



WomansWork

The Notebook For Buckinghamshire

October 2012

Hi Readers

We have a great October edition, packed full of your news, enterprises, events, opportunities, networking, useful info etc. Autumn is upon us and the nights are drawing in, but don't go into hibernation, make yourself a cuppa, put your feet up and read on. Enjoy!

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My News

I have decided to retire from WomansWork in the New Year. As a delighted grandmother (with another grandchild on the way) I'm really looking forward to spending more time with the family. WomansWork has proved very popular and I have really enjoyed being able to help you all. The November and December issues will be the last, so remember to get your info to me for these editions.

● The WomansWork website will remain in place for advertising your business to a wide audience. For 2013 rates, please contact me December.

Your News

www.direct.gov.uk &

www.businesslink.gov.uk

From October GOV.UK will be the new home for government services and information. GOV.UK will replace businesslink.gov.uk and Directgov.uk making it simpler, clearer and faster to find what you need from government. Content and services may look a little different to what you are used to, but you can still expect to find your key business information and transactions. Visit www.gov.uk

Hats On Heads

Award winning Designers from Fashion Company Hatsonheads have been stepping in front of the cameras to showcase and demonstrate their range of Designer Fascinator hat making kits on Create and Craft TV shopping channel. Design duo Angela Coupe and Carol Robinson braved the spotlights on September 16th for the live TV show and offered hints and tips on how to make and customise the fascinator kits to make them unique.



The Hat kits are available in 4 Hatsonheads unique designs in 15 different colour ways, contents include all materials, step by step instructions and a gorgeous designer hat box to store the finished hat in. The perfect gift for creative fashionistas, crafters and budding milliners.

The hat making kits were originally designed by Angela and Carol to use during their fun and creative Hat making Hen Days Parties but have since been snapped up by retail craft shops including John Lewis Stores.

Contact 01522 529165 or email info@hatsonheads.com Visit www.hatsonheads.com and take a look at their fantastic collection.

Pick-a-Puppet

A handy puppet and including a story. A resource to help children, parents, carers and professionals, including child psychologists, special needs experts, school teachers and health visitors.



● Bedtime Buddy (a cat) – tackles bedtime routine, putting on pyjamas, brushing teeth, etc with reward charts included for those who wish to use them.

● Morning time Molly Mouse – to get to school

● Mealtime Max – healthy eating dog

● Bathtime Bubbles Duck – washing hands/hygiene

● Also Pick-a-Puppets for Potty Training, Exercise, Manners, Behaviour, Going to the Dentist and more.

Such a simple idea to produce positive results promoting literacy, developing language and communication skills. It focuses on quality time together with lots of fun along the way. Cost: £9.95, plus postage/packaging. For more information visit www.pickapuppet.com to see the full range or contact Cheryl on 01279 833180.

The Gift of Learning

A small, friendly, family run business, selling learning aids and resources for children with special educational needs such as literacy, numeracy, sensory & motor and social & emotional. Visit www.thegiftoflearning.co.uk

Breast Health Awareness Days

● Saturday 13th October, 9.30am - 1.30pm at Bedford Chiropractic Clinic, 20b De Parys Ave, Bedford, MK40 2TW.

● Saturday 27th October, 9.30am - 1.30pm at White Horse, Southill, Nr. Biggleswade, SG18 9LD.

Cost: £20. Each attendee receives: "How to Keep Your Breasts Healthy" tutorial and book, DVD on breast check techniques and a £20 voucher towards a Breast Thermogram. For more information visit <http://www.pulsescreening.co.uk/details.html>

Not Keen On Trick And Treating?

If Trick and Treating isn't your thing, then how about having a party at home for your children? Children really enjoy dressing up which is half the fun of Halloween, but sometimes the thought of walking streets, crossing roads and knocking on strangers' doors can be daunting. However, if you don't want to brave the dark, cold, possibly wet night, and would like simplicity itself, you could try the Spooky Spectacular party from Acting the Party. It comes as a pack with invitations, a cd and game accessories. The idea is that when the little horrors arrive (they are given characters) you pop on the audio track and they perform to a story. It keeps them entertained, with games intertwined, for an hour and a half, time for you to sort out the food. Acting the Party makes a great alternative for your child and their friends to have a fun Halloween safely at home. Visit www.actingtheparty.co.uk

Your Opportunities

The Job!

