

“LinkedIn gets **more casual** with messaging



John Bonney

Digital marketing specialist

SINCE its launch in 2003, LinkedIn has built an irrefutable reputation as the business-minded social network.

For employers, the network has proven extremely valuable for courting talent, which has subsequently left postgraduates, job seekers and industry professionals little choice but to join the platform.

While it's always been simple enough to get in touch with an individual on LinkedIn, there's long been a certain po-faced inaccessibility to this aspect of the service... until now. Welcome to the new casual LinkedIn Messaging experience!

As reported earlier this month, LinkedIn's Messenger now allows casual back and forth Instant Messenger style correspondence. Best of all, this instant approach also applies to group chats, which should prove extremely useful for employers who wish to keep in regular contact with a number of staff users in a light, informative manner. Much has been discussed in past years about how an individual's



social media presence can affect their employability. This is not only down to employers checking applicants online before offering interviews but also judging the platforms they use and how they present themselves on said services.

LinkedIn is something of a necessity, if only to let potential employers know who you are, what you've done and how you present yourself in a professional capacity.

With the advent of instant messaging on the service, it's likely that employers and users will become considerably more comfortable approaching others directly and firing off quick enquiries.

If a user can expect a breezy back and forth conversation with another visitor then it may breed a new, laidback culture within LinkedIn that sees employers embrace it as a social hub for their staff.

► If you are a small business and have yet to set up a professional page, get in touch with the Express & Echo today on 01392 346737.

PwC man to bolster Blur

BLUR Group, the online enterprise services marketplace with headquarters at Exeter Science Park, has appointed Roger Francois de Peyrecave as a non-executive director and head of its audit committee. He will work to enhance the group's profile and increase growth opportunities.

Mr de Peyrecave, a partner at PricewaterhouseCoopers, said: "Blur Group has an exciting vision of the future for how companies buy and sell business services. I look forward to working with the board and management team to help the company build on its early foundations."

Accountants up for titles

EXETER accountants Bishop Fleming have been shortlisted in two categories of the British Accountancy Awards, run by Accountancy Age.

The firm, which also has offices in Bath, Bristol, Plymouth, Torquay, Truro, and Worcester, has been shortlisted for the Mid-tier Firm of the Year and the Top 50 Tax Team of the Year titles.

Managing partner Matthew Lee said: "We secured a shortlisting by being able to demonstrate how we have added significant value to our clients across all service areas."

Winners will be revealed at a ceremony in November.

Are you saving for a happy old age?

Follow these top 10 tips for boosting your pension savings if you want to be able to enjoy retirement, says **Tim Walker**, at Brewin Dolphin in Exeter

With state pension provisions far from generous, it is likely you will need to build a pot of savings in order to spend your retirement in the way that you would wish. So here are 10 ways you can boost your pension savings:

Start saving early

If you are not already paying into a pension then you should start as early as possible. The sooner you start, the more time there will be for your pension investments to grow.

Join your employer's pension scheme

Many employers offer pension schemes but not all staff members take them up.

Over the next few years it will be compulsory for all UK employers to do this under "auto enrolment" – both employers and employees will be required to contribute. While you can opt out, you would effectively be giving up an increase in total pay from your employer.

Use tax breaks

The Government offers tax reliefs on pension contributions at an individual's marginal rate – the amount of relief ranges from 20 to 45 per cent.

Take advantage of 'carry forward'

The maximum pension contribution amount on which tax relief can be claimed in the current tax year is £40,000.

However, the 'carry forward' rules allow you to utilise unused relief from the previous three tax years – this means you may be able to make a contribution that is higher than the £40,000 annual allowance.

Non-tax payers can benefit from tax reliefs too!

Even if you do not pay income tax you can receive 20 per cent tax relief on pension contributions up to a maximum of £3,600 in a tax year. The most you can pay in is £2,880 and the contribution will be topped up with tax relief to make it £3,600.

Use salary sacrifice

This involves you giving up some of your salary (or all or part of any bonuses) in exchange for a pension contribution from your employer.

It means you could also pay less income tax while both you and your employer will typically pay less National Insurance.

Increase pension contributions

It makes sense to increase your pension contributions over time. As little as £10 extra a month could go a long way, particularly if you do this



FEATHER YOUR NEST: Tim Walker of Brewin Dolphin

The sooner you start, the more time there will be for your pension investments to grow

in the early part of your career.

