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December 2018

Steer

STEER YOUR BUSINESS | THE MAGAZINE

THIS
WAY



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benefits of
Change and
how to
harness them

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**Work Harder
when you're busy**

Ash Lawrence

Ease your cashflow

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**Damaging effects
of electrics**

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to learn sometime**

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**Does what we wear
really matter?**

Deborah Turner



Editor's Review

Welcome to another edition of Steer Your Business magazine. As always, we have some great articles for you to read in the coming weeks, inbetween your Christmas plans! I can't believe we're almost at the end of the year and Christmas is almost upon us.

As a business owner, have you had time to look back over what you've achieved this year? Is it what you expected or better? Christmas and New Year are great opportunities for us to reflect and then plan the year ahead. The articles this month may give you some ideas of what you can achieve in 2019.

Allan Reid tells us about Gift Aid. This is the perfect time of year to be considering the opportunities for Gift Aid and how it can benefit our favourite charities. Check out if your charity is eligible to claim Gift Aid – it could make all the difference.

Have you ever wondered why a CEO of a company would give it all up for network marketing? Andy's story is fascinating and gives us an insight on network marketing and how you can build a business with the freedom you want – but be prepared to work at it!

Do you need to flick a switch to get you motivated and be productive? Bella explains why mind set is so important to get us in the right head space to achieve.

On a lighter note, have you been keeping an eye on your garden? Eva shares with us tips on looking after your garden in the autumn/winter to maintain this very important asset.

Another asset in your business is your finances. Are you looking after them properly? We have two articles this month about managing your bad debts and cash flow in your business. This is something which many business owners avoid but it's vital to keep your business afloat.

Read Rob's tips on green energy and looking after the environment as well as the pennies. A great opportunity to review whether your business is as green as it could be.

And much more ...

Have a great month, a fabulous Christmas and I look forward to catching up with you again the New Year.

Sally



Sally
Marshall

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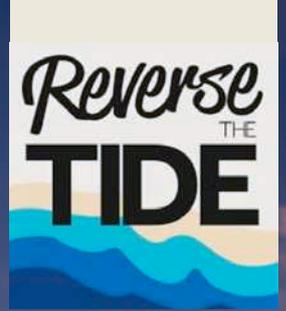
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News From the Beach!

Coming up to the end of the year is a great time to review what you've done in your business over the previous 12 months and look at what you need to do over the coming year.

Small business owners often forget to do this; they seem to think it's only something bigger, corporate businesses do but why?

Taking stock of where you are, where you wanted to be and what you can change in the coming year to make your business even bigger and even stronger, is something we should all be doing. Having a business plan will also help you focus on the goals you set at the beginning of the year. If you don't have a business plan, then that's something you can do for the coming year. Writing it down not only makes it more real to you, but it is something you can use to show potential investors what you plan to do going forward. If you need to go to the bank for a loan or an overdraft, it's the first thing you'll be asked for so it's good to have it ready rather than trying to write something under pressure.

Be honest with yourself. If you set a goal, are you close to achieving it or even passed it? Fantastic if the answer is yes but what if it's no? Doing the same thing again will give you the same result so what are you going to change? It might only be something small, but it could be the crucial thing which will make a big difference.

For many businesses, the challenge is the number of customers and the amount of profit. Simple changes might be doing more networking to promote your business to a wider group of people or chasing those debts which have been hanging around for ages.

If cash flow and profit are not as you'd like, then have a look at your accounts. Are you owed money? Chase it up and get paid! Who are your best customers? Where did they come from? Have you asked for referrals and testimonials? All of these small things will change the way your business operates and will help you achieve better results.

Spending 20% of your time on strategy and planning will make a difference too. I know most people are horrified at that thought but it works. Look for businesses you can collaborate with, people you can work with, people you can delegate to and that will free up your time to focus on the things that bring in the best returns. Try it and see for yourself.

If you'd like help with reviewing your business or planning for the future, please get in touch.



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Marshall



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Get Involved!