The House of Elliot is a growing company and are keen to hear from Sales Agents. It may be that you already have a business and are looking for a secondary income or better still, if you are already in the wedding industry or a wedding planner then we would love to hear from you.



● The Product

No sales pitch is required really! Our gorgeous lace footwear speak for themselves, visit

www.houseofelliotcollection.com

● Commission

To start, 15% on gross order before VAT

● Financial Layout to you the Agent

£50.00 + Vat

● Contracts in place?

Yes

■ Ring Kim on 01473 604831 or email

kim@houseofelliotcollection.com to discuss this further.

Parents & Professionals

18th October, 7.00pm - 9.30pm
at The Pavilion, White Post
Road, Bodicote, OX15 4BN £3
entry, free arrival drink.

For all women/mums wanting to change their career, return to work, start their own business or just find out what's out there to suit them and/or to fit around the family and children.

Our guest speaker – Toddle About, on different working options and styles available. Plus free entry to competition, winner will win a Silver Finger Print Impressions Kit, Bottle of champagne, and box of chocolates. For more info

www.bumpbambiniandbeyond.co.uk or email enquiries@bumpbambiniandbeyond.co.uk



Your Arts & Crafts

Exhibitions

● 6th & 7th October, 10.30am - 4.30pm Saturday & Sunday at Waddesdon Plant Centre, Queen Street, Waddesdon, HP18 OJW. £3 adult admission. Showcasing more than 50 exhibitors over two days! The event will be held in aid of local charities.

● 13th October at Thame Town Hall, High Street, Thame, OX9 3DP.

● 10th November at Wendover Memorial Hall, Wharf Road, Wendover, HP22 6HF.

● 24th November at Thame Town Hall, High Street, Thame, OX9 3DP.



Where a child's imagination takes centre stage

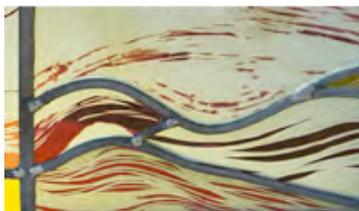
Complete 2 hour entertainment game for a child's party that will get kids up, active and having role-playing fun.

Age related, inexpensive and easy!

www.actingtheparty.co.uk
Tel: 0845 475 2115

www.claudiaphipps.co.uk

Inspired glass design. Claudia loves working to commission, working closely with the client, so that they are involved throughout the process, and become involved with the journey of developing a new work.



Host Your Own Glass In Art Party

You invite your friends and family and Opal Seabrook will bring the beautiful glass jewellery, table and wall art. Opal creates bespoke glass art and jewellery using various forms of opaque, clear and iridescent glass, including dichroic, millefiori, frit, stringers and canes, to create artworks that are unique in design and finish. Visit www.starburstglass.co.uk



Artists & Makers Fair

The Glass House
Waddesdon Plant Centre, HP18 0JW
6th and 7th October
10.30am - 4.30pm

See artists and makers demonstrate their art.
From clay, glass, printmaking, painting
and much more!
See gorgeous work in the making to buy.
£3.00 Entry

Directions:
Entrance at Waddesdon Plant Centre, HP18 0JW is at the end of Upper Road opposite The Long Dog public house.

www.sallyevansevents.co.uk 01296 690347

Holistics

Breakfast Before Training?

By Suzina Blackman

The word breakfast simply means 'break the fast' after sleeping.

A lot of self employed women have to exercise before work and before their day simply gets too hectic to fit in a workout. People are often unsure whether they should eat breakfast before or after training.



The answer to this question is both. Ideally try and take in some carbohydrate before you start training, preferably a low GI meal (a meal which will slowly raise blood sugar levels) a couple of hours before training. This may not be practical if you are exercising really early and are straight out of bed and training. In this case even a glass of fresh fruit juice or piece of fruit will provide you with some carbohydrate. You could consume a sports drink before and again during training. These have a high GI, as you need to get glucose in to the bloodstream quickly to sustain your energy to exercise. Overnight your liver glycogen (stored sugar) will have been depleted and if you do not refuel it will have an adverse effect on your performance.

