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Admin: Unit 1, Fountayne
Business Centre, Broad lane,
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Tel: 020 8885 2933
Fax: 020 8885 2933

E-mail:
info@britishtamilchamber.co.uk

Website:
www.britishtamilchamber.co.uk

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BRITISH TAMIL CHAMBER OF COMMERCE

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Some of the Other Benefits
Networking
Power of Bulk Buying
Socio-Economical Advancement of Tamils**

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Our vision

British Tamil Chamber of Commerce was established in 2010 by like minded Tamil Business entrepreneurs with the aim of bringing together the Tamil businesses in the UK enabling them to network, interact, share ideas, exchange information and negotiate bulk discount for goods and services – thereby reaping benefits to the whole of our Tamil Community.

We are proud of our achievements so far and we are looking for more of the Tamil business owners to join force with other like minded entrepreneurs – together we can achieve more!!

The modern business environment is dynamic and challenging and requires all kinds of support from different areas of expertise such as Finance, Legal,

Commercial, Accounting, Taxation, Health & Safety, Business Management, Employment Law, International trade, Information Technology and much more. By pooling resources and sharing ideas and information we can provide a formidable forum of knowledge and expertise from all kinds of background.

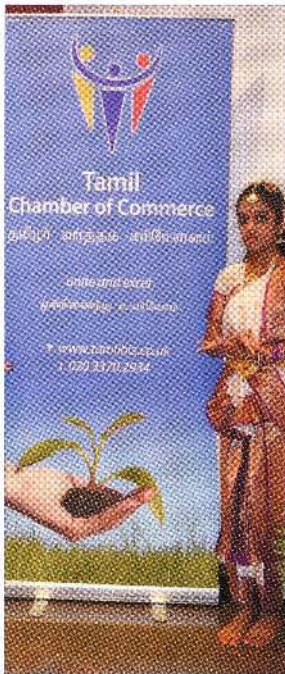
We need people with expertise to conduct seminars, write web pages, assist other businesses and above all inspire and provide guidance and support. Have you got expertise and skills in important areas that can help our business community then do you want to play a part in shaping the future of our Tamil businesses, then please join us to work together towards progress and prosperity.

There are already number of experts providing their valuable time and expertise but we need more people to work throughout the UK.

Our Tamil Business owners have gained a reputation for hard work and success; these have been achieved by meeting great challenges along the way. As business owners want to continuously learn and grow, a suitable forum like British Tamil Chamber of Commerce can provide the platform to build a business community that can be proud of its roots and a prosperous future for all.

UNITE & EXCEL!!!

பிரித்தானிய தமிழ் வர்த்தக சம்மேளனம் ஒரு பார்வை



பிரித்தானியா போன்றதொரு காலனித்துவ மற்றும் பல கலாச்சார சேஷத்திலே ஒரு இனம் தனக்கென

ஒரு தனித்துவத்தினை உருவாக்கி கொள்வதென்பது ஒரு சவால் மிக்க காரியமாகும். கடந்த தூரப்பத்துடன் ஒப்பிடுகையில் எமது தமிழ் வர்த்தகர்கள் பிரித்தானியாவில் பல துறைகளிலும் பல மைம்கல்களினளை பதித்து வந்துகொண்டிருப்பது கண்கூடு.

இது பாரபட்சக்குறிய விடயம். எனினும் பிரித்தானியா போன்ற பெரும் வளர்ச்சியடைந்த நாட்டில் பல வாய்ப்புகள் இருந்தாலும் பல சவால்களையும் ஒரு தொழில் முனைவோன் எதிர் கொள்ள வேண்டி உள்ளதென்றும் உண்மையே. உதாரணமாக வியாபாரம் ஆரம்பித்தல் தொடர்பான சட்ட வரைமுறைகள், நிர்வாக திறமை, அரசாங்கம் மற்றும் வரி திணைகளத்தின் தன்மைகேட்ப வியாபார கர்மிஸ்ப்பினை உருவாக்குதல் போன்றன ஒரு வர்த்தகனின் தலையாய நிர்வகனமாகும்.

அந்தஸ்துகையில், பிரித்தானிய வர்த்தக சம்மேளனம் தமிழ் வர்த்தகர்களை பிரித்தானியா மற்றும் சர்வதேச அரங்கில் ஒரு பலம் பொருந்திய சக்தியாக உருவாக்குவதையே தலையாய நோக்கமாக கொண்டு இயங்கி வருகின்றது. ஒவ்வொரு தமிழ் வர்த்தகனையும் சந்தை வாய்ப்புணை

திறைமையாக பார்படுத்துவது எவ்வாறு என்பது தொடர்பாகவும் பின்வரக்கூடிய Market Risk இனை எவ்வாறு கையாளுவது என்பன தொடர்பாகவும் தெரிப்படுத்துவதை எமது பண்புற நிபுணர்கள் திரம்பட செய்து வருகின்றார்கள்.

எமது நிபுணத்துவ பட்டறைகள் மற்றும் தனிப்பட்ட வியாபார ஒருங்கமைப்பு அறிவுரைகள் என்பவையால் இளம்தலைமுறையினரை அவர்களது வியாபார முயற்சிகளில் அடுத்த கட்டத்துக்கு எடுத்து செல்வதற்கு பயனுறுதியாக அமைந்திருக்கின்றது.

