



# the independent

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## Workshop survey results



The results are in and the analysis has been done for this year's edition of the workshop survey...

Results from the second edition of the Workshop Survey, sponsored by ATG Training – the leading providers of Cytech Technical training and accreditation courses – have been published by ACT / ActSmart.

### Summary of key findings

#### 1. The business of running a workshop

- > Over 70% of respondents say workshop turnover is increasing
- > The workshop contributes an average of 24% of total turnover
- > Lack of space is still the biggest challenge facing workshops

#### 2. Pay and training

- > The average wage for a mechanic remains less than £14,000
- > However the number earning less than £10,000 has reduced
- > The number of staff with Cytech qualifications has risen to almost 60%

#### 3. Pricing and services

- > Workshop labour charges are increasing
- > Over 50% of respondents charge more than £20 per hour
- > The 3 most common workshop jobs are: Fitting / replacing an inner tube, new bike build and PDI.

Matt Goodrich, Head of Cycles at ATG Training commented on the results:

"For the second year in a row we have had a fantastic response to the Workshop Survey. This is a great sign that specialist cycle retailers really do value the information and insight it has to offer."

Matt continued: "Perhaps the most significant trend we have seen is the continuing and significant rise in workshop turnover. Over 70% of retailers have said their workshop turnover is increasing. Whilst this is good news the fact that wages for mechanics are still on average less than £14,000 demonstrates just how challenging it is to manage this part of the business profitably and efficiently."

Mark Brown from ACT / ActSmart, who compiled the survey and analysed the results added: "Whilst turnover is increasing I am still concerned that many shops are not charging enough for the specialist services they offer. With space remaining the number one challenge facing workshops there is a significant hurdle to overcome, in order to build profitable turnover which supports continued investment in this part of the business."

He continues: "For example, fitting or replacing an inner tube is the number one most common job undertaken in the workshop. However, nearly 50% of respondents claim to only charge £1 – £5 for the labour to do this job. If there are lots of customers who want this simple service and are prepared to pay for the convenience then it is clearly an opportunity many shops are missing."

**A full report into the Workshop Survey results with analysis is available for free to all ACT / ActSmart members.**

**Download from [www.actsmart.biz/workshop-survey](http://www.actsmart.biz/workshop-survey) or call 08704 288 404**

**Congratulations to...Dave Watson at Gill Cycles in Cumbria. He win's this year's workshop survey competition and receives a free wheel building course with ATG for either himself or a member of staff, plus 1,000 workshop job repair forms.**

**Download full workshop survey results:  
[www.actsmart.biz/workshop-survey](http://www.actsmart.biz/workshop-survey)**

# Make the **most** of your subscription

Here is a summary of all the benefits and services available to you as an ACT Member and ActSmart subscriber. If you would like further details call us on 08704 288 404 or visit [www.actsmart.biz/cycles/benefits](http://www.actsmart.biz/cycles/benefits) for links to all these services

## REDUCE COSTS

Card Processing	Low rates on debit and credit card processing services which can save £££
Shop Insurance	Exclusive discounts on this bespoke business insurance package
Free Tax Protection	Covers expenses in the event of a full or specific tax, VAT or PAYE enquiry
Retail Finance	Reduce costs and increase sales with this leading retail finance package
Electricity & Gas	Our energy consultants can help reduce the cost of your bills
Telecoms	Great deals on calls, line rental, broadband, mobile and more
Cytech Training	Discounts on all Cytech training and accreditation courses
Payroll	Save on professional payroll administration for companies of all sizes
Shop Stationery	Lower rates on our full range of workshop repair forms
Free Job Listings	Unlimited free job listings on our trade and public websites
Business Directory	Lower rates for extended listings in the ActSmart Business Directory

