

September 2008

Local Business News



Welcome to this edition of our newsletter

According to media reports it's all doom and gloom! House prices are crashing, mortgage rates are rising, oil prices are at record levels, inflation is on an upward curve and the threat of widespread industrial action hangs over the country. Some will say we may as well pull up our duvets and hibernate until the good times come again.

Despite the current economic climate, Barclays is still very much 'open for business – as usual'.

We understand that businesses need more than standard banking services that's why we're here to help them from the very start and every step along the way.

We also know that getting paid on time is now more important than ever and the same is true for keeping business costs low. That's why we not only offer new businesses up to two years free banking¹, helping them keep their costs down from the very start, but we can also help them avoid late payers.

Read on for more information and top tips that could help you and your clients.

They include how to:

- Get paid quicker and manage late payments
- Safeguard business data
- Network with other business owners
- Pay employees

Our Local Business Managers are always on hand for you and your clients, just give us a call on

0845 605 2345²

or visit us at www.barclays.co.uk/business

Read on to find out more...

NEW

Do you and your clients spend too much time chasing late payments and bad debt?

Our **NEW** web-based **CREDITFOCUS** service will help you and your clients reduce the risk of late payments and bad debt.

There are two packages to choose from:

CREDITFOCUS Classic: Offers five credit checks with subsequent credit monitoring and one debt recovery solicitor's letter. This service is available to our customers as part of their Barclays Business account package until 1 September 2009.

Or

CREDITFOCUS Pro: Offers unlimited credit checks, credit monitoring and debt recovery solicitors' letters to check and chase as many customers as you want all for £10 +VAT per month on a 12 month contract.

Please note **CREDITFOCUS** is only available to Barclays Local Business customers.

CREDITFOCUS

Be safe in the knowledge that your clients know who they are dealing with.

Automatic credit monitoring

Your clients will be automatically notified if a customer's credit rating worsens or improves so they know who it is safe to extend more credit to.

Credit checks

Your clients will know which customers are safe to do business with and how much credit to offer them.

Debt recovery

Instruct a leading UK debt recovery solicitor to send letters to recover unpaid invoices from bad customers.

? Did you know?

Late payments not only mean you waste time chasing customers, it can have a direct, immediate impact on operating capital, leaving a business short of money during critical periods.

And

Late payment of invoices and bad debts are two of the most common causes of business failure in the UK.

Top tip

Your clients should investigate customer's credit ratings.

Don't take risks, examine their credit history.

Visit www.barclays.co.uk/creditfocus to find out more or call us on

0845 605 2345²

Insuring businesses against late payers

As well as our **CREDITFOCUS** service, we automatically provide debt recovery as part of the Legal Protection section of our Business Insurance policy. This covers legal rights to negotiate money or interest due from a customer or supplier. Difficulties in collecting money due to disputes regarding contracts with customers or suppliers, are also included with our Contract Disputes cover.

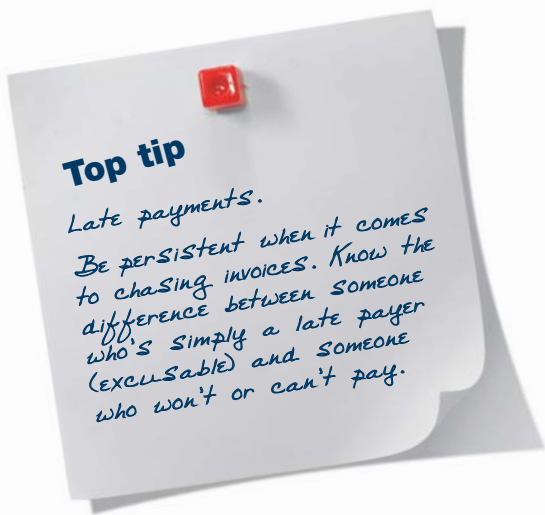
Our aim is to help our customers succeed and that includes ensuring that they have the right cover for their business.

Get 12 Months Insurance for the price of 10³.

To get two months refund with a Barclays Business Insurance policy, all we ask is that:

- your business is less than 12 months old or
- you have three years' no claims on your existing Business Insurance policy.

We'll give you a refund to the equivalent of two months premiums towards the end of your first year. Please note this offer can be withdrawn at anytime.



Call on

0800 015 0512²

For a quotation (quoting reference 98)

Safeguard business data

You and your clients' computers and data are at risk every day. Memory sticks or CD ROMs simply don't provide the secure backup these valuable assets need to protect your business. i-sure online data backup is designed to give total peace of mind by protecting critical business data from computer viruses, crashes, loss or theft, fire or flooding at your place of work.

i-sure business unlimited

- Simple and secure
- Automatic backup of your data in a secure off-site location
- Quick and easy to set up
- Only £7.50 + VAT per month

? Did you know?

Barclays customers can secure up to 2GB of vital business information **at no extra cost** as part of their business account.



Sign up today! Visit

www.i-sure.com

Seminars and Networking

Networking is key to any business. It's the ideal opportunity to talk to other business owners and share ideas and solutions on the challenges they face.

