (see specific feedback - item 5).

General Feedback

Squirrel's basic objective is to help people 'squirrel money away' to spend on something they are saving for. As I'm sure you're already aware, it does this very well by keeping the money out of site and out of mind. At several points when I was talking to my fiancée about money, she had to remind me that I was saving with you, which is good from a savings point of view. Also, the interface is big, bold, friendly and easy to use.

I do however have a couple of general recommendations based on my experience with the service:

1. It took me a little while to figure out where everything was. While navigation isn't hard when a user is familiar with the system, a universal links bar on the page header would improve it further, allowing users to identify and access all pages quickly and easily.
2. It would perhaps be motivating to have a clearer idea of how close I am to my savings target. It has been demonstrated that simple visual cues, such as totalizers on telethons, encourage people to save more. A big, eye catching bar on each user's site that fills up as they save would push people to save even harder and use the service more.
3. It was a bit worrying not being able to see the balance in my Squirrel account at any one time. This may be something which assists saving but it may be worth a review.

Feedback Specific to Self-employed People

I have used and looked at your service from the perspective of a self-employed person. Expanding a service focused on people with a monthly income to serve people with less regular incomes creates several obvious challenges as well as a few unexpected ones outlined below. I will list the issues I came up against or felt that others might and recommend approaches to these issues:

1. As you know, some self-employed people have a regular, predictable monthly income while others don't. I know this because my income used to be highly unpredictable. Now I have more regular clients and things have settled down.
2. However, almost all of us can predict a definite minimum income over the coming months as well as a maximum, giving an expected income bracket. Your system is flexible, so this didn't feel like a major issue, but perhaps having a 'Monthly income £1200 - £1800' option for self-employed people would be a good approach to this issue. Then spending money could be altered in succeeding months so that the money put into commitments and savings remains unaltered. If a user is unable to meet their savings goal then they could receive a notice.
3. Clients are often unresponsive and need to be chased up for payment. I know this is a problem for a lot of people. It may be worth creating a way for a user to pause their saving efforts briefly while these problems are resolved.
4. Sometimes self-employed people get a bit of a bonanza when the money for a lot of jobs comes in at once. This happened to me recently. Perhaps it is worth creating a way for your users to bank extra money when such a thing happens. This could simply be a button or it could be a reactive auto-message saying 'It seems you've earned a lot of money this month, do you want to save a bit extra to bring you closer to your goal?'. This would potentially shorten the amount of time that a user utilised your service for but the positive response generated by such a flexible and intuitive system would increase the potential of customers returning or recommending your service.
5. Unfortunately, some clients are unreliable. I sent your details to my two main regular clients, but only one changed their accounts, so I fell short of my predicted monthly income. I tell you this in order to apologise and to offer you more information on the life of people who are self-employed.
6. Self-employed people get new clients all the time. It is often useful to be able to give your payment details to a client quickly over a coffee or something. Something from Squirrel like a debit card, which displays these details would be useful for this. This could be given to each customer or offered as an extra, possibly a loyalty bonus item. Either way, possessing a material card would not only make things easier, it would also build customer loyalty and give them something to show others to whom they are recommending the service. This can only be good for a pay monthly service.
7. A payment tracking service for tax recording purposes would be useful to self-employed people. This may be worth consideration as a future add-on.

A Morgan & co. Accountants - Site Copy - Dec 15, 2016

Services

Page title: Services

Page description: A Morgan and co offer a range of accountancy and taxation services to assist individuals and businesses around the Swansea area in making the most of their accounts.

Keywords: Tax returns, payroll services, accountants, help, financial services, inland revenue, tax returns, accountancy, Business start up, services, payroll, VAT, Inland revenue, management accounting, company formation, start-ups, tax planning, personal, business, Swansea, West Glamorgan

Page Content

A Morgan and co offer a range of services to assist individuals and businesses in managing their accounts and taxes effectively. In addition to reliable basic accountancy services, such as tax returns, payroll and management accounts, we also use innovative new methods to help our clients get the most out of their accounts. These include free start-up consultations for new businesses and our new account health clinics, which can help to root out bad accountancy habits and encourage good practice. Read on for more information and feel free to get in touch.

Business Tax Returns

The figures from the annual accounts are summarised on the business tax return which we complete on your behalf. Sole traders and partnerships are required to prepare tax returns under existing Self-Assessment legislation.

Company Formation

We can take care of all the paperwork required to form a new limited company including registration, acquisition and initial writing up of Statutory Register. We can also maintain these for you.

This includes advising on and dealing with the following:

- Company name search
- Registration of company
- Appointment of Directors and Company Secretary
- Share certificates
- Minutes of meetings
- Company Register maintenance.

Business Start-up

If you are starting in business, we can assist with the completion of the forms to enable you to register with H M Revenue & Customs for Tax, National Insurance and VAT purposes.