## INFORMATION & ADVICE

Legal Advice Helpline	Qualified professional advice for your business 24 hours a day
Business Library	Access to a wealth of relevant cycle business information regularly updated
Employment Manual	Regularly updated information on all employment procedures and practices
Business Law	This online resource gives you access to 600+ useful business guides
Counselling Helpline	A free confidential counselling service for you, your staff and immediate family

## BUSINESS DEVELOPMENT

Cycleguard	Exclusive cycle insurance referral programme for ACT members
Fetch	Retain insurance replacements business and earn accident referral income

## BUSINESS PROMOTION

Web Listings	Full shop listing on 3 leading websites to promote your business
Yellow Pages	Promote your business under the ACT banner at low cost
Advocacy	Promoting the interests of specialist cycle retailers where it matters

View a full summary of all benefits and services at: [www.actsmart.biz/cycles/benefits](http://www.actsmart.biz/cycles/benefits)

Stay in the know with email news bulletins and updates straight to your in-box

Sign-up at [www.actsmart.biz](http://www.actsmart.biz)

## Reduce the cost of subscription

There are two ways to reduce your subscription. The cheapest is to switch to annual direct debit. Alternatively take advantage of a 5% settlement discount when you pay by card / cheque or bacs within 30 days.



Chess are the official telecoms partner for ActSmart. For excellent deals visit [www.actsmart.biz](http://www.actsmart.biz) or call Chess direct on 0800 019 8900





## Polls provide insight

Latest results from our popular web polls

### Poll: How did your turnover in May this year compare to last year?

- > Turnover in May was up = 76%
- > Turnover in May was down = 18%
- > Turnover was same as last year = 6%

### Poll: What is your price for a standard inner tube, without fitting?

This was our most popular poll to date and generated some good debate online, which suggests that more shops will be increasing their inner tube prices as a result.

- > £3.00 - £3.99 = 47%
- > £4.00 - £4.99 = 44%
- > £5.00 - £5.99 = 6%
- > Less than £2.99 = 2%
- > More than £7.00 = 1%
- > £6.00 - £6.99 = 0%

### Poll: Which single factor has the biggest impact on cycle sales?

- > The weather = 74%
- > Rising cost of living = 8%
- > Brand = 4%
- > Cycle to work scheme = 4%
- > Cycling investment / promotion = 4%
- > Price = 4%
- > Other = 2%

### Poll: Do you support the removal of VAT on bicycles?

- > Yes = 88%
- > No = 8%
- > Not sure = 4%

To take part in the current web poll visit [www.actsmart.biz/cycles](http://www.actsmart.biz/cycles)

# Sustrans urges people to free their bikes



They're free range too.

There are 27 million bikes in the UK, but how many are actually ridden regularly? Very often people don't know where to cycle, especially if they're new or returning cyclists. Which is why sustainable transport charity Sustrans is offering free tailored cycle route information packs to help people get out on their bikes in their local area this summer.

Cycle retailers are being encouraged to get involved in the charity's 'Free Your Bike' initiative because as we all know the more people who get in the saddle, the better it is for business. Eye-catching postcards are available to give to your customers who can fill in

their contact details, post the card back to Sustrans and receive a free information pack full of ideas on great places to cycle in their local area.

With seventy five per cent of the population now living within two miles of the National Cycle Network, this free information pack can help your customers discover their nearest route.

**For copies of the postcards or examples of the free information pack call the Sustrans Information line on 0845 113 00 65 or email [info@sustrans.org.uk](mailto:info@sustrans.org.uk)**

## There'll be a welcome in the valley

ATG open Cytech training venue in Wales

# atg training

In June ATG Training, a name synonymous with all things Cytech, rolled out a new training service to the Welsh cycle trade. The recently refurbished mobile training facility will be located at mountain bike mecca Glynorrwg Ponds, Afan Valley Park near Port Talbot; home to the renowned Skyline MTB trails.

Head of Cycles Training at ATG, Matt Goodrich said: "We have exciting plans for the mobile facility: from one-day duration courses in general cycle maintenance to more complex areas such as suspension fork servicing and wheel building".