இது பிரித்தானிய தமிழ் வர்த்தக சம்மேளனத்தின் ஒரு மைம்கல்கலென இருப்பிடமும், மேலும் பல நிகழ்வுகளை நடாத்தி வியாபார வளமடைப்புகளை உருவாக்குவதன் மூலம் சந்தை வாய்ப்புகளினையும் புதிய நுகர்வோர் குழுக்களையும் எமது அங்கத்தவர்களுக்கு உருவாக்கி தருவதிலும் நாம் முனைப்பாக செயலாற்றி வருகின்றோம்.

எனவே உங்களது வியாபாரத்தினை தெரிப்பாக்கவும் எமது புலம்பெயர் தமிழ் பொருளாதாரத்தினை உயர்த்தவும் எம்மோடு ஹைகோடுங்கள்.



MESSAGE FROM BRITISH TAMIL CHAMBER OF COMMERCE

United Kingdom is home for over 7000 British Tamil Businesses; majority of them are based in and around London.

We are pleased to partner with Nachiyar Events to host the 1st Tamil Trade Show 'LONDON TAMIL MARKET' at the Harrow Leisure Centre on 11 & 12 April 2015. This joint venture is as a result of combining resources from both our organisations to provide a common platform for Tamil businesses to promote themselves.

British Tamil Chamber was born in 2010 with the sole aim of helping Tamil Businesses in the UK to network, interact, share ideas, exchange information and negotiate bulk discounts on products and services.

Tamil entrepreneurs contribute greatly to their own community as well as to the wider community in wealth and employment creation. We can all be proud of this achievement within a short space of time ever since the establishment of Tamil enterprises in the UK.

This trade show is a unique one in which Business to Business and Business to Consumers interact and benefit from the experience. We have made this a Business cum Social event by combining Business, Entertainment and Culture - all under one event.

We wish all the participants a great event that will bring lasting memory and enjoyment!!!!

Best Wishes

From Organising Team

BRITISH TAMIL CHAMBER OF COMMERCE,

SVS HOUSE,

OLIVER GROVE, LONDON - SE25 6EJ - T 02088852933



Why do you attend a Tarde Show like London Tamil Market?

Trade Shows are a powerful resource for marketing, but many businesses overlook the possibility and put their time and money into other areas such as advertising. In fact, Tarde Shows can be used to advertise your business but can also benefit you in ways that no other marketing can provide.

Let us see it this way- people attend Tarde Shows to see what businesses have to offer. At a majority of Tarde Shows, particularly the larger events, it has been researched that over 60 per cent of visitors are from middle management or above, of which 90 per cent of these people are in a position to buy.

Research further suggests that one-third of visitors are looking for new suppliers. These figures will vary from place-to-place but you can guarantee

that potential customers (people just there to browse) will also be visiting and so you may pick up a few sales during the Tarde Show.

You have to appreciate that some of the visitors will be attending for educational purposes such as students and new business starters (looking for advice and tips). You should therefore treat these people with respect as they could form the basis of viral-marketing (word of mouth) for your business: having a prepared fact-sheet with your business/product/service/contact details will always suffice pure window shoppers.

Your Tarde Show stand should allow people to see, handle, and experience your product or service: just like a web site, give them something to do when they (the viewer) get there. This type of marketing gives you the benefit

of a hands-on response with potential customers and therefore, sales leads. Any further information they seek can be clarified with you in face-to-face communication. How many other forms of marketing allow this? We hope that our London Tamil Market participants will see these opportunities in near future.

Haran Thiru | Event Director, Nachiyar Events

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The countdown has started to this major London Tamil Market trade show for the first time in London. Showcasing Tamil businesses from all sectors with a huge range of products and services with a focus on a Tamil Audience.

We welcome you to participate in this two-day event to celebrate the Tamil New Year, an exciting and memorable time with your friends and family to experience a variety of Tamil businesses, musicians, street food, games and much, much more.

TM give hundreds of free entrance tickets to our charities, religious organisations and our community associations to raise money for their worthy causes and also helping our community members. Please see below our Associate Charities are facilitating this trade show and also we're expecting more charities going to join with us.

There are two full days of exhibits in Heart of London to see an array of interesting products and services and to grab a great bargain.

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Website
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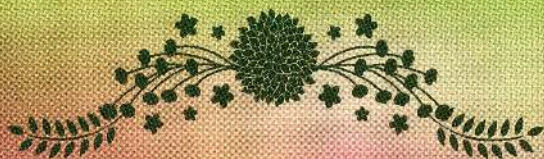
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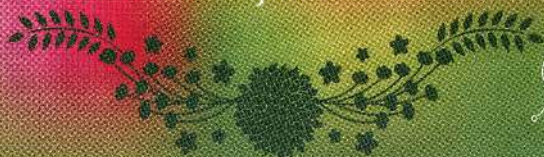
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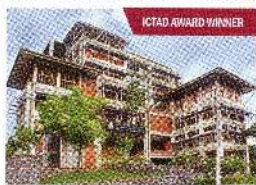
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Chief Guest on Saturday the 11th April 2015



Rt Hon Matthew Hancock
Minister of State for Business and Enterprise

Chief Guest on Sunday the 12th April 2015





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INDIAN TAMIL MARKET 2015



Rt Hon Esther McVey

Minister of State for Employment

As Minister of State for Employment I am delighted to send my best wishes to the joint organisers of the London Tamil Market, which is opening up new opportunities for businesses to expand and create new jobs.