After training you need to consume another 50g of carbohydrate in the first hour and again within the second hour. This is critical to replenish muscle glycogen, which has been utilised during training.

Breakfast is important to everyone and even more so for somebody who follows a hectic physical and mental schedule.

- For more help with your exercise and healthy eating contact Hertfordshire based Personal Trainer Suzina Blackman on 07930 302102 or email suzina@homefitnessherts.co.uk Visit www.homefitnessherts.co.uk

Holistic Directory

www.theholisticdirectory.co.uk There is free membership available for those wishing to only add events and articles to the website. If people wish to see what's on in the UK for holistic events there are hundreds listed on the directory events page.

Events

Creative Bedfordshire Networking Meeting

First Thursday of every month, 7.00 - 9.00pm at 123 Create, 123 Midland Road, MK40 1DE. If you have a creative project you would like to talk about or promote, or a piece of work you are looking for feedback on, contact Bedford Creative Arts on 01234 818670 or email info@bedfordcreativearts.org

Creative Bedfordshire is open to anyone pursuing a career in any creative discipline. Come along and meet new people and find out about opportunities in Bedfordshire and beyond!

Best Business Expo

Wednesday 10th October, 8.00am - 4.00pm at the Forest Centre, Marston Vale Millennium Country Park, Station Road, Marston Moretaine, Bedfordshire, MK43 0PR. Free event if registered or £15 on the door.

This prestigious event will present a wealth of opportunity to a wide variety of businesses throughout Hertfordshire, Bedfordshire and further afield.

Network, make new contacts, win new business, learn new skills that will increase profits. Contact Peter Donn on 020 8950 0413 or 07786 066501 for further details. To register your free place visit www.bestbusinesssexpo.co.uk

NLP Taster

17th October, 10.30am - 2.30pm at The Hub, 9 Rillaton Walk, Central Milton Keynes, Buckinghamshire MK9 2FZ. £70 per person.

Neuro Linguistic Programming (NLP) is a practical understanding and getting in control of your conscious and unconscious mind and tapping into your inner resources. There are so many challenges facing us on a day to day basis and it can be difficult to find balance and ownership in our personal and business lives. With endless opportunities and demands in your life, are you truly in control of your actions and the associated outcomes?

- To book or for further information call 01908 259009 or email training@mk-chamber.co.uk

Business Plans By John Matthews –

Partner, Ensors Chartered Accountants

Every new business should have a business plan. If you need finance, no bank manager will lend money without a considered plan. It is one of the most important aspects of starting a new business. Your plan should provide a thorough examination of the way in which the business will commence and develop. It should describe the business, product or service, market, mode of operation, capital requirements and projected financial results.



Preparing a business plan will help you to set clear objectives for your business and clarify your thinking. It will also help to set targets for future performance and monitor finances and profitability. It should help to provide early warning for when you might need to reconsider the plan.

Always bear in mind that anyone reading the plan will need to understand the essentials of your business quickly and easily so it should cover the following areas.

- **Overview:** Your plans for the business and how you propose to put them into action. This is the section most likely to be read by people unfamiliar with your business so try to avoid technical jargon.
 - **Description:** Your objectives for it and how you plan to achieve them. Include details of the background to your business, for example how long you have been developing the business idea and the work you have carried out to date.
 - **Personnel:** Including you and any external consultants. You should highlight the skills and expertise that these people have and outline how you intend to deal with any weaknesses.
 - **Details of your product or service and your Unique Selling Point and an outline of your pricing policy.**
 - **Your target markets and your marketing plan.** This may form the basis for a separate, more detailed, plan. You should also include an overview of your competitors and your likely market share together with details of the potential for growth. This is usually a very important part of the plan as it gives a good indication of the likely chance of success.
 - **You will need to include information on your proposed operating practices and production methods as well as premises and equipment requirements.**
 - **The plan should cover your projected financial performance and the assumptions made in your projections.** This part of the plan converts what you have already said about the business into numbers. It will include a cash flow forecast showing how much money you expect to flow in and out, as well as profit and loss predictions and a balance sheet. Detailed financial forecasts will normally be included as an appendix to the plan.
 - **The plan should state how much finance you want and in what form.** You should also say what the finance will be used for and show that you will have the resources to make the necessary repayments. You may also give details of any security you can offer.
- Putting together a business plan is often seen as a one-off exercise undertaken when a new business is starting up. However the plan should be updated on a regular basis. It can then be used as a tool against which performance can be monitored and measured as part of the corporate planning process. It keeps the business focused on objectives and inspires a discipline to achieve them.
- **For further information or assistance in developing your business plan please visit the Ensors website <http://www.ensors.co.uk/business/start-ups.aspx>**