Monitor your pension

Pension contributions are typically paid into investment funds, which need to be monitored to ensure that they are performing as expected. If they are not then it makes sense to get specialist advice about improving the performance of your pension savings.

Keep an eye on charges

The charges on pension funds vary across the market. While these charges are generally lower than in the past, it is important to seek guidance if you think you are paying too much.

Track down old pensions

You may have lost touch with some of the pension schemes you have enrolled in over your working life. The free, government-backed Pension Tracing Service – www.gov.uk/find-lost-pension or call 0845 600 2537 – can help you track them down.

Overall, the pension's regime is complex, so it is vital to get expert advice tailored to your situation. A specialist financial planner can talk you through all the options for saving for an enjoyable retirement.

► *Tim Walker is divisional director and head of office at Brewin Dolphin in Exeter.*

Exam joy for investment managers

The Exeter office of Charles Stanley scored a 100 per cent pass rate in the latest round of Chartered Institute of Securities and Investment exams.

Two members of staff have now completed all three exams needed to gain the Chartered Wealth Manager qualification, while one has passed the first stage.

Matthew Hall and James Hardy are celebrating completing all three stages of the qualification and are now eligible to apply for further approval from the Financial Conduct Authority. Gail Main has completed the Financial Markets paper.

Senior branch director Philip Greenman said: "I am delighted for James, Matthew and Gail at their exam passes. It is important that our staff are fully qualified and competent to understand current trends in stock markets, particularly following events over recent weeks."



ON TREND: Charles Stanley exam passes, from left: Matthew Hall, Gail Main and James Hardy

Don't miss ... **ELF's Red and Black Ball** - Page 36

£8.7m pot to help businesses grow

IT is hoped that more than 1,000 new jobs will be created in the South West with help from an £8.7m fund to support the region's most ambitious businesses.

Grants of up to £1m are now available to high growth businesses across the region, including Devon. Supported by the Regional Growth Fund, the South West Growth Fund was secured by Plymouth University's GAIN team, SWMAS Ltd, South West Water Business Services and the Western Morning News.

It will support transformational projects in businesses, primarily in manufacturing, marine and digital industries, and is expected to unlock £22m in private investment. Successful businesses will also receive free water and energy audits provided by South West Water Business Services.

The South West Growth Fund is the latest round of RGF funding to have been secured for the South West by GAIN and regional partners. Together these funds now total more than £20m and are forecast to support the creation of nearly 2,500 new jobs.

Adrian Dawson, head of GAIN, said: "The South West Growth Fund will support ambitious businesses to achieve their growth plans, giving a

boost to the whole region's economy. The fund directly responds to the productivity challenge we are facing in the South West by enabling innovative ideas to come to fruition.

"With the previous RGF programme having to close early because it was oversubscribed, we are delighted to secure this latest round of Government investment for the South West.

"Working with South West Water Business Services, SWMAS Ltd and the Western Morning News, we look forward to building on our track record of enabling businesses to expand, creating over 1,000 high quality new jobs for our region."

In the past three years, through its multiple business support programmes including the Manufacturing Advisory Service, SWMAS Ltd has provided in-depth support to almost 2,000 companies, launching over 250 new products and creating nearly 4,000 jobs in the South West.

Simon Howes, managing director of SWMAS Ltd, said: "This scheme is unique, combining both funding for capital investment and expert support. Our team will help firms to specify, install and embed new equipment and to exploit new technology.

"We aim to provide the maximum



WINNING BID: Announcing the South West Growth Fund, from left: Adrian Dawson (GAIN), Monica Read, (business services and sustainability director, South West Water) and Paul Gilbert (SWMAS Ltd) Picture: Tim Pestridge

possible benefit to manufacturers across the region, continuing our 13-year history of championing manufacturing in the South West. "This scheme will deliver growth to our region and drive productivity improvements."

Monica Read, South West Water's business services and sustainability director, said: "We're proud to be a major contributor to the regional economy and delighted to be part of a winning bid that will boost economic prospects, help more

businesses to grow, and create or safeguard jobs for local people." ► Businesses in the region can find out more about the scheme and apply for the South West Growth Fund by visiting gainbusiness.com/swgf