The Tamil community has long demonstrated a strongly entrepreneurial spirit and this event is testament to all your hard work and success.

On this wonderful occasion I would also like to take this opportunity to wish everyone attending the market a very happy Tamil New Year.

Puthandu Vazthukal!

Rt Hon Esther McVey

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Rt Hon Matthew Hancock

Minister of State for Business and Enterprise

I would like to take this opportunity to congratulate the organisers of the London Tamil Market. This fantastic trade show will allow British Tamil businesses to showcase their work to the wider Tamil community.

It is my pleasure to be able to attend this event in its first year of opening. The wide range of businesses, charities and other community organisations here today demonstrates the great contribution that the British Tamil community makes to our country.

This is also a time of celebration – I would like to wish everyone a very happy and prosperous Tamil New Year!

Rt Hon Matthew Hancock

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Rt. Hon BORIS JOHNSON

MAYOR OF LONDON

MAYOR OF LONDON

Haran Thiru
haran@nachiyaarevents.com

Our ref: MGLA260215-0359

Date: 23 MAR 2015

Dear Mr Thiru

Thank you for your email asking for a message for your London Tamil Market community event. I am happy to provide the following message:

"I am delighted to send my best wishes to the Tamil community in London, including all the participants and businesses at the trade show on 11 April. I am proud that London is a fantastically diverse city, boasting not just a great cultural and ethnic mix but also a great mix of religions too. I appreciate the enormous contribution that thousands of Tamil Londoners have made to the economic and cultural well-being of our great city — not least through small and medium sized businesses providing employment opportunities."

I hope that the trade show is a fantastic success and would like to take this opportunity to extend my warmest good wishes to all connected with the London Tamil Market trade show.

Thank you again for writing to me.

Yours sincerely

Boris Johnson
Mayor of London

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RATHIKA SITSABAIESAN

MEMBER OF PARLIMENT SCARBOROUGH-ROUGE
RIVER, CANADA



House of Commons



Rathika Sitsabaiesan
Member of Parliament
Scarborough-Rouge River

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Fax: 613-996-6643

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11 April 2015

A Personal Message from MP Rathika Sitsabaiesan

Dear Friends,

It is my pleasure to extend my warmest greetings to the attendees of this year's "London Tamil Market (LTM) 2015."

The London Tamil Market is a trade show that will be in display for the first time in London, England. This trade show showcases the outstanding Tamil businesses from all sectors and it serves as an opportunity tool for many individuals. Through various designated products and services, many people are provided with a chance to promote and market their ideas within the local community.

Furthermore, this event will provide an opportunity for the community to witness cultural dances, keynote speakers and other artistic performances.

On this special day of celebration, I would like to congratulate every member a part of the London Tamil Market for their continued dedication that they have put forth for this event to be made possible.

Sincerely,

Rathika Sitsabaiesan, Member of Parliament
Scarborough-Rouge River

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Rt. Hon BARRY GARDINER

SHADOW MINISTER ENVIRONMENT, FOOD &
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HOUSE OF COMMONS
LONDON SW1A 0AA

14 November 2014

The Directors
London Tamil Market

London Tamil Market

I am delighted to be able to offer my congratulations on the inaugural London Tamil Market taking place on 11th and 12th April 2015.

The Tamil community have long been a vibrant, industrious and enterprising community who have contributed greatly to the cultural and economic prosperity of the United Kingdom at large and it is fantastic to see this entrepreneurial spirit recognised and honoured in this way.

At what has been a difficult time for the British economy and, indeed for local business, it is imperative that community led events such as the London Tamil Market are encouraged and supported and I wish you every success for a well-attended event.

As the Member of Parliament for Brent North, a constituency which has the pleasure of being home to a multitude of Tamil businesses, it gives me great pleasure to pay my respects here and to say thank you.

Yours sincerely,

Barry Gardiner
Member of Parliament for Brent North



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Rt. Hon LEE SCOTT

Member of Parliament for Ilford North (2005 - 2015)
Conservative Parliamentary Candidate for Ilford North
(May 2015)

Dear friends,

As someone who has been working very closely with the Tamil community, particularly as the Chairman of the All Party Parliamentary Group for Tamils, for many years; I am delighted to send my best wishes to the organisers of the London Tamil Market 2015.

As I said on numerous occasions, Tamil community is close to my heart and I am proud to support their endeavours. The positive contribution the Tamils make to our country is worthy of note and London Tamil Market is a further testament to the entrepreneurial mind set of Tamils.

Whilst I wish the British Tamil Chamber of Commerce and Nachiyar Events the best for the success of this event, I would like to take this opportunity to wish the Tamil community a very happy Tamil New Year.

Lee Scott

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Rt. Hon GARETH THOMAS

SHADOW MINISTER FORIGN & COMMONWEALTH
AFFIARS

GARETH THOMAS MP
Member of Parliament for Harrow West



HOUSE OF COMMONS
LONDON SW1A 0AA

The Organisers
London Tamil Market

London Tamil Market

Dear all,

I am delighted to be a guest of honour at the Tamil Market in Harrow on 11th April this year – what a great initiative to promote Tamil-owned businesses and to share Tamil culture with all members of the community in Harrow.

It's a terrific opportunity to celebrate the contribution of Tamils to the culture, economy and community life of Harrow, of London and indeed across the United Kingdom.