"Having this facility enables us to offer tailored packages to groups of up to 6 delegates at one time, making it suitable for councils, youth groups, outdoor education centres etc. in addition to the work that we carry out with the cycle trade".

**All enquiries about the training services offered by ATG in Wales should be directed to Elaine Powell on 0161 223 7906 / [e.powell@atg-training.co.uk](mailto:e.powell@atg-training.co.uk) or David Astley on 07912 514671.**

## cycle

9 - 12 Oct 08 Earls Court 1  
9 Oct Trade only, 10-12 Oct Open to Public



**FREE**  
Trade Registration now live at  
[cycleshow.co.uk/act](http://cycleshow.co.uk/act)



# What does growing your business mean? Part One.

American bike industry consultant Jay Townley outlines the 5 key ways to grow your business

For the last five months I have been presenting seminars and writing articles that cover some aspect of: **Growing The Size Of The Market One Specialty Retailer At A Time: No Matter What The Economic Conditions!**

This premise leads quickly to a question I now ask in all of my seminars: **Is there any specialty bicycle retailer out there who doesn't want to grow their business?**

It doesn't take long for all of us to get on the same page, and agree that planning to grow our businesses is a good idea. However, to grow most specialty bicycle retailers have to embrace change, and adopt a new or at least different business strategy.

This is the really hard part for most of us, because doing the same old thing all the time is comforting and it is just easier to keep doing things the way we have always done them!

We now live and work in a society and marketplace that has changed dramatically and profoundly, and what worked yesterday, isn't working today, and sure as heck won't work tomorrow!

There are **five ways** to grow your business, my business, any business for that matter, and they can grow your business in just about any economic conditions. Even better... the five ways are low to no risk, which means little or no downside, and a whole lot of upside.



## Increase the value of transactions:

Real world examples include establishing pricing policies, merchandise mix and assortment planning for your business to help you control all of your stores gross margins, adopting a Smart Hiring program focusing on customer service naturals, consistent and ongoing staff education including an initiative to increase average transaction value and close rates, supported and encouraged by a staff incentive program.



## Increase the number of transactions:

I work with a retailer that consistently does over 95-percent of his annual business with existing customers! He treats his customer database like gold, because it is more valuable to his business than the precious metal itself...and he uses his customer database to drive cost efficient direct response marketing.



## Increase the number of customers:

We encourage retailers to embrace a simple form of promotion whereby they ask each and every customer if they enjoyed their shopping experience so much that they will recommend the store to friends, relatives and co-workers. If the

answer is "yes," sign them up for your formal customer referral program! Positive word of mouth is huge as an influencer on behalf of your business.

*Please Note: These first three "ways to grow your business" are taken from Jay Abraham, www.abraham.com.*



## Complete retail process:

A common sense retail process for your store that includes every step from the time a shopper enters your store, and doesn't end until 30-days after the sale is made.

A store-operating manual is an important tool in establishing, maintaining and effectively teaching your retail process to your staff, facilitating buy-in and consistent execution. The whole reason for focusing on a formal, written, complete retail process is to continually raise your whole store organizations ability to consistently deliver an extraordinary retail shopping experience!



## Work with business partners that add value:

The key to first surviving and than thriving...is supporting high inventory turnover and GMROI (gross margin return on inventory) while providing a satisfactory merchandise selection and availability.

This requires establishing working partnerships with suppliers that can provide what you need, when you (and your customers) need it. Web based B-2-B transaction capability is a necessity, as is access to real time supplier inventory and same day shipping performance.

These five ways to grow your business are loaded with changes. None of them are rocket science, none of them are high risk, and most of them have no risk associated with them at all. They are all relatively low cost, have already been proven in practice, and you can start implementing most, if not all of them...now, today!

In Part 2 of this article we will cover three additional changes that over-arch the five ways to grow your business, and are integrated into all five.