Post-Traumatic Stress Disorder

(PTSD) – 1st October 2012 World Mental Health Day. This is Holly's personal account of living with PTSD.

I don't know about you, but I reckon the word, 'syndrome' suggests something made up. Similarly, the word 'disorder' sounds like a temporary state; something that can be put back in order. 'Illness' doesn't sound as definite and serious as 'disease'... unless is tagged behind the word 'mental'.



In fact, the word 'syndrome' means 'a collection of symptoms to suggest a particular illness or disease', and 'disorder' quite literally means a disturbance of body or mind. In the case of Post-Traumatic Stress Disorder (PTSD) and Myalgic Encephalomyelitis (ME also known as Chronic Fatigue Syndrome - CFS) combined, it's a case of a collection of symptoms that have you feeling like you're going mad within a body that feels like it has just run a marathon in a hurricane, with a dose of the flu on top.

One of my worst recurring nightmares is waking up in a post-holocaust mental institution, unable to move or to make sense to any of the frighteningly placid, sanctimonious nurses who come to stick me with needles. I am sure this is a hangover from the terrible month I spent in the psychiatric ward, after twice taking enormous overdoses that almost killed me. My recurring nightmares; a typical symptom of PTSD, are becoming fewer and farther apart these days, and this is a hopeful, if not desperate bit of proof that I am finally learning how to process the traumatic memories suppressed and compounded in my brain from the age of five.

Having PTSD, for me is a lot like being in the body of a 36 year old, but with the emotions and emotional responses of a sixteen year old. This is because in the brain of a person with PTSD, their emotions are in an arrested development, just as their memories of the cause are locked away, unable to be processed. This is terribly difficult to overcome. In association with this, if the person is afflicted with ME, all manner of physical problems take the place of the emotions.

So there you are... horribly ill all the time with the emotions of a pubescent teenager. I have found that with cognitive behavioral therapy and talking therapies, this quagmire of emotional disability can be attacked on the blind side. When I realized that my ME was propagated by the PTSD, I drove full force to unlocking my slave memories, and this in turn developed my resources to heal.

- Holly is a volunteer with the CSV project Stripping it Bare, which aims to get people talking about taboo health issues. For more information about the project, get in touch with Laura on laura.wigby@bbc.co.uk or see www.strippingitbare.tumblr.com

SavvyWoman By Sarah Pennells

Automatic enrolment for pensions; what could it mean for you?

From October 1st, large employers will have to automatically enrol the vast majority of their employees into a workplace pension – without them having to do anything. The introduction of automatic enrolment is being phased in, so if you only employ a handful of workers you won't have to do anything until 2015 at the earliest. If you work for yourself you're not affected, although you can join a government-sponsored pension scheme if you want to. What – if anything – do you need to do?

- If you run a business and employ people you will have to automatically enrol them into a workplace pension scheme and pay into it on their behalf. But you won't have to do this until at least 2015 and it could be as late as 2017 (assuming you don't employ more than 30 people). You will only have to automatically enrol one of your workers if they:

- are aged 22 or over
 - are not already in a workplace pension scheme that meets certain criteria
 - are under state pension age
 - earn more than £8,105 a year (in the current tax year, although this figure will probably change from year to year)
 - work or usually work in the UK
- If you employ someone who's under 22 or over state pension age and/or they earn less than £8,105, they can ask to join your workplace pension scheme, although you don't have to automatically enrol them.

- If you work for yourself or are a director of your own company and don't employ anyone else, you're not directly affected by automatic enrolment, although you can join a pension scheme called NEST, which is sponsored by the government, if you want to. However, you're also free to take out a pension with any other pension provider if you prefer.

