



Newsletter

November
2022



Welcome to
our November
Newsletter

Michelle Buzzard | Director

This month we celebrate settling into our new Fareham office having moved from Union Street to Furzeshall Farm, 110 Wickham Road (full address at the bottom of this newsletter). We have also amalgamated our Littlehampton office with our Chichester office and welcome Chloe Medcraft, Accounts Assistant, to our Northgate office having made the transition from Littlehampton.



Our new Fareham offices, Furzeshall Farm, Wickham Road.



Kirsty Roberts, Portfolio Manager is now also settled back with us after her maternity leave. Pictured are Kirsty's girls, Amelia and her older sister Isla.

Happy birthday Alex!

The team of James Todd would like to wish Alex Birbeck, bookkeeper, a very happy 30th, which he celebrated on 3rd November. His colleagues made the obligatory desk adjustments for the occasion!



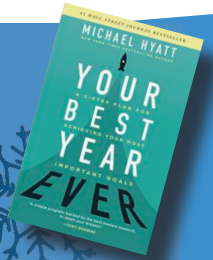
V2 Christmas Toy Appeal



This year we team up with V2 Radio Sussex to collect toys for the Christmas Toy Appeal 2022. Our team will each be contributing a toy for a less fortunate child. If you would like to buy a gift in support of this, please wrap it and put a tag on it to suggest appropriate age and gender of recipient. You can deliver this to our Lavant office.

BOOK OF THE MONTH

Your Best Year Ever
Michael Hyatt



There's no time like the present to prepare for 2023...

Michael Hyatt creates a clear, research-based approach to finding purpose and setting meaningful goals.

Whether it's a personal, relationship, business, or financial goal; Hyatt's field-tested results help people overcome their day-to-day struggles to reach their full potential. This book helps to envision the reader's best year ever, even setting up ways to get unstuck and "quit proof" the goals.

"By reaching for what appears to be impossible, we often actually do the impossible; and even when we don't make it, we inevitably wind up doing much better than we would have done."

positivepsychology.com

Tax Return Reminder

We would like to remind

Staff Tips, Employer obligations

Long-anticipated legislation to ensure workers keep the tips intended for them is finally going through parliament. It's need to know employer information, particularly for sectors like hospitality, leisure and services, where tipping is especially high profile.

The Employment (Allocation of Tips) Act 2022 will apply in England, Scotland and Wales (not Northern Ireland), with the start date yet to be announced. It inserts new employer obligations into the Employment Rights Act 1996, meaning all tips, gratuities and service charges which an employer receives, or has control over, must be paid to workers in full, without deductions. Workers should receive such payment by the end of the following month. New employer responsibilities come in around fair distribution of tips, potentially even where there's what's known as an independent tronc system to allocate them. Look out, too, for a new code of practice on what constitutes fair distribution. Most employers will need a written policy on dealing with tips, plus records of tips received and allocated. Workers will have certain rights of access to these records. A process for complaint to the Employment Tribunal is also set out.

In short, it means additional employer compliance, backed up by worst case scenarios of enforcement and awards of compensation at the Tribunal. We should be pleased to provide further help and advice.



Beware cost-of-living financial scams

As the cost-of-living crisis continues to grip the UK, experts are warning individuals to be wary of the heightened risks posed by scammers and fraudsters. Here, we consider how businesses and individuals can protect themselves against scams and fraud.

Spotting warning signs

Action Fraud, the UK's national reporting centre for fraud and cybercrime, recently warned that criminals are exploiting the UK's cost-of-living crisis to target the public with energy rebate scams. In the two weeks from 22nd August to 5th September, it received 1,567 phishing emails purporting to be from energy regulator Ofgem, offering individuals energy rebates.

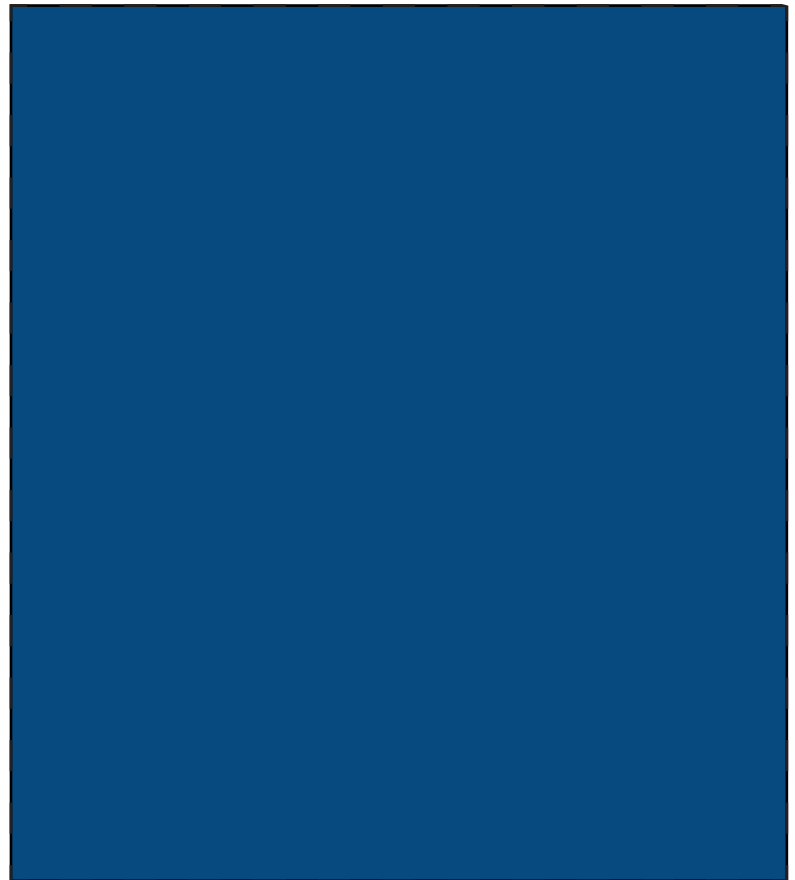
Action Fraud outlined a handful of steps that the public can follow in order to better protect themselves from scams. These include:

- contacting the company directly if you have doubts about an email or text message
- refraining from using contact numbers or addresses in a suspicious message – use contact details from the business's official website instead
- forwarding dubious communications to report@phishing.gov.uk.

Action Fraud also highlighted its Take Five to Stop Fraud advice, which includes taking a moment to stop and think before parting with personal information or money; challenging a suspicious request; and protecting your accounts by contacting your bank if you think you've fallen for a scam.

Keeping personal information private

Many criminals attempt to obtain individuals' personal information so that they can carry out their scams. Keeping the lid tightly



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