Steer Your Business loves to promote a variety of interesting businesses and individuals. An article in our magazine provides our readers with a far greater insight into your business than normal advertising alone.

Additionally, an article provides you the opportunity to shout from the roof tops about just how fantastic you are (something that we sometimes don't do enough of).

If you are interested in having an article with images published in a publication that has an international, business orientated readership with a call to action linking straight back to your website or email, then please get in contact at sally@steeryourbusiness.com

Steer Your Business is available in print and online, is distributed and publicised through social media and is owned by The Sally Marshall Group. We have some pretty impressive social media stats, with Sally Marshall's own Twitter feed reaching over 22k followers. We encourage retweets and shares across all of our social media platforms, enabling our publication and your words to reach even wider audiences thereby strengthening your business' social media presence.

Reaching far further than standard networking routes, you never know who will pick up your article and read it. From our experience, we find that contributors have increased their business as a result of publishing resonating articles.

For more information or to submit an article please email sally@steeryourbusiness.com.

Additionally, if you would like to invest in extra marketing, or don't fancy writing an article, we are able to advertise your business for a very reasonable and competitive rate. Regular adverts allow readers to remember and identify your business, meaning that your name will be at the front of their minds when they decide to make a purchase.

Please get in touch to discuss how we can help you to promote your business.

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ADVERTISING

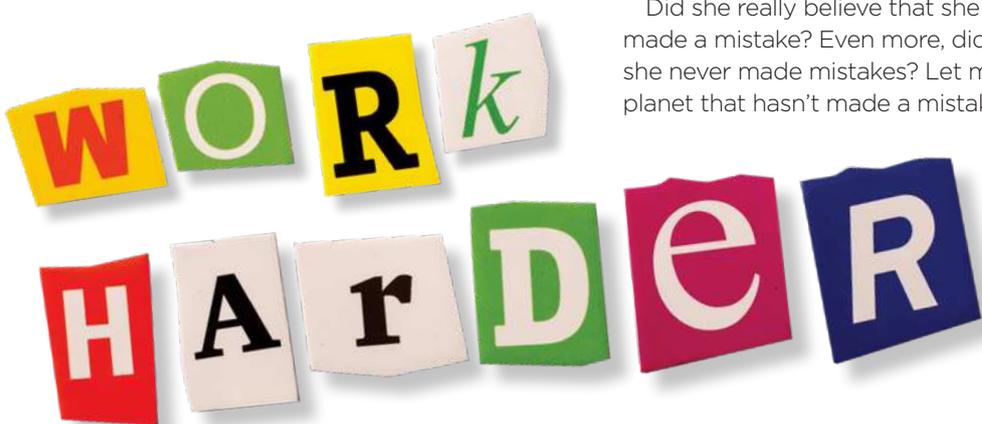
Size	Ratecard		
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Work HARDER when you're busy

Just recently I was invited to an event called F##KUP Friday at Dragon Co-Working in Rochester. This is intended to be a fun filled night with 3 different speakers sharing their experience in growing their own businesses. I love any type of event that brings business people together as it's a great learning opportunity for me, as well of course networking at its best!

Eighty plus people in the room, seventy five percent of which I already knew so lots of scope to meet new people as well as have a fun, education filled evening. Ten minutes in and I have my first opportunity to experience an interesting belief system... I was speaking to an accountant and I asked had she ever thought about standing up and telling us about her mistakes in life and business; "No bloody way!" was her response. "Why not?" I asked. "I'm an accountant and I can't admit to making mistakes in front of people! What message would that tell my clients and any prospective clients?"

Did she really believe that she was perfect in EVERY way and never made a mistake? Even more, did she believe that her clients thought that she never made mistakes? Let me tell you this... There is no one on this planet that hasn't made a mistake. In my mind it is part of the learning experience and without failing we cannot grow. Yes, she is right that her clients wouldn't want her to make mistakes with their accounts, however, admitting to mistakes and putting them right shows a level of humility and makes someone far more likable and real!



it's time to work harder

Onto the first of the speakers. Young Tom, 28 years old and he starts by telling us that he left school with zero qualifications and no real chance of getting a great job. Fortunately, his dad got him an apprenticeship with one of his friends as an electrician. Tom worked hard for the five years to complete his apprenticeship getting up at 5am, driving into London then home by 7pm five days a week. His apprenticeship finished he was now a fully qualified sparks and earning a good wage, although working physically hard for it.