**Part Two of this article can be found at: [www.actsmart.biz/cycles/growyourbusiness](http://www.actsmart.biz/cycles/growyourbusiness)**

## Want more?

Buy Jay Townley's e-book – "Creating an extraordinary specialty retail shopping experience" – at the special price of just £25.00 for ACT members.

This book is packed with 50 years experience in the bicycle industry and fascinating real-world examples to help you develop your business.

**For extracts and to order visit: [www.actsmart.biz/cycles/jay-townley](http://www.actsmart.biz/cycles/jay-townley) or call 08704 288 404**

## Promoting cycle insurance pays with Cycleguard

**cycleguard**  
insuring the UK's cyclists

### Q.What does Cycleguard offer ACT members?

A. Our insurance referral programme has been set up to provide cycle stores with an additional revenue stream and value added service for their customers. We currently have over 900 cycle stores using our affinity programme which requires very little administration on the part of the store.

### Q.Why is Cycleguard different to any other insurer?

A. We don't have a one size fits all approach and recognise each customer has unique needs which is why each customer can create their

own levels of cover from a choice of benefits.

### Q. What's involved in the referral programme?

A. It's very simple and straight forward. Every partner receives a pack containing leaflets, counter-top dispenser and poster for display in the store as well as a banner link for the home page on their website. Our leaflets and website banner links are uniquely coded to each store. Our partners get paid for every policy as a result of their referral, what's more, ACT members are paid a preferential rate.

### Q. What do you see as the future of your relationship with ACT?

A. We have always been very supportive of ACT's lobbying and retail advocacy and our aim is to support that work and look at ways in which we can help UK cycle stores understand some of the risks their customers face and take some of the mystery out of insurance.

### Q. How can ACT members find out more about your referral programme?

A. Easy – simply call me, Chris Vinton, on 02476 851086 or email [chris.vinton@jiltonline.co.uk](mailto:chris.vinton@jiltonline.co.uk)

We cover everything from the coffee pot to the money pot and a whole lot in-between

For specialist cycle shop insurance call: 0800 107 5545 or apply online at: [www.cycleshopinsurance.co.uk](http://www.cycleshopinsurance.co.uk)



# Free job advertising!

All ACT Members – ActSmart Gold and Platinum subscribers – now benefit from free unlimited job advertising on both our trade and public websites.

Our two online jobs boards can be found on the trade website ([www.actsmart.biz/cycles](http://www.actsmart.biz/cycles)) and the promotional website: [www.TheCyclingExperts.co.uk](http://www.TheCyclingExperts.co.uk)

This gives retailers and suppliers a great opportunity to cast the net as wide as possible to find the best people for their business; covering those already in the trade plus those who want to come into the cycle industry.

Jobs are listed for 28 days and each listing shows the number of times it has been viewed, providing a useful measure of interest. Non-members pay £50 for a job listing.

In particular TheCyclingExperts.co.uk jobs board is proving popular and ranks very highly in Google for keyword searches such as “jobs in cycling” and “bike industry jobs”.

It’s easy to list a job and they are online within 24 hours.

**Simply visit: [www.actsmart.biz/addjobs](http://www.actsmart.biz/addjobs) or call 08704 288 404**



## Retailers recognising benefits of online finance

More and more retailers using the preferential retail finance scheme with Black Horse are making the switch to processing customer finance applications online, using the company’s Me2u system.

According to latest figures from Black Horse usage of Me2u has leapt from 5% of applications in January to 35% in June.

Tim Baker from Black Horse believes there are two reasons for this: “I think retailers now understand it’s the cheapest way to offer finance to their customers. Using Me2u means they pay lower subsidies across all of finance products. The other reason is primarily down to speed of use and efficiency. With Me2u most retailers get finance approval in a matter of seconds, and it doesn’t take up much time for staff or customers.”