Let me take this opportunity to wish all the participants a very happy and prosperous New Year.

Best wishes,

Gareth Thomas MP

t: 020 7219 4243 (Parliament)
t: 020 8861 6300 (Harrow)
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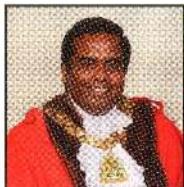
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COUNCILLOR KANA NAHEERATHAN

23 December 2014

I am very much looking forward to attending the London Tamil Market in April 2015 and to witnessing the wealth of Tamil culture which will be on display from dance, music and authentic goods, to keynote speakers and workshops. I am very proud to be Tamil, and to see members of the Tamil community working so hard for this country and back home Sri Lanka and I strongly support your efforts promoting the Tamil community and Tamil business to become market leaders.

I have no doubt the London Tamil Market will be a great success and I look forward to being able to celebrate with you all.

I would like to wish everyone happy new year and hope that the holiday period is a time for peaceful reflection and cultural celebration for all.

Yours sincerely

Councillor Kana Naheerathan
Mayor of Brent

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Special Message for LONDON TAMIL MARKET 2015

I am delighted to hear that the London Tamil Market 2015 is to take place in Harrow Leisure Centre.

I would like to congratulate the organisers for organising such a wonderful event, which will hopefully bring thousands of visitors to Harrow over the two days of the market.

I would like to wish you all success with the event.

Yours Sincerely
Cllr Suresh Krishna

Deputy Mayor of Harrow
London Borough of Harrow



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UMA KUMARAN

LABOUR PARLIAMENTARY CANDIDATE HARROW
EAST

Dear Friends,

It gives me great pleasure to take part in the London Tamil Market

Our Tamil community have worked very hard to build our lives here since first settling in Britain. We have gone from strength to strength in many different fields - from education, to finance and to running our own businesses.

Our success depends on the support and comradeship of our fellow community members. I encourage you to continuing to use our local businesses and services when you can and to recommend them to your friends, family and neighbours.

Events like this are an important way of keeping us all connected, to help make new business connections and to building new friendships.

Working together on programmes like this ensures that we continue to preserve our culture and traditions in a land far away from our homeland.

I wish the organisers every success and hope that all of those who have attended have enjoyed their time here in the market and in Harrow

I look forward to working closely with you all in the years ahead

My best wishes for a happy and prosperous new year.

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As you may be aware, Nachiyar Events has provided event management services in UK for the past 3 Years. Last year we had very successful World Tamil Short Film Festival (WTFF) jointly presented with Vanakkam London, Vетtri Vaanoli & Cloud Media. This year Nachiyar Events and British Tamil Chamber of Commerce are jointly presents the London Tamil Market (LTM).

Nachiyar events always value our Tamil communities' diversity of perspectives, and know that each may hold a piece of the solution. This years' London Tamil Market collaborate all business and partner for mutual success.

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Looking at the failures of our community events turned the formation of nachiyar events, our core specialty today is the process driven professionalism we bring to every event. An event is no longer just stage, lights and sound, but a result of understanding the clients' purpose behind the event through continued dialogue, followed by immaculate planning and flawless execution so that the simple thought/idea in their minds is turned into a larger than life reality.

World Tamil Short Film Festival (WTFF) – Team 2014



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LONDON TAMIL MARKET 2015

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Event Management is not merely about executing but about dreaming, visualizing and crafting that perfect event.

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The recent growth of our festivals and events as an industry around the world means that the management can no longer be ad hoc. Events and festivals, such as the "Tamil New Year", have a large impact on our communities and, in some cases, the whole town. The industry now includes events of all sizes from the Olympics down to a breakfast meeting for ten business people. Many industries, charitable organizations, and interest groups will hold events of some size in order to market themselves, build business relationships, raise money or celebrate.

Classical Dance Show



Nachiyar Events: Turning Fantasies Into Realities"

"An event is something that happens, not just exists - somebody has to make it happen. Successful events only come about through action, some individual or group of individuals getting things done." Event Management 10 yrs ago, this phrase would have meant nothing in the Tamil community. Today, we're here to organising a mega event " London Tamil Market. "When your event requires just the right touch!" think about us.

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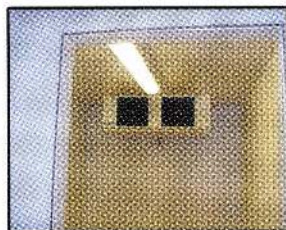
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Minimum salary amount?

Small business owners should pay a small salary to retain state pension entitlement where a person's earnings fall between the lower earnings limit for Class 1 National Insurance purposes (£111 per week for 2014/15) and the primary earnings threshold (£153 per week for 2014/15) they are deemed to have paid National Insurance Contributions at a notional zero rate. Consideration should be given to paying a small salary which falls within this range. The benefit of this is that it preserves their contribution record and entitlement to the state pension and certain contributory benefits, without actually costing them anything. Therefore, where profits are extracted predominantly in the form of dividends, it is beneficial to also pay a small salary. For 2014/15, a salary of between £5,772 and £7,956 per annum (£481 and £663 per month) can be paid without triggering a liability to either employee or employer Class 1

National Insurance contributions. As a salary at this level is below the PAYE threshold, no PAYE tax needs to be paid. However, the employer must report pay details to HMRC under real time information Murali is a director and 100% shareholder in his family company. In 2014/15 he wanted to take out a total salary of £40,000 for the year and therefore he pays himself a salary of £7,800 to maintain his contribution record and to preserve his entitlement to the state pension and contributory benefits. He then voted 32,200 in the form of dividends.