You can only put in up to £4,400 a year into a NEST pension, which includes tax relief (essentially a contribution from the government). This works out at £275 a month. With other pensions, you're able to pay up to 100% of your salary or £50,000 a year (whichever is the lower amount) and still get tax relief.

JARGON ALERT! Tax relief is a government contribution which you can claim at either the basic or higher rate(s), depending on the tax you pay. It's the 'carrot' to encourage you to save into a pension. If you're a basic rate taxpayer, the tax relief is paid into your pension for you and if you're a higher rate taxpayer, you can claim the extra tax relief through your self assessment form.

- You'll be signed up to your employer's pension scheme (the date will depend on their size), but you can leave the scheme if you want to. If you opt out within a month, money you've paid into your pension will be refunded to you, but after a month the money that's been

paid into your pension will stay there. You'll also be opted back in every three years as a prompt to encourage you to save for a pension, although you can opt back out again.

- After October 2018, you will have to pay a minimum of 4% of your salary into the pension. Your employer will pay 3% and the government will contribute 1% through tax relief. These contribution levels are being phased in, so you'll only pay 0.8% of your salary in the early stages.

- If you found this information useful why not sign up for free fortnightly email newsletters with money saving tips and help? You can sign up at the top of any page on the www.savvywoman.co.uk website and you'll receive a £20 Virgin Wines voucher towards your first purchase of a case, as a 'thank you'.

Good Toy Guide By Dr. Amanda Gummer

Many parents report feeling torn between not wanting children to be left out whilst at the same time needing to manage expectations, finances and behaviour.



The new free-to-use play advice website the Good Toy Guide may have the answer with a web-based advice guide and 'seal of approval' being added to toys across the high street, helping consumers navigate the plethora of toys to find products that are really suited to children's needs and interests – toys which have staying power.

The site also has free play ideas and user-friendly information about how children develop through play.

Good toy guide tips on encouraging healthy child development through play:

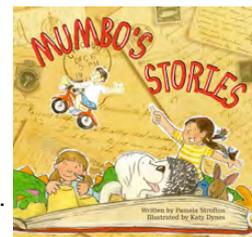
1. Encourage a healthy play diet – mix and match different types of play throughout the day/week.
2. Don't hot-house your child – learning through play is most effective when it's child-led.
3. Leave them to it! Allowing your child to play with minimal adult supervision (safety issues notwithstanding) encourages him/her to develop skills that wouldn't be promoted if you were always around to help solve problems or make decisions.
4. Make chores fun – encourage children to help with household chores in a fun 'Mary Poppins' way – playing catch with balled up socks etc. This helps them develop responsibility and a good work ethic whilst spending time together – getting jobs done allows more time for other fun activities.
5. Get other children involved. Social skills are developed when children play together and these skills are important for success in school and later life.

- Contact Dr Amanda Gummer at admin@goodtoyguide.com or 01438 831204 Visit www.goodtoyguide.com

Your Books

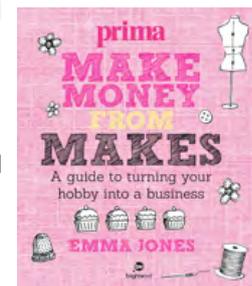
Mumbo's Stories By Pamela Strofton, Illustrated By Katy Dynes

The book comprises 6 short stories, suitable for children aged 2-6 years old. These gentle stories mainly centre on the imaginary adventures the Author's Grandchildren had with their precious toys. Beautifully and colourfully illustrated by Katy Dynes. Retails at £6.99 and available from Amazon.



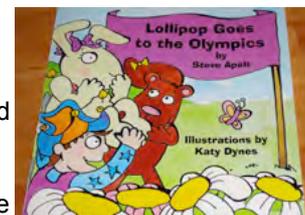
Make Money From Makes: A guide to turning your hobby into a business. By Emma Jones.

For anyone who has a passion, skill or hobby and an interest in turning this into a business. You may be baking cakes for friends and family and dreaming of doing this full-time, or have a way with words that could be turned into commissions. Maybe you paint or draw and wonder if those who offer praise would be prepared to pay for your creations, or whether your flair for fashion could lead to financial return. From www.brightwordpublishing.com



Lollipop Goes To The Olympics By Steve Apelt, Illustrated By Katy Dynes.

