

Which business bank **saves** you over £1,600 each year on market leading software and services?

Barclays has the answer.

Barclays Business Manager is the UK's first all-in-one business subscription package that combines between £1,500 and £2,200 worth of market leading business software and services from as little as £20.95 per month.*

Including the latest full versions of Sage or QuickBooks Accounting software, Business and Marketing planning software, Business Skills training and a HR and Health & Safety compliance service, the new and unique Barclays Business Manager package will help you control your cash flow, deal with business compliance, save time and grow your profits.

To find out how Barclays Business Manager is already helping over 15,000 customers, and how it can help you and your business, call us today on **0845 300 2950** or visit your local Barclays Small Business Advisor.



Includes:



* Barclays Business Manager costs from as little as £20.95+VAT per month for Barclays customers. An extra £12 per month is payable by non-Barclays customers. The £1,600 saving quoted is based on the saving for a Barclays customer subscribing to Barclays Business Manager featuring Sage Line 50 Financial Controller. Phone calls are charged at national rate.

THE TIMES

These excerpts featured in The Times Digital Banking supplement which was published as part of the April 25th 2005 edition. This independent supplement was circulated to over 300,000 readers and it singled out Barclays and Barclays Business Manager as truly innovative in the small business market.

FACTS ABOUT SMALL BUSINESS BANKING

- Financial outlay in the first twelve months is heavy, with the average cost of setting up being £17,000 - cash flow is critical
- 37 per cent of businesses are leaving themselves open to tribunals and unfair dismissal cases as they do not provide a contract of employment for any employees
- 84 per cent of business plans seen by potential investors are rated as poor
- Only 1/3 of small businesses will survive 5 years - the majority of failures caused by lack of planning
- Those smaller businesses with higher growth rates are better trained, qualified and more confident
- 53 per cent of BBM customers believe it will make finding, employing and managing staff simpler
- 80 per cent of BBM customers believe staying compliant will become easier
- 54 per cent of BBM customers believe finding new business and servicing existing customers will be easier
- 75 per cent of BBM customers believe that controlling cash flow and managing their finance will become easier
- 71 per cent of BBM customers say that business profitability should increase and 72 per cent say that turnover should increase also
- 80 per cent of BBM customers will find it easier to manage their business as a result of owning BBM
- 75 per cent of BBM customers find managing their business less hassle

“Instead of paying through the nose for a package they can barely afford [small businesses] pay a manageable rental fee, rather than have to buy a package which can be out of date in a year”

How Banking online made our business more profitable

South West Performance Centre, Alveston, Bristol

This car spares and accessory shop sells everything from oils and filters to racing car parts and stylist accessories. Owners Neil Huggett and Paul Sanders work six days a week and Paul works every Sunday.

Barclays Business Manager appealed because of its simplistic approach and usability. It keeps all of the company's business essential software in the one place, it's simple to use and it was a quick and easy purchase to make at Barclays Bank.

Huggett says it has saved the company money. By renting Barclays Business Manager the company has avoided paying large upfront fees for the various

software products it requires, but it has also helped the business save money by retaining clients and remaining HR and Health & Safety compliant.

They're now adding Sage Payroll to his Barclays Business Manager suite of software pleased that the package is flexible enough to grow with the business.

Neil Huggett says, "By being clear and simple, Barclays Business Manager has helped my business save money. It's easy, it works and really it's all that we need."

Small Business Banking Online

The brutal competition in the banking world that online banking will bring about means banks have to be creative about making their services attractive. They will have to diversify into other areas, and sell other services. One bank that's really made itself useful is Barclays.

In addition to online banking Barclays is renting software to its clients. If that's not surprising enough in itself, the fact that it's actually succeeding is something of a coup. After all, many software vendors have never managed to pull off this trick. The reason this venture is working is that Barclays is offering a complete service that its clients, especially small businesses, desperately need. Now it has over 15,000 small business clients who swear by this service, as it's made the ominous task of accounting far less time consuming for small businesses, and given them great power over their money.

Clearlybusiness, the innovation arm of Barclays Small Business division, gives small business banking users the chance to use top finance management systems like Intuit's QuickBooks, or Sage's accounting systems. Instead of paying through the nose for a package they can barely afford (top of the range software can be prohibitively expensive for a small start up) they pay a manageable rental fee, rather than have to buy a package which can be out of date in a year. By renting, customers are always guaranteed to be using the latest version of software.

"Small businesses don't have a lot of time and the great thing about this system is that it's easier to use," says Susan Lazareff, country manager of Intuit, one of the software providers that works in partnership with Barclays. "Through this online banking arrangement, the users get access to other tools that can help them run their business more efficiently. They can get human resources planning tools and guidelines on issues like compliance. We can guide the users through a whole host of issues that might otherwise tie them up in red tape for ages."

FACTS

- Barclays Business Manager saves businesses an average of five hours a week
- 60 per cent of customers say it cuts the time they spend running their business
- 75 per cent believe Barclays Business Manager increases their chance of growth

BUY SOFTWARE OR RENT ONLINE? A COST COMPARISON

Barclays Business Manager costs a minimum monthly subscription of £18.95 and a maximum of £53.95 with additional services, such as support.

Those businesses that upgrade their software every two years will save on average £400 per year, whereas those businesses that upgrade every three years will save £450 over that period. (Research shows that 90 per cent of all SMEs upgrade their software at least every three years).



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