Efficient extraction of profits

There are various ways in which profits can be extracted from a personal or family company and consideration should be given to formulating a tax-efficient extraction policy. A popular and effective strategy is to pay a small salary to preserve entitlement to the state pension and contributory benefits but can be paid free of tax and National Insurance. Thereafter, it is generally preferable to extract profits as dividends as long as the company has sufficient retained profits. This is generally more tax efficient than paying a salary or bonus as no National Insurance contributions are due on dividends. Also, no further tax is payable on dividend income until the basic rate limit is reached.

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Tax-efficient maximum dividend

If you do not need the income or wish to build up funds within the company, restricting dividends paid to just below the higher rate threshold can save considerable amounts of tax.

Jayasuria is the sole shareholder and director of Yarl Ltd. He pays himself a salary of £7,800 a year to preserve pension entitlement and has other income of £3,000 a year. He has profits before tax of £14,000 which he wants to withdraw as a salary or a dividend. If he pays additional salary of £14,000, no corporation tax will be due. There is no employer's NIC to pay as the NIC on salary of £14,000 is £1,932 (£14,000 @ 13.8%), which is covered in full by the employment allowance (£2,000 for 2014/15). However, Jayasuria must pay tax at 20% on the salary (£2,800) and employee NIC at 12% (£1,680). He therefore retains £9,520 (£14,000 - £2,800 - £1,680) of the profits. If he takes the dividend route, corporation tax of 20% is payable on the profits, leaving retained profits of £11,200 for distribution. Dividends are paid net of a 10% tax credit so is treated as receiving a gross dividend of £12,444 on which tax of 10% (£1,244 – fully matched by the tax credit) is due. By taking the dividend route rather than the salary route, Jayasuria is able to retain £11,200 of the profits rather than £9,520, leaving him £1,680 better off.

Kalu does not need more than £30,000 per annum to live on so pays dividends just below the higher rate threshold (£41,865 for 2014/15 being the personal allowance of £10,000 and the basic rate limit of £31,865). He has no other income. A gross dividend of £41,865 equates to a net dividend of £37,678. As dividends must be paid out of after-tax profits, Kalu will need profits of £47,098 (on which corporation tax of £9,420 must be paid) to pay a net dividend of £37,678. By doing this, Kalu does not need to pay any tax on the dividends as the liability to tax at the dividend ordinary rate of 10% is matched by the associated tax credit. However, he loses the benefit of his personal allowance as the 10% tax credit on dividends up to this level cannot be reclaimed. He may wish to pay a small salary as well as dividends to avoid wasting his personal allowance.

By fluctuating the payment of dividends so as to pay a large dividend one year and a small dividend the following year, it is possible to avoid having to make payments on account, which achieves a cash-flow advantage by delaying the date on which tax is due.

Arjuna is a higher rate taxpayer, and

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aims to draw out £50,000 per annum on average in (gross) dividends from his company. By fluctuating the amount of dividends and only drawing out sufficient dividends to take advantage of the basic rate tax band in alternate years, he can avoid paying payments on account and hence achieve a cash-flow advantage. Assume he withdrew £41,450 (gross) in dividends in 2013/14 and this was his only income. As there is no tax to pay for 2013/14, payments on account are not due for 2014/15. If he pays dividends of £58,550 (gross) in 2014/15, the higher rate liability will not be due until 31 January 2016 (rather than in equal instalments on 31 January 2015 and 31 July 2015 which would have been the case had he paid dividends of £50,000 in each tax year). If in 2015/16 he again reduced

dividends to below the higher rate limit, such that no higher rate tax is due, he can reduce the payments on account to nil for that year. Repeating this pattern removes the need to make payments on account.

Conclusion:

Small salary to preserve the pension entitlement and the rest as dividend is the tax efficient strategy. If you have sufficient other income it may be more tax efficient not to take the money out of the company as salary or dividend and leave all the money in the business and taking out several years down the road or when the business is sold with resulting capital gain at just 10%, thanks to Entrepreneurs' relief.

Profile

Ragu Dharmaratnam (ACMA CGMA) Head of finance for a UK group of highly successful international specialist food retailer with the group turnover of €300 million. As a financial journalist Ragu writes regular market commentary and forecasts for "Investors Chronicle" magazine. He has been actively involved as a director/treasurer for a Charity looking after Children with special needs, which raised a record breaking £900,000 last year via donations, fees and funding.
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Business coaching is one of the most powerful and cost effective ways of developing performance of individuals, leaders and groups therefore the business will march towards targets and evolve as you dreamt. Business coaching is not something only for large scale business organizations, nowadays, business coaching for small businesses is also affordable and cost effective. **You may not believe the way how six simple one-to-one sessions (roughly 5—6 hours) can bring in most cost effective solutions for business challenges in your day to day business life.**



For instance, think about your past business experiences. How many times you have lost big investments and your precious time just because you did not oversee things in advance? How much of a time you might have wasted in your business life without enjoying your success? How many days have you gone to bed without hopes and peaceful mind? You know the answer. All it takes is a systematic planning, good teamwork and clear forecasting. This would have saved your capital, time and credibility. You know the answer for the change, still you don't do anything to change. Why?