Follow the exciting adventures of Lollipop, as she participates in her very own Olympics! A fun, gentle story for 2-5 year old children, accompanied with bright, colourful illustrations. Retails at £5.99 and is available from Amazon.



Networking

Athena Network

- 2nd October and 6th November at Ivy House, London Road, Chalfont St Giles, Buckinghamshire, HP8 4RS. Costs £24 for members and £27 for visitors.
- 4th October and 1st November at HIT or MISS, Penn Street, Amersham, Bucks, HP7 0PX. Costs £24 for members and £27 for visitors.
- 10th October and 14th November at Indigo Bar & Grill, Indigo House, Oxford Road, Gerrards Cross, SL9 7AL. Costs £24 for members and £28 for visitors. Focused and relaxed networking lunches for local businesswomen. Our business meetings include open networking, guest speakers, business training and the opportunity to promote your own business - whether well established or starting out. We also train you in how to network effectively
- Contact Jacqueline Rogers on 0845 004 9262 or 07834 686706

Chippy Lippy

Wednesday 3rd October, 7.30pm - 9.00pm at The Chequers, Goddards Lane, Chipping Norton, Oxfordshire. OX7 5NP. There are no membership fees, £10 at the door. Lucy Eckley of Blue Penguin Communications will be our guest speaker and has promised her Top Ten Tips to helping us connect with our customers. Lucy specialises in communications strategy, copywriting and employee communications.

Contact Sarah-Jane on 01386 701868 for further details and to book. Visit www.chippylippys.com

Women In Business Network

Thursday 4th October, 12.00 – 2.00pm at The Buckinghamshire Golf Club, Denham Court Drive, Denham, Uxbridge, UB9 5PG. Meeting Fee £24 non-member - £20 member (incl VAT).

WIBN is a Business Networking organisation for women only. It is a network created for women, by women. Contact Jan Ibbott on 0844 247 1047 for further details and to book.

Like Minded Women

- 5th October, 9.00 - 11.30 at Whittlebury Park Golf and Country Club, Nr. Towcester, Northamptonshire, NN12 8WP. Price: £20.00.

- 2nd November, 9.00 - 11.30 at Whittlebury Park Golf and Country Club, Nr. Towcester, Northamptonshire, NN12 8WP. Price: £20.00.

Network with other Like Minded Women, share resources, refer business, ask for support and then settle down for some insightful business training to help you earn more money in less time. This month's training will be centred around the power of social media. For further details and to book call Leanne on 07789 908592 or 01327 353637.

Women In Business Network

1st Tuesday in the month, 12.00 – 2.00pm at Abbey Hill Hotel, Monks Way, Two Mile Ash, Milton Keynes, MK8 8LY. £24. WIBN is a Business Networking organisation for women only. It is a network created for women, by women. Contact J Sarah Hodgkins on 01908 543530 for further details and to book.

Oaktree Networking

- 10th October, 11.45am - 2.00pm at Harben De Vere, Tickford Street, Newport Pagnell, MK16 9EY. Cost to members £20, guests £24 including lunch.

- 19th October, 11.45am - 2.00pm at Campanile, Loake Close, Grange Park, Northampton, NN4 5EZ. Cost to members £20, guests £24 including lunch.

- 23rd October, 11.45 - 2.00pm at The Barns Hotel, Cardington Road, Bedford MK42 0DA. Cost £24.00 and includes lunch.

Oak Tree Networking run structured, highly effective and fun, local networking meetings for people just like you, who want to expand their business through the power of word-of-mouth marketing. Open to all business sectors. Contact Jacqui Frost on 0845 618 2902 or email

info@oaktreenetworking.co.uk

Baby Club

15th October, 10.00am - 12 noon in Banbury. £5 entry.

A networking club for all companies that cover Bumps, Babies, Toddlers and Parenting. This is an informal networking club, no presentations, just come and meet other professionals in the industry, share experiences and contacts. Contact www.bumpbambiniandbeyond.co.uk or enquiries@bumpbambiniandbeyond.co.uk



WiRE

17th October, 8.00 - 10.00pm at Flying Start Tuition, Copsham House, 53 Broad Street, Chesham, HP5 3EA. There is a £4 contribution fee for members and £8 for non members that includes tea/coffee.

