



Welcome

Welcome to the first edition of Dalgety Bay Business Update, the newsletter helping local businesses in West Fife.

A diverse range of companies have recognised the advantages of locating in Dalgety Bay and in this issue we provide an overview of the services and products they offer.

Helping local businesses prosper

Liberty Business Centres in Dalgety Bay is offering local businesses a whole range of services that will help them flourish and develop.

If you are in search of local office space to suit your business needs or simply require the flexibility of a virtual office, Liberty Business Centres offers a range of practical solutions for the majority of small businesses.

As well as office space, additional services include hired meeting rooms, administrative support and even storage facilities.

Benefits of hiring fully serviced office space include telephone answering and

clerical services, reception area and meeting room facilities, photocopying and mail handling, and free parking.

Proving particularly popular for local small businesses are the virtual office packages. These provide all the benefits of a traditional work space at a fraction of the cost.

"It is the perfect solution for people who need access to professional support on an ad hoc basis," says Jerry Alexander of Liberty Business Centres.

"Whether you work from home but require access to meeting rooms from time to time or are a new company just starting out and are in need of

administrative support services, Liberty Business Services is here to help."

Jerry adds: "We will work in partnership with you and your business and as we get to know you and what you do, we are more able to provide a personal and friendly approach for both you and your clients. Our advisers will meet with you to discuss a programme specifically suited to you and what your business requirements are."

For more information on the business services offered, t: 01383 823030, e: info@libertybusinesscentres.co.uk or alternatively, visit www.libertybusinesscentres.co.uk



One stop shop of home maintenance

Are you in need of some home improvement work? – if so, then Myriad Maintenance can provide a 'one-stop-shop' solution for your needs.

The company provides a comprehensive range of home improvement services including painting and decorating; gas central heating and plumbing; electrical work and rewiring; replacement windows; conservatories; building extensions and garages and garden maintenance, landscaping and design.

Myriad Maintenance uses only fully-approved and registered trade specialists who have been trained to the highest standards.

The range of property services offered by Myriad are particularly popular among landlords, letting agencies and other businesses, ensuring that they can concentrate on their business without having to worry about potential property problems.

A 24 hour call out service ensures all emergency repairs are carried out quickly and efficiently.

For a free no obligation quotation, please contact Myriad Maintenance on t: 0800 023 4416, e: info@myriadmaintenance.co.uk More information on www.myriadmaintenance.co.uk



Print, web and promotional services

NB Media Ltd offers local businesses a comprehensive range of print, pr, web design and promotional services.

Print

Stationery sets, business cards, leaflets, posters, brochures and newsletters can be ordered and NB Media offers a full service including editorial, design and print. Logo design is a speciality, ideal for small businesses looking to project a professional image.

Websites

From one page sites for the smaller business to highly interactive sites, we can provide a cost effective solution, whatever your requirements.

PR

With a terrific reputation and a wide range of notable clients, NB Media has the experience to ensure effective and positive publicity in the media and can provide a tailored service to meet your specific requirements.



NB Promos

Sister division NB Promos offers a full range of promotional gifts from pens and coasters to bags and t-shirts, all available with a personalised logo. We also design and produce exhibition displays.

"No two businesses are ever the same," says director Keith Broomfield, "which is why we believe in working closely with our customers to find the right solution for them."

t:01383 823333

e: info@nbmedia.co.uk

www.nbmedia.co.uk

Protect your family with WSS

It is something many of us put off doing, but preparing a Will is absolutely vital to ensure the protection of your spouse, family and friends.

Dalgety Bay based Will Services Scotland (WSS) is an Estate Planning and Will Writing specialist who will help protect your assets for your family and friends.

Did you know, for example, that over 200 homes were taken by Councils every day during 2005 to cover Long Term Care costs, or that rising house prices are pushing many people into the inheritance tax bracket?

However, your property can be protected from Long Term Care Fees by using a Protective Property Will drawn up by WSS. For inheritance tax, advice is given on request.

Other services offered by WSS include establishing Powers of Attorney to allow you to choose someone you trust to handle your affairs if you ever become incapacitated through illness or accident, as well as Pre Paid Funeral Plans with the only national funeral planning company that is approved by The Society of Will Writers.

All appointments are carried out in the comfort of your own home by experienced WSS Estate Planning Consultant Rosemary Easson, who will provide friendly and expert advice to ensure that you have the proper protection in place for your family.

For more information, call Rosemary Easson on 07976 711750 e: rosemary.wss@btinternet.com

Carnegie Building Services

Professional workmanship at its best

Carnegie Building Services specialises in flat roofing of domestic and commercial property.

Whether it is your dormer roof, garage roof, gutter relining or the complete house, Carnegie spends time with the customer at the beginning working out exactly what is needed and required before the project has even started, therefore eliminating any unnecessary work or expense.

Services include a thorough site inspection and investigation free of charge, followed up by a comprehensive report and quotation.

Only modern materials are used such as Envirotech EVA single ply that are proven to last the test of time and offer a 15 year guarantee.

General building maintenance and refurbishment is also something that the company specialises in and if your property is in need of some general maintenance or upgrading they would be

glad to look at this work also.

Carnegie Building Services prides itself on its professional workmanship. All work is to the highest standard and they always leave the site watertight and tidy. Call us on 01383 828242

or please visit the web site at www.carnegiebuilding.co.uk



Let myhome take the hassle out of your housework

Myhome loves to do the housework that you hate and is dedicated to providing clients with a premium residential cleaning service at sensible rates.

All myhome staff have completed a comprehensive training programme and undergone a strict vetting process including police checks. The company uses its own equipment and supplies of the latest tried and tested cleaning products to ensure sparkling results throughout the home. As a result, wear and tear on your own equipment is eliminated and savings can be made against household cleaning products on shopping bills!