Business coaching gives you the answers. Everything has a solution which we need to find out. Business coaching will help you to find a way.

What is business coaching? To experience and get a taste of it, why don't you hurry to book a place for the Business Planning Session at the London Tamil Market. It is **FREE** and you can decide if coaching is suitable for you.

Best wishes for the Tamil New Year!

I have been working with entrepreneurs and businessmen for sometimes back in Sri Lanka and in the UK. Though I was receiving good feedbacks and appreciations for my business consultancies and trainings which I offered in various capacities, I felt there should be a better channel to give clients the **UTTERMOST Satisfaction of Success**. Alas, I am very happy I found Coaching. Coaching can give most of the answers to my clients' business challenges, queries and visions.

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Seven things you need to know about...

"21st century marketing"

By Koby Yogaretnam

Delivering the customer experience is currently the key to Marketing in the 21st century. Current trends highlight that future generations of consumers will be careful spenders with less time, more choices available to them and will demonstrate new spending patterns, depending on age, location and importantly their disposable income. To keep up with these new types of customers, marketers will have to anticipate 'crossover' buying behaviour – the same shopper will buy a Louis Vuitton handbag on a Tuesday and search for bargain at the local Asda on the weekend.

And marketing is now prepared for the surprising 'cross category' competition – Chocolate manufacturers suddenly find themselves competing with mobile phone-makers for the pocket money income of teenagers.

In this cross-category world, customers demand a customer experience, not just a product where they are not captivated by most of what is being offered to them.

Global management consulting firm Bain & Company recently surveyed 362 businesses, it discovered that 80% believed they delivered a "superior experience" to their custom-

ers. When customers were interviewed, it was a very different story: they said that only 8% of companies were really delivering. To close this gap, your company needs to put customers at the heart of your organisation. Here's what I feel it takes;

Plan & Construct

1. Plan & construct the right offering for your customers. Most companies are skilled at old-fashioned market research, segmentation and product design. But many miss the mark to understand the correlation between what they learn about customers and what they offer them. It's vital to convert those insights into truly differentiated strategy and plan that take into your product features, your brand and a customer's experience with your company.

2. Concentrate on the entire customer experience. Identify that customers interact with many parts of your business across a number of 'touch-points', from buying, service and support, to upgrades and billing. There are now many software packages that can provide you with a new set of tools and techniques that focuses far more on the customer experience.

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Deliver

3. Deliver those business offerings at the lowest possible cost by focusing your entire business on them, from boardroom to frontline customer interaction. When customers turn against companies, the fault lies often in the delivery of offerings.

4. Treat every consumer interaction as a precious resource. The essential test of your company's delivery lies in what *customers tell others*. The best companies find ways to listen to these voices of customers every day. It is the best and most cost effective method to market your business.

5. If your business has many employees, creating cross-functional team that involves employees to deliver in a coordinated, seamless manner across the entire customer experience. Team work makes the dream work!

Develop

6. Develop your business offerings and become an expert and do it again and again. Companies that satisfy customers' needs, build processes and systems to maintain the level of service. You have to always evolve, improve and keep up or ahead of your competition. Business improvement is key to business sustainability and creating a customer feedback system, identifies shifts in customer attitudes which your business can react to.

7. Regarding Customer feedback,

ask your customer: "How likely is it that you would recommend us to a friend?" If you ask every customer this question, you will empower your business to react to what customers' desire and this reaction and change in your business offering will only help you grow and empower you.

From a small off licence, to multi-national businesses offering customer's global offerings, the same principles apply to maintain a level of service for your current set of customers and for future generations.

New generation of marketing tools is emerging from technology, telecoms and financial services – All the larger industries and business leaders have a multi-dimensional view of their customers to enhance their offering now and for their future.

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3rd time lucky for FTSE 100 Index ?

Introduction:

FTSE 100 index refers to the index value of top 100 companies in UK in terms of market capitalization.

Petroleum companies such as Royal Shell and BP are ranked 1st and 3rd and they both represent 11% of total FTSE 100 index. America's DOW Jones index relates to top 30 companies, and Japan's top 225 companies are called Nikkei 225.

Is the FTSE 100 going to break out of the all time high value?

Major world stock market index in America, Germany and India have recently broken through their all time highs but looking at the FTSE 100 graph it has tried to break its high value of 6950 achieved in December 1999, thrice during the past 15 years, first during the credit crunch period in 2007, and then in October 2014, and finally on the 2nd March 2015 but failed to close above 6950 during those three attempts.

Top 10 - FTSE 100 companies list as follows:

<u>Position</u>	<u>Name</u>	<u>Sector</u>	<u>Capital (£m)</u>
1	Royal Dutch Shell PLC	Oil & Gas Producers	131,285
2	HSBC Holdings PLC	Banks	109,167
3	BP PLC	Oil & Gas Producers	81,523
4	Unilever PLC	Personal Goods	81,445
5	GlaxoSmithKline PLC	Pharmaceuticals & Biotechnology	75,891
6	British American Tobacco PLC	Tobacco	71,312
7	SABMiller PLC	Beverages	60,446
8	Vodafone Group PLC	Mobile Telecommunications	58,298
9	Lloyds Banking Group PLC	Banks	58,120