**To view Me2u in action and see the latest rates visit: [www.actsmart.biz/cycles/finance](http://www.actsmart.biz/cycles/finance)**

## Cytech Induction course booming



### Distance learning proves popular

The number of people undertaking the Cytech Induction distance learning course during the first half of 2008 has already exceeded the total for 2007.

Cytech Induction is proving popular with retailers who want to see new members of staff gaining Cytech accredited skills, plus youth groups, charities and members of the public who want to learn the basics of bike maintenance.

The distance learning course enables those taking their first steps as cycle mechanics to achieve a recognised Cytech accreditation, and a low cost stepping-stone to further qualifications. This theory-based course incorporates the following workshop skills:

- > Health & Safety
- > Workshop Practices
- > Technical standards
- > Torque Wrenches
- > Lubricants and Greases
- > Pre-Delivery Inspection
- > Tyres & Tubes
- > Consumer Protection Act

Candidates receive a course folder, incorporating full information and multiple choice questions on all the workshop skill areas above and have up to 6 months within which to complete the course.

The minimum pass mark is 90% and those who do not achieve this are given a second opportunity to complete the course at no extra cost. Owners / managers are informed of pass marks.

Successful candidates receive a certificate of achievement and can upgrade their accreditation to the full Cytech One qualification via a short practical assessment through either PJCS or ATG Training.

#### Course Prices

Subscription Category	Price net VAT
Platinum	£50.00
Gold	£65.00
Silver	£99.00
Non-Member	£115.00

**For more details and to purchase a Cytech Induction course call 08704 288 404 or visit: [www.actsmart.biz/cycles/CytechInduction](http://www.actsmart.biz/cycles/CytechInduction)**

# Paying the price

Rising staff costs are putting the pressure on specialist retailers, says Mark Brown



From 1st October 2008 the adult minimum wage will rise to £5.73 per hour, the rate for 18-21 year olds will increase to £4.77, and the largest increase will see the rate for workers aged 16-17 rise from £3.40 to £3.53.

These increases mean that since the minimum wage was introduced in 1999 it has risen by 59%, which is more than double the rate predicted and this is on top of the cost of increased annual holiday allowances.

Approximately one million workers will benefit from this October's increase in the minimum wage.

Specialist retailers are increasingly concerned as to how they can sustain such increases, meeting the costs of both their greatest overhead and most valuable asset.

## A complex situation

I believe that the national minimum wage is a basic right for low paid workers – many of whom are in the retail sector – however its impact is wide reaching which makes it a complex subject for business consideration.

In retail people are a significant asset, and in specialist sectors such as cycles people with passion, knowledge and dedication are an essential USP. Making sure these people are valued and rewarded is absolutely essential. But are the rising costs of our people making us un-competitive?

Some trade unions believe the wage rises are not enough. For example, Unison is calling for £6.75 and the

GMB Union wants the wage rate to be £7.00 per hour for adult workers

The Prime Minister is considering a proposal based on recent studies, which have found that having a single minimum wage across the country is uneconomic, and varying the wage rate by region should be implemented. Under these plans the minimum wage for workers in London and the South East would increase at a greater rate than the rest of the country, sources suggest to as much as £6.90 per hour.

Clearly there is a tension between what is good for employers – keeping wages lower and what is good for staff – increasing their earnings, but given the ongoing demands placed upon retail business owners, many now find themselves working at below the minimum wage based upon their hourly contribution.

Retail creates over 10% of employment in the UK and many retailers struggle to accommodate these annual wage increases whilst also managing ongoing increases in the other costs of doing business

such as rent, rates, utilities and investing in stock, promotion and of course staff through training and other incentives.

## Specialist retailers bear the brunt

One of the reasons for the launch of the minimum wage was to create a more level playing field for businesses, ensuring fairer competition on the basis of products and services rather than simply low prices which could be achieved by paying low wages.

Ironically low prices remain a key driver of retail sales, but the annual rise in the minimum wage has played its part in making retail businesses struggle to compete. With the high street entering an evident down-turn pressure upon costs and jobs is increasing.

