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SHOPPING around can stop small businesses from ringing up big mobile phone bills.

The push to be available all the time has increased the use of mobile phones to about 90 per cent of the population and the multitude of choices on plans and handsets can overwhelm business owners.

But how to pick what is going to cost the least and still do the job? Alastair Stott, managing director of independent analyst Schmick Solutions, says most business owners are looking to be free of having to be in the office and while many of the new handsets are virtual offices, they do not know what they need.

"A lot of business owners are seeing press reports and are aware of the devices available but they don't know what they need," Mr Stott says. "We researched about 95 mobile phone plans available to small businesses and consumers and it is almost impossible to make a determination on what is the best plan."

"There's probably half a dozen plans that are most commonly shown to be the best plan but some people have been badly burnt by choosing the wrong one."

While Mr Stott recommends capped plans, Brisbane-based telecommunications provider Tangible Solutions managing director David Watson disagrees.

Mr Watson says about 60 per cent of all phone traffic goes to or comes from mobile phones but many businesses end up paying more than what they have budgeted for.

"The people who are flogging the \$19, \$59 and \$60 cap are not telling the truth," he says. "People who ask the right questions can cut their bills by 60 per cent."

The questions to ask are what is the connection charge, whether calls are billed in one second or 30 second lots and what is the real price per minute. "Telcos make their money on the connection and how they bill," Mr Watson says. "Ask things like: If I call other people on the same account or network, can I get a discount?"

Businesses can get an idea of what they need by keeping track of their usage patterns -- who they are calling, how long they are talking for and how many calls, Mr Stott says.

"Get some advice on mobile technologies and get two to three carriers to quote you their rates," he says.

BDO Kendalls information systems consulting director Micheal Axelsen says that figuring out how much you want to spend on mobiles includes more than just the bill at the end of the month. Reading the fine print and determining how much time is going to be spent administering the contract or finding out how the technology works also has to be taken into account. "Cheaper is not always the best. If you're going to have to spend time on the phone chasing up billing problems or working out how to use the phone then it might not be worthwhile," he says.

"The industry changes so much, there's no way any SME is going to be able to keep up with the latest models. Always look at what the business application is going to be for the phone you choose -- how will it work in your business."

And improving technologies also makes it more important to have phone usage policies.

"If staff go out and use their mobile phones to do bad things, like taking photos in places they shouldn't, the employer could be up for vicarious liability," Mr Axelsen says. CUTTING COSTS

Avoid locking into a contract. Consider current and future mobile requirements. Ask carriers to 'tender' for your business. Review bills regularly for errors and for individual usage. Develop usage policies. Source: Schmick Solutions

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