We've pulled together some fantastic seminars and workshops that not only provide great opportunities to network but also offer the support and expertise that you and your clients could benefit from.

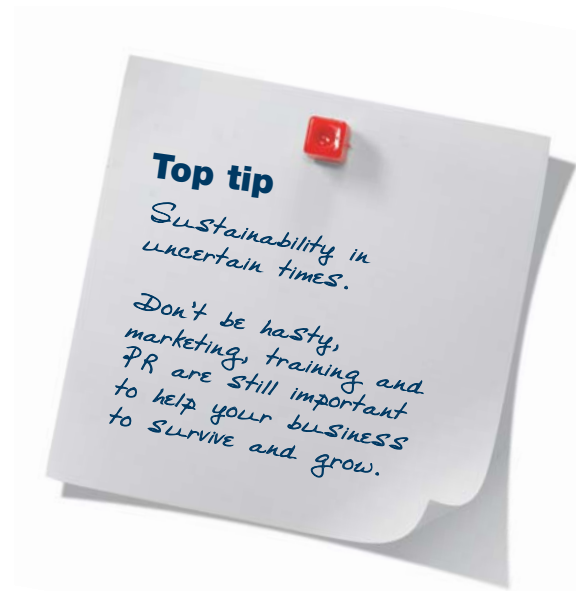
So what's available?

Turning dreams into reality	Getting the basics right	Keeping your business going
Seminars:	Workshops:	Seminars:
Let's Talk Business Ideas Let's Talk Starting in Business Let's Talk Ready to Start	Let's Talk Getting Paid Let's Talk Employing Staff Let's Talk Success Online <small>Exclusive to Barclays customers</small>	Let's Talk Bright Marketing Let's Talk More Profit Let's Talk Green Business Let's Talk Exit Sell or Retire

Here's what some of our customers thought about last Autumn's seminars on the 'Let's Talk Bright Marketing' and 'Let's Talk More Profit' seminars.

"It's good that the bank's appreciating that small businesses need advice from other areas than just the bank itself."

"It's just been really useful and I don't know any other bank that does anything like this – so it's erm, very... sounds a bit cheesy but it really makes you feel like Barclays is there for you!"



Places are allocated on a first come, first served basis, so reserve your place today.

For workshops, call

0845 601 5962²

For seminars, call

0800 515 462²

or visit www.barclays.co.uk/seminars to book or enquire online

Remove the hassle – outsource your payroll

Our managed payroll service is specifically designed for new and growing businesses.

We can help you and your clients ensure that:

- Staff are paid accurately and on time by cheque or through BACS
- You have access to specialist payroll expertise if you need it
- Year end statements and reporting are compliant with HM Revenue and Customs legislation

And the great news is that you can get all of this and we'll manage your basic payroll⁴ for up to five employees for just £50 for the first year.

To find out more about this amazing offer and what more we can do to help, call our payroll specialists today on

0845 300 2951²



If you would like any further information on the services in this newsletter or would like to speak to one of our Local Business Managers just give us a call on 0845 605 2345² or visit us at www.barclays.co.uk/business

Important information

1. Free banking applies to everyday sterling debit and credit transactions and monthly maintenance fee. It is available if you have started your first business within the last 12 months. You will receive 12 months free banking with the standard business start-up package; 18 months free banking if you purchase the Barclays Business Essentials, Barclays Business Essentials Plus or Barclays Business Manager package; two years free banking if you purchase either Barclays Business Essentials and CREDITFOCUS Pro, Barclays Business Essentials Plus and CREDITFOCUS Pro or Barclays Business Manager and CREDITFOCUS Pro. Minimum subscription of 12 months.

2. Calls may be recorded for security and training purposes. Calls to 0800 numbers are free if made from a UK landline. For BT business customers, 0845 calls will cost no more than 4p per minute, minimum call charge 5.9p (current at September 2008). The price on non-BT phone lines may be different.

3. This offer applies to our standard package products only, and is not available for motor or tailored policies. You must have three years or more no claims on your existing business or be in your first year of trading and take out an annual policy with us to qualify for the offer. The full annual insurance premium should be paid to us either by monthly Direct Debit or in full and, provided no payments are missed, we will refund the equivalent of two months' premium to you during month 10 of the insurance period. Our refund will be based on your premium, including any amendments. We reserve the right to reclaim the refund should the policy be cancelled before the end of the 12 month insurance period. This offer could be withdrawn at any time.

4. Basic Payroll includes electronic monthly payslips, payslip reports, P45 information report, calculation of overtime, commission & bonus payments, expenses and all payroll deductions & pension contributions. Year end P60, P35 and HMRC Information report. For non-standard or additional payroll services and more than 5 employees additional fees apply. After the first year the price will revert to £50+VAT per employee per annum.

This item can be provided in Braille, large print or audio, by calling 0800 400 100¹ (via TextDirect if appropriate), or order online at www.barclays.co.uk/accessibleservices