For many businesses – large and small – the minimum wage is now the benchmark by which they set their basic pay rates, which means continued wage increases will be felt right through the supply chain. In some respects this delivers a “double whammy” to retailers.

Suppliers and distributors will pass on some of the cost to retailers and in turn retailers have to make the tough call on whether to absorb the increases, or pass some on to their customers through increased prices, challenging their profitability in an ever hardening market place.

At the same time retailers have to deal with direct wage increases, which can lead to reduction

in working hours or at worst redundancies. With people being the lifeblood of specialist retail businesses there is clearly significant pressure upon our future.

## What's the solution?

The annual uncertainty surrounding the level of the increase to the minimum wage needs to come to an end. In previous years the increases have been significantly above the rate of inflation, which in the current climate is almost certainly unsustainable for many employers.

The Low Pay Commission is also considering proposals initiated by ActSmart, to link the national minimum wage to qualifications and training. In order to get more 16 – 21 year olds into training and employment they are exploring plans to create dual-banded wage tiers, which are linked to the attainment of qualifications such as NVQ, Apprenticeship and City & Guilds. This proposal would deliver increased training incentives and better value for money for staff and retailer.

Whatever the solution people are at the heart of specialist retail, providing a significant competitive advantage in today's diverse multi-channel retailing environment. What we cannot afford to do is to let our service USP be diluted. In challenging times like this retailers need to invest in people, their training and development. We need to look to other cost saving opportunities in order to protect our future.

## Ask the experts

I understand there is a new law regarding Corporate Manslaughter but I am not sure if this affects me or not?

It affects all businesses. Under the new Corporate Manslaughter and Corporate Homicide Act, which came into force on 6 April 2008, business owners and company directors can now be held responsible for fatal accidents that occur as a result of defective management practices.

Businesses deemed liable may incur an unlimited fine, along with a possible publicity order which can force a company to publicise details of the offence to the wider public. A court may also instruct an organisation to make changes to remedy the failures behind the death.

Businesses have now been advised to reassess their indemnity to ensure they have sufficient cover, particularly as the legislation encompasses areas where liability may not have previously been considered. For example, a company may be liable if

it fails to ensure its vehicles are kept in a roadworthy condition when being used by employees.

## Consider the following actions:

- > Revisit health and safety policies – prevention is better than cure, and conducting a review of existing policies and procedures will help minimise your risk of litigation.
- > Seek professional guidance on the new Act – consult your legal advisers on the details of the Act and brief key staff on the new regulations.
- > Review your firm's existing insurance cover – you might want to consider taking out a Directors' and Officers' (D&O) insurance policy to provide cover for a senior member of the team facing prosecution for a management failure resulting in a fatality.

# ACT delivers more promotion for shops

As part of ACT's ongoing commitment to increase the promotion of specialist cycle retailers we are pleased to tell you about a number of new developments.

**find a cycle shop**

Kenrick Mountain Bike Centre

contact details

Address: Southey Hill  
Town / City: Kenwick  
County: Cambridgeshire  
Postcode: CB12 5ND  
Telephone: 01763 778 262  
Fax: 01763 778 133  
Website: www.kenrickbikes.co.uk

ACT membership and Cytech accredited

other services

how to find us

For directions to this shop enter your postcode below

Run by enthusiasts who are dedicated to a motto of 100% customer satisfaction since our beginning in 1992. Our in store workshop has a fully equipped Shimano Service Centre Workshop.

opening times

Monday: 09:00 – 17:30  
Tuesday: 09:00 – 17:30  
Wednesday: 09:00 – 17:30  
Thursday: 09:00 – 17:30  
Friday: 09:00 – 17:30  
Saturday: 09:00 – 17:30  
Sunday: 10:00 – 17:00

brands stocked

Accessories	Bikes	Clothing
Cannondale	Cannondale	Cannondale
Giant	Commercial	Commercial
Kona	Felt	Giant
Marin	Giant	Kona
Trek	Iron Horse	Marin
	Kona	Trek
	Marin	
	Merida	
	Trek	
	Whyte	

## Improved database

ACT and ActSmart continue to invest heavily in developing and maintaining what we believe is one of the industry's most up to date promotional listings of cycle shops. Both members and non-members are included in this database of over 2000 stores.