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10	AstraZeneca PLC	Pharmaceuticals & Biotechnology	55,781
11	Diageo PLC	Beverages	48,515
12	Barclays PLC	Banks	43,731
13	Prudential PLC	Life Insurance	42,923
14	Reckitt Benckiser Group PLC	Household Goods & Home Construction	41,584
15	Rio Tinto PLC	Mining	41,211
16	BT Group PLC	Fixed Line Telecommunications	38,432
17	Glencore PLC	Mining	37,891
18	BHP Billiton PLC	Mining	32,748
19	National Grid PLC	Gas, Water & Multiutilities	32,359
20	BG Group PLC	Oil & Gas Producers	31,792



Arguments for higher stock market prices going forward:

- Back in 1999, when the FTSE 100 index first hit 6950 the markets were gripped by the “dot com” boom. Tech and telecom stocks made up of 20% of the index compared to with just 6% today.
- The companies that make up the FTSE 100 today are making almost twice the profits per year than that of 1999

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- Past 120 years of history telling us that the 3rd year of a US President's term has been very good for the stock market in general . Since 1896, the DOW Jones index has gone up 82% of 3rd years, and since 1940 the Dow has gone up in every single 3rd year. You may urge that the DOW is not the same as FTSE, but DOW Jones in general tend to lead the way for world's stock markets.

Arguments against higher stock market prices going forward:

- During the recent 20 years , the bull market averaged 63 months . Both the first December 1994 to March 2000 and the second July 2002 to October 2007 prevailed for 63 months and the current bull market started in April 2009 is now in it's 72nd month and in my opinion we are due for a correction.

Conclusion:

As per attached graph as long as the FTSE 100 index does not break below it's green horizontal support line of 5900 level there is every chance that it will break above it's all time high of 6950.

Profile

Ragu Dharmaratnam(ACMA CGMA)Head of finance for a UK group of highly successful international specialist food retailer with the group turnover of €300 million. As a financial journalist Ragu writes regular market commentary and forecasts for "Investors Chronicle" magazine. He has been actively involved as a director/treasurer for a Charity looking after Children with special needs, which raised a record breaking £900,000 last year via donations, fees and funding.
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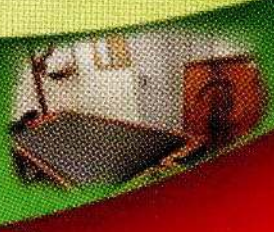




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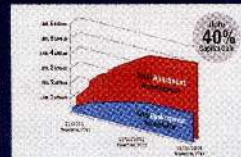
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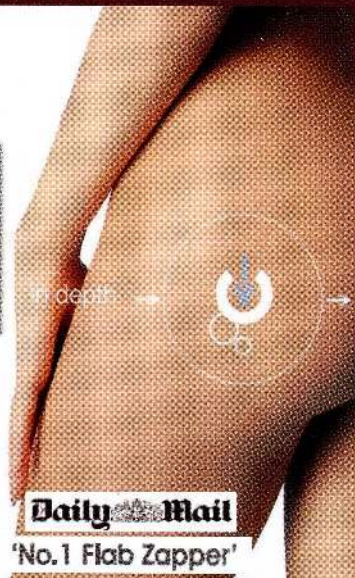
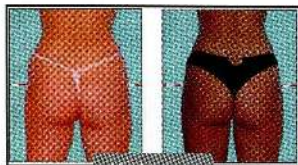
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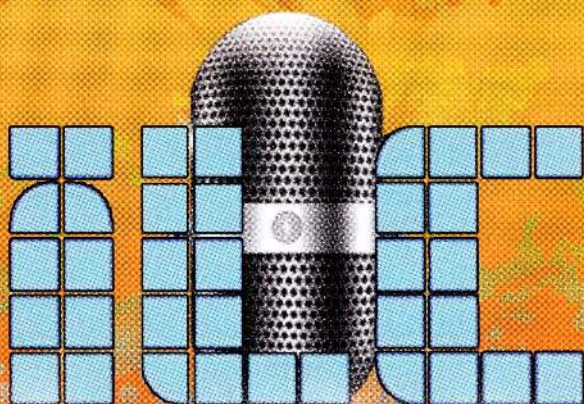
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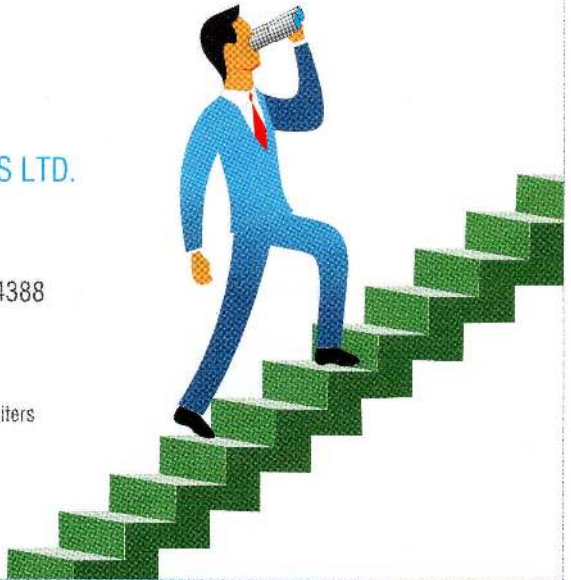
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அரசியல் தஞ்சம்(Asylum) குடிவரவு(Immigration) தொடர்பான சகலவிதமான விண்ணப்பங்களுக்கும் நீங்கள் நாடவேண்டிய ஒரே நிறுவனம். இலகுவில் அணுகக் கூடியவர்களும், சட்ட நியுணத்துவம் மிக்கவர்களும், பலவருட தொழில்நேர்ச்சி உடையவர்களையும் கொண்ட நிறுவனம் ஆகும்.