Tom's mate, however, was in sales and earning five times as much as Tom with half the effort, so at 22 years of age Tom moved into the sales business. Before long he was earning more money than he knew what to do with, new BMW, giant hot tub in his mums back garden, £200 shirts, £500 trainers, expensive holidays and with the Rolex his dad had bought him on his 21st birthday looked the part of the successful business man.

Tom then goes on to tell us that this is where he slowed down, stopped putting the love into the business because he thought that he had made it.... More money going out than coming in and it wasn't long before he was in financial trouble. The business that he had built was slipping away because the effort that he had put in had diminished, he was taking his clients for granted and working a fraction of what he did when he had started the business. The BMW went, the trainers and the shirts had worn out, the hot tub, like his revenue stream had dried up! On top of this the hair on his head had considerably

thinned! At 28 he was driving his mums 16 year old golf and rethinking his strategy!

He's now started his own electrical company which is now thriving because he learned from the mistakes that he made previously, and he most certainly will not repeat the same mistake, as in his own words "Everyone makes mistakes but only complete idiots make the same one twice!"

I see this behaviour everywhere, especially within networking circles, people get busy, so they stop networking saying that they are too busy to find the time to build the pipeline and look after the relationships that gave them the work to be busy with in the first place. Madness.....

Toms final words to all of us were "When you are busy work even harder, and keep going!"



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Lawrence



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Imagine this:

You wake up for the 10th day in a row feeling less excited, less motivated and less interested in what you do. Has this happened to you?

You feel like a negative fog is hanging over you, you simply cannot “snap out of it”, is this familiar at all?

Ok, so now imagine this. You have a switch. You can reach into your mind and flick that switch, within a minute, you will feel happier, more positive, more passionate about what you do.

The fog has lifted.

Question: Would you flick that switch?

Answer: Of course you would.

I've spent 28 years motivating mindsets in different industries and now I'm a flipping expert!

It takes a little practise to work with your chosen Mindset Switches in order to master the art of successful switching in a matter of a minute.

An example is obviously required:

Happy Thoughts: Think of something wonderful that happened in your life, an experience of joy, this always makes you smile. Remember the situation, close your eyes, relive how you felt, feel all the sensations surrounding the happy time. Smile. Experience the whole thing.

Right? Ok, now write it down. Your mind will take you seriously if you write it down, then draw a line around it – a square or a rectangle – embolden your words.

Your brain knows it's important now. Then, the magic starts. Imagine a colour that you can associate with your happy thought. Imagine that colour spreading across your words and extending further than your outline and shining. Your colour should be powerful. Yellow becomes luminous, pink becomes fluorescent, blue becomes so bright. Hold it in your mind for a few minutes a day.

Soon you'll have your mindset switch and, as it becomes easier, you'll only have to think of the colour to switch to positive.

Need more?

One morning you cannot concentrate on what you have to get done today, you go for a walk to 'clear your head'.

You walk without noticing the blue sky, the birds chirping, the warm breeze, the sunshine. You are immersed in your own problems. Life happens around you, you're not taking part.

You step off the pavement to cross the road. A car swerves to avoid you! It's a frighteningly close call and you are shaken. You sit down on the kerb, unhurt but shaken into the here and now.

The driver of the car stops, gets out and comes to see if you're ok. You both are, so is the car. However, a shift has happened.

A natural mindset switch has taken place. Your problems seem miles away. You could have caused a serious accident. Now, you are in the moment and grateful that everyone has escaped unhurt.

See? Mindset Switches happen when we don't pay attention too.

If you're a business coach with clients who could benefit from a "Mindset Switch" please get in touch and I'll go through what they can expect. My sessions last about 2 hours only. I deal with individuals or groups of up to 15.