As well as all the standard contact details this database includes:

**Whether shops have Cytech accredited staff**

**Participate in the Fetch scheme**

**Provide retail finance for their customers**

**If they offer cycle hire or demo bikes**

**Listed in the Yellow Pages**

**A map for every store**

In addition shops can personalize their database listing with:

**Lists of accessory, bike and clothing brands stocked**

**Their opening times**

**A shop logo or photo**

**Photos of up to 5 members of staff**

**Description of unique selling points, their history and other specialist services etc.**

Since the ACT launched TheCyclingExperts.co.uk at the end of February the "find a shop" database has been used more than 23,500 times.

## Shops listed on more websites

Not only is the shops database featured on the ACT's own promotional website – www.TheCyclingExperts.co.uk – but also the Bike Hub funded BikeForAll.net and now WhyCycle.co.uk.

Together these 3 websites average over 80,000 unique visits every month. To put that into perspective, that's more people than read Cycling Plus and MBUK combined on a monthly basis.

It's worth making sure your shop listing is up to date!

All shops are included with a basic listing free of charge. The additional promotional listings are free to ACT members (Gold and Platinum) and cost £75.00 for non-members.

## Popular WhyCycle website now listing shops

WhyCycle.co.uk is a website which sets out to offer impartial advice to new and returning cyclists. Over the past 7 years, the site has become very popular and is regularly cited in national and local press. The website averages 46,000 unique visits every month.

WhyCycle.co.uk has just been completely re-designed and updated, and in an effort to improve the facilities available has developed a new partnership with ACT, which means that our national listing of shops is now featured on this website.

The ACT shop listing is included in the "Buying Your Bike" section, with the aim of helping website users find local shops. Banner adverts promoting ACT and specialist shops have also been positioned on key pages throughout the website and link to TheCyclingExperts.co.uk.

## Sustrans maps to feature ACT members

The popular online version of Sustrans' cycle route maps will soon feature icons representing ACT members.

The new wrench symbol (to be confirmed) will show map users where they can find the nearest bike shop on the route, and will be featured alongside other handy information such as youth hostels and historic sites of interest.

Mark Brown from ACT commented: "In the past we had a very closed and proprietary view of our shop listings database. We wanted to be in control and the only people who had it."

He continues: "That's all changed now. With the growth of the web and development of our own systems – and our mission to better embrace the industry - we can leverage this database in a powerful way by forming new partnerships. Ultimately that means more promotion for the shops and more opportunity for us to spread the word about why people should buy a bike from a specialist local retailer."

**To create or edit your promotional shop listing complete the enclosed form or visit [www.actsmart.biz/cycles/listings](http://www.actsmart.biz/cycles/listings)**

# The cycle business library

Access a wealth of information via our constantly updated online information library – [www.actsmart.biz/cycles/library](http://www.actsmart.biz/cycles/library)



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## Free-tax protection cover

Don't forget ACT members get tax investigation protection cover for free as part of their annual subscription\*.

In the event of either a full investigation into your business or simply an enquiry into a particular aspect of your tax return, all accountancy and other legal costs are covered. This policy also includes PAYE or VAT disputes.

Most accountants now stipulate that businesses have tax protection cover, which can cost over £100 a year. With ActSmart you're covered as standard.

**Call us for further details or visit [www.actsmart.biz/cycles/tax](http://www.actsmart.biz/cycles/tax)**

\* Businesses with annual payroll greater than £500,000 are not covered.

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