- 1) அரசியல் தஞ்சம் கேட்டு பல வருடங்களாக வதிவிட உரிமை (Visa)இன்றி, வேலை செய்யும் உரிமை இன்றி இருக்கின்றீர்களா?
- 2) Visa முடிவடைந்து என்ன செய்வதென்று அறியாது நிற்கின்றீர்களா?
- 3) நாட்டுக்கு திருப்பி அனுப்பி விடுவார்கள் என்ற பயத்தில் வாழ்கிறீர்களா?
- 4) பிரான்ஸ், ஜெர்மனி, ஸ்பான்ற அகதித் தஞ்சம் ஏற்றுகொள்ளும் நாடுகளில் ஒன்றானவே தஞ்சம் கோரியவரா?
- 5) ஏதாவது காரணங்களுக்காக உங்கள் பிரித்தானிய குடிஉரிமை விண்ணப்பம் நிராகரிக்கப்பட்டுள்ளதா?



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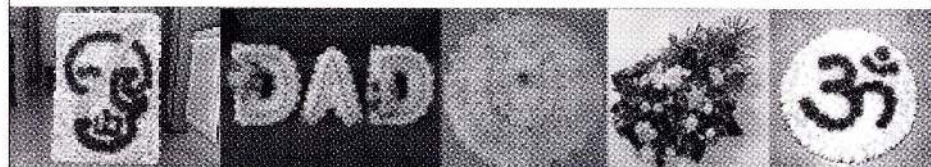
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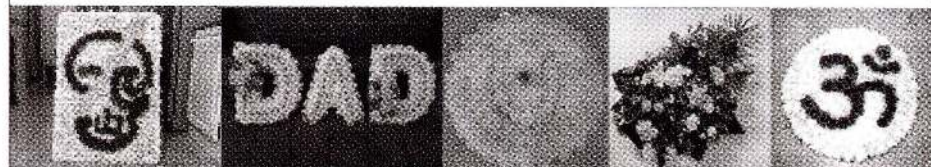
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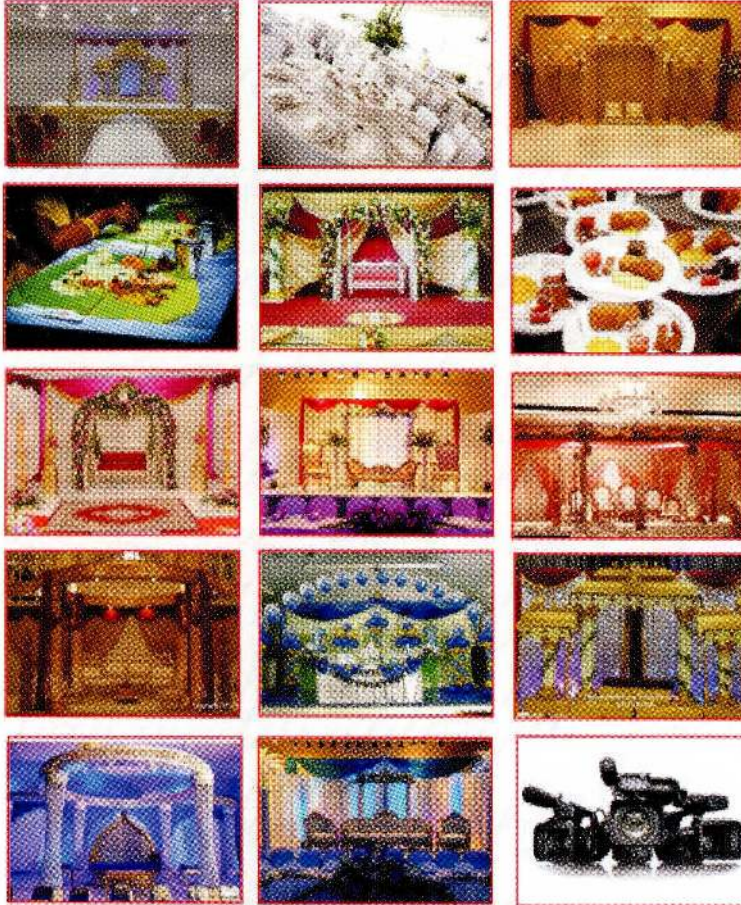
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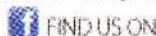


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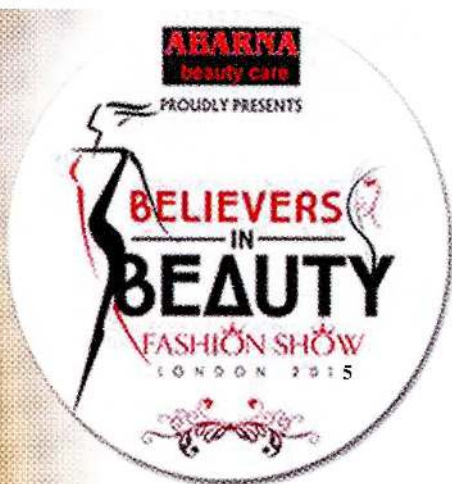
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