The speaker of this month is Cathy Ballard of "The Aphrodite Club" talking about: "Brand from the Heart". Come and join our Wire business networking meeting which will help you grow your business

<http://www.wireuk.org/chiltern-dacorum-network.html>

Networks are for WiRE members only, but guests are welcome to attend twice before joining, meetings are held on the third Wednesday of every month.

The Chiltern and Dacorum WiRE Network Leader is Gabriella Guglielminotti Trivel www.flyinginspiration.co.uk Contact her via email flyinginspiration@yahoo.co.uk or call 07796 306774.

Oxfordshire Womens Forum

18th October – Kismet Jewellers specialise in the fusion of the historic influences of Thame to design and feature a collection of modern contemporary jewellery, much of which is sourced throughout the world and unique to Kismet. The business is owned and developed by Yvette and Matthew Nix Cundy, who help clients design their own special pieces or engagement rings, using leading-edge technology.

For further information and to book your place email gill-heaton1@btconnect.com or call 01865 373625.

Useful Information

The National Minimum Wage (NMW)

The rates change from 1st October 2012 as follows:

- For workers aged 21 years and over will increase to £6.19 per hour.

- For workers 18 - 20 years the rate will remain at £4.98.

- For workers 16 - 17 years the rate for above school leaving age but under 18 will remain at £3.68 per hour.

- The apprentice rate, for apprentices under 19 and over will increase to £2.65 per hour.

- There are penalties on those employers found to be in breach of the NMW rules.

News From HMRC

- Real Time Information (RTI). Keep up to date with how RTI will affect the way you run your payroll. Our frequently asked questions are regularly updated and include information about operating PAYE in real time. Visit <http://www.hmrc.gov.uk/payerti/index.htm>
Employer email alerts – have you signed up to receive them?
- New P46 (short) for employers has been launched. Following feedback from employers, HMRC have created a single page version of form P46 that can be used by the majority of employers to collect information from new employees who do not have a P45. The P46 (short) and has to be submitted online.
- Do you employ Students? P38 (S) will be withdrawn from April 2013. Students will be treated in the same way as all other employees for PAYE tax and National Insurance contributions purposes from 6 April 2013 and the P38(S) form will be withdrawn from this date to introduce this change.
- Updated Company car and car fuel benefit calculator. The Company car and car fuel benefit calculator has been updated to include the increase in the car fuel benefit multiplier from 6 April 2012.
- More New Webinars launched by HMRC. Three new “live” webinars were launched on 1st August and they are called “My Self-employed Journey with HMRC”, “Business Expenses for the self-employed” and “Capital Allowances for the self-employed”. Recorded versions will also be available from the end of August. Visit <http://www.hmrc.gov.uk/webinars/index.htm>



www.direct.gov.uk & www.businesslink.gov.uk

From October GOV.UK will be the new home for government services and information. GOV.UK will replace [businesslink.gov.uk](http://www.businesslink.gov.uk) and [Directgov.uk](http://www.direct.gov.uk) making it simpler, clearer and faster to find what you need from government. Content and services may look a little different to what you are used to, but you can still expect to find your key business information and transactions. Visit www.gov.uk

Your Websites

www.ragdoodles.weebly.com

The online store of illustrator Karen Middleton. Purchase gifts, downloads, digi stamps, and lots more, all featuring the enchanting fairie, angel, animal, female inspired and whimsy art that Karen creates. Take a look at the items on sale, we hope you find something you like to purchase. If you would like a bespoke order, we may be able to create it! Just drop us an email and ask away.



www.anneratnarajah.com

I think of basketry not only as a craft, but also an art, creating pieces that do not have to have a function other than to please the senses, mainly sculpture and wall art. Primarily I work with natural materials, but every now and again I go back to my roots. I grew up in Africa, and have always been fascinated by the incredible use of natural fibres, and recycling of man-made items; the use of vibrant colours and bold patterns.



Deadline

For The November 2012 Edition

No later than 12 noon on Thursday 25th October. To make life easier please send your information to me as soon as possible.

Best wishes and speak to you again soon
Lesley

Facebook: [WomansWork Group](#)

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