We provide an initial free consultation, which gives you an overview of your obligations covering:

- Income Tax
- National Insurance Contributions
- Pay As You Earn
- Business records

Personal Tax Planning

Self-Assessment

Self-Assessment is the current Inland Revenue method of establishing tax liabilities for the individual or for business partnership.

How can A Morgan & Co help?

A Morgan & Co can:

- Prepare your self-assessment tax return.
- Ensure your tax liability is calculated accurately.
- Advise you in advance, enabling you to make adequate provision by tax payment dates.

Personal Tax Planning

Personal Tax Planning enables you to arrange your affairs in the most tax effective manner.

A Morgan & Co can help by giving individual consultancy and recommendations on:

- Pensions
- Capital Gains Tax
- Remuneration packages
- Married couples
- Moving abroad

Business Tax Planning

Business Tax Planning enables you to arrange your business affairs in the most tax efficient manner.

A Morgan & Co can help by giving specific consultancy and recommendations on:

- Capital Gains Tax
- Income Tax
- Capital expenditure
- Choice of trading entity
- Compliance

Business Services

We provide flexible services ranging from a complete bookkeeping service where we effectively become your accounts department, to completing your VAT return from your own records. One of our accountants will be happy to discuss your requirements with you.

The services we offer:

- Set up & Run accounts system
- Payroll / salaries
- VAT returns
- Monthly management accounts

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Cutting edge comes at a cost for NHS Tayside

iPads and smartphones are improving NHS patient care, but at what cost?

Freedom of Information figures show that mobile devices are increasingly being used by clinicians to access patient records and clinical apps on the move.

Those who budget for the mobile devices state that they help health care in the community as well as in hospitals and clinics by reducing the amount of paper and bureaucracy involved in treatment.



NHS trusts need to choose between new technology and new staff.

However figures released under the Freedom of Information Act have revealed that between April 2011 and this month, one NHS Trust at Tayside spent £191,500 on the devices.

A total of 200 iPads worth £94,000 have been bought by NHS Tayside in that time.

The trust also bought 400 smartphones costing £97,500 meaning that, on average, it spent £470 for each iPad and £243.75 per smartphone.

One MSP has asked whether this is a price worth paying when the NHS is experiencing serious financial stress and having difficulty keeping staff numbers up.

Neil Findlay MSP said that he welcomes the use of advances in technology but asked whether the money spent on mobile devices could have been better spent on staffing.

NHS Tayside defended their decision, pointing out that as well as being extremely mobile, iPads and smartphones are a secure and efficient way of working.

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Income Crisis and Resolution

Real household incomes will not return to their pre-crisis levels until early 2016, later than official forecasts predicted, according to an award winning socio-economic think tank.

The Resolution Foundation has released predictions which challenge the official ones made by the Office for National Statistics (ONS).

The group also questioned the way the ONS calculates its figures, including the evaluation of inflation and the way organisations such as universities, charities and trade unions are considered as households, skewing the results.

The Resolution Foundation predicts that real household disposable income (RHDI) will rise by 1.7% over the next year, a slower than expected improvement.

This means that will RHDI not reach its pre 2008 levels until the first quarter of 2016, much later than the ONS prediction of mid 2015.

This is due to a slower than expected economic recovery, stunted by severe austerity measures and economic issues in the EU among other things.

High rent prices mean anxiety for tenants

Private sector rental prices have reached a record high, averaging £761 a month and raising fears that tenants may be increasingly unable to pay for their accommodation.

This factor, together with declining wages and increasing living costs means that 8 per cent of rents were paid late or not at all in August 2014

This has raised fears that many tenants will have difficulty managing their finances and finding affordable homes in the near future.

Increasing inflation rates may be part of the reason why, the price of English and Welsh rents have increased by 2.4 per cent on average over the 12 months to August 2014.

The figures, released by LSL Properties which owns Reeds Rains and Your Move, are based on rents achieved on more than 20,000 properties.

Private rent prices are continuing to increase, jumping by 1.1 per cent between July and August as people sought to find new homes in a property market with too few homes, too little money and too many buyers.

Nearly half of UK workers have no private pension.

Many Brits aren't investing enough in their pensions and a significant number aren't saving at all according to recent data released by the Office for National Statistics (ONS).

In 2010-2012 45 per cent of men and 49 per cent of women below retirement age did not have any private pension savings.

The accommodation and food service industry was the worst at saving; 95 per cent of workers in this sphere did not pay into a British private pension in 2012.

At the other end of the scale only 7 per cent of men and 9 per cent of women in public administration, defence and social security failed to save for retirement in the same period.

The difference in saving characteristics between jobs and sectors is obviously significant, particularly in women.

Out of women in routine occupations, 76 per cent did not have a UK private pension between 2010 and 2012, compared to only 15 per cent of women in higher managerial and professional occupations, a huge 61 percentage point difference.

Overall a third of employees, nearly half of the self employed and four fifths of the unemployed had made no private pension investment.