Ken Wilson owns and runs the local office and heads up a team of full-time, reliable, trained professionals who offer their premier cleaning services to homeowners throughout Fife and Kinross.

Ken who left a senior position in financial services where he worked for 25 years to set up the business in 2005 says: "Having spent many years

commuting from 7 to 7 and struggling to find time to spend with my family and do all the chores around the house, I know just how valuable it can be having someone reliable and trustworthy to take away the time-consuming burden of housework."

The service offered is ideal for people looking for a regular clean or a one-off to suit a variety of situations such as to carry out a top-to-bottom spring clean, moving in or moving out, before family or friends are due, after the builders have been in, or between tenants in letted properties.

The myhome service is tailored to meet the individual needs of each client, so they will visit you at your property, assess your requirements, discuss any special requests and then prepare a personalised quotation. So, why not put the mop away, hang up the cleaning cloths and let the myhome professionals take the hassle out of your housework?

To arrange a personal quote please call 01383 828 249

www.myhomeplc.com

Thomson Associates Independent Financial Advisers

Thomson Associates has over 30 years combined experience in providing sound financial advice. The company appreciates the importance of providing impartial independent advice for clients ensuring that individual plans are tailored to meet individual needs.

Over the years, the company has built excellent relationships with its clients, particularly since it keeps a close eye on their financial affairs during the months and years following the initial meeting.

Although based in offices in Dalgety Bay and Dundee, Thomson Associates assists people from all over the UK, enjoying a relationship with clients built on trust and reliability.

Thomson Associates provides independent advice across all aspects of personal financial planning and specialises in advice in the following areas:

- Life Assurance, Critical Illness Cover and Income Replacement Schemes.
- Investment planning, with particular regards to ISAs, Unit Trusts, Investment Trusts and PEP transfers.
- Investment solutions to produce capital growth, income, or both.
- All aspects of retirement planning, including the new 'Stakeholder' requirements.
- Offshore Investment.
- Tax mitigation schemes to either lessen or eradicate all forms of taxation including Capital Gains, Income and Inheritance Taxes.
- Mortgage advice.
- School and University fees planning.
- Inheritance Tax planning.
- Monthly and Lump Sum savings.

For more information,
Tel: 01383 828248 or 01382 772550.



Mortgages for you

Are you fed up with paying over the odds for your mortgage or household insurance? Then why not give Dalgety Bay based UK Mortgages Direct a call and get a free quote?

The company's expert mortgage consultants will quickly help you find the right solution with a free no obligation quote. With over 100 High Street lenders and 4000 mortgage deals on offer at any one time, the team from UK Mortgage Direct will check them all so as to quickly find the best deal for you.

All types of mortgage are catered for, including remortgages, buy-to-let, first time mortgages, flexible mortgages and student mortgages. What's more, if you decide to do business with UK Mortgages Direct, they will deal with all your mortgage paperwork and any associated insurances.

For building and contents insurance, UK Mortgages Direct is able to source the largest general insurers in the UK, thus bringing a very comprehensive and competitively priced home cover policy to protect all your needs.

Life insurance is also catered for. The cost of term life insurance in the UK has reduced dramatically over the past couple of years, and the expert UK Mortgages Direct will be able to source the best deal for your requirements. The company also specialises in commercial loans.

For more information, t: 0870 4130 345, e: enquiries@u-m-d.co.uk, or visit www.mortgagehypermarket.com



Simply Homes in the Sun

Explorer Properties works with a handful of developers in Spain, Bulgaria, Cyprus and Turkey to bring you a selection of high quality properties that offer you a safe investment in your new home overseas.

Spain

Spain is still the most popular location for our holiday and retirement homes. We offer apartments, town houses and villas in Costa Blanca, Costa Calida and Costa Almeria.

Bulgaria

Bulgaria offers fantastic value with prices set to rise by 20% pa to 33,000 GBP for a two bedroom apartment.

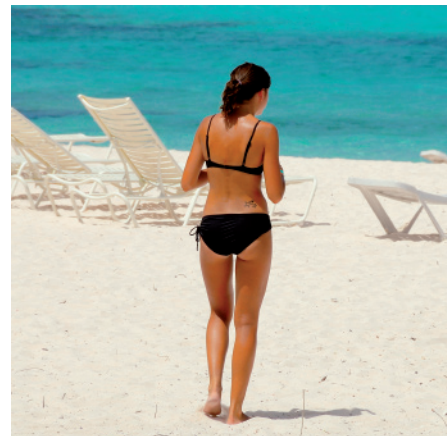
Cyprus

Eleven new golf courses are being built with massive investment in infrastructure. As a member of the EU and soon to adopt the Euro, property prices will rocket on this beautiful island.

Turkey

The Bodrum peninsula has a wide range of seaside resorts. Many of these are highly developed in terms of tourism while others are pretty fishing villages which are at various stages of development. More information at www.simplyhomesinthesun.co.uk

Explorer Travel offers a large selection of package holidays, flights and late deals departing from your local Scottish Airport.



Go on-line at www.simplyholidaysonline.co.uk and

- Simply select your local Airport
- Decide where you want to go
- Select when you would like to travel
- Choose from 100s of great value holidays

It just couldn't be simpler!!

For your next cruising holiday call us on **0845 2020 757**, or visit

www.simplycruising.co.uk

Tailor-made itineraries to suit your requirements – whether it be the Mediterranean, Caribbean, Alaska, Galapagos Islands, South America, Australia, etc. Enquiries for all of the major Cruise Line companies are handled.

How to find Liberty Business Centres