Bella O'Hara



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Facebook: @feelgreat2bproductive

From CEO to Professional Network Marketer!

A Managing Director with 35 staff, a turnover approaching £4m, offices, vans, stock, cars, and a competitive UK market, equated to huge pressure, huge risk, long hours, and massive responsibility

These days, 1 laptop, 1 phone, pretty much that's it, no overheads! With a global opportunity and marketplace covering 17 countries, I'm creating a legacy asset that continues growing.

Could you imagine a business model with a tiny start up investment, no staff to worry about, your office at home, no commute, train or traffic jam, no credit control or cash management, no stock to hold, no warehouse and a whole range of resources and business tools provided and ready for you? A profession that promotes everyone through the ranks and provides a journey of continual personal growth, success recognition and on-going training.

In addition, a business model that provides an increased and growing residual income stream and that is very leverageable, with great products and tremendous earning potential? I guess it sounds a bit too good to be true and maybe that is the problem!!

Where is the catch? Why isn't everyone a multi-level marketer and keen to choose this profession at an early age?

It's agreed, not all multi-level marketing companies are the same and, like all companies, there are great differences. I was introduced initially by a great friend and was initially extremely sceptical. Although I don't know why? It was just a natural scepticism!! When I decided to find out I recall my parents telling me over and over to get a safe, steady job and ignore adverts about pyramids and unrealistic part time earnings. All this affects what you are 'open' to considering or just completely 'closed' to looking at!

So why the bad rap, the scepticism and the constant message 'oh one of those pyramid schemes'? Firstly, pyramid businesses were outlawed some years ago as there was not a product. Most people work in a pyramid environment wherever they because there is limited growth at the top, companies only have one CEO!

Network marketing is a distribution of products from the manufacturer direct to the consumer. Generally, as there is no advertising, shop fronts or celebrity sponsorship, a referral return is paid to the associate.

Why the scepticism and so many failures?

So, from my experience, I can share, I failed at my first attempt at Network Marketing! Why did I fail when there was evidence of success? The only variable was myself and my efforts and skills!

On reflection, my successful IT company, based on a conventional business model, I went to the office at 7 and rarely left before 6 and was fully focused day in and day out, was run like a business with reporting, targets and planning.

My first network marketing experience was different, I'd dip in and out as and when I chose and, on reflection, treated it like a hobby, and it therefore cost me like a hobby does!!

Today, my future is with Isagenix as an Independent Associate. There are too many things to list here as to why, but the big 3 things for me is:

- If it's not right for the customer it is not right for the company
- 30-day money back customer satisfaction guarantee
- Privately owned, no shareholders or venture capitalists to answer to.

Network marketing can be looked at in a similar way to a Royalty business, those who perhaps write a song once and are still getting paid today for their work many years ago.

You put in the time and effort in the beginning and, as you get more successful, you gain both financial and time freedom.

The statistics of businesses failing are huge.

With network marketing, a huge amount is provided that conventional business owners do themselves. For example, the Isagenix opportunity includes too many to list, but the main ones that I see are:

- Ready-made business processes, guides, instructions
- Great product range
- Business personalised website
- Business process guides and information
- Accounting, reporting & stock control
- Research, development, testing of all solutions

With any business you have to ask yourself, part time or full time, do I have a plan, do I have goals and structure, am I doing the training, is my work is diarised?

If you were to review your own business performance as if you would someone else's, how did you do?

Part time or full time, this is what is required. Even if you do 2 hours a week, schedule it like you are going to a class or having an appointment!



Andy
Clarke



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Ease Your Cash Flow

10 Top Tips For Effective Debt Recovery

Late-paying clients can heap cash flow problems on their suppliers and, in extreme cases, threaten their survival. Apart from the ethical and moral issues surrounding late payment, tardy payers have a detrimental impact on all businesses, but smaller ones in particular. Knowing what to do when a client reneges on a payment agreement, or delays payment beyond a reasonable time, is crucial to any business.

Here are my 10 top tips to any business worried about slow-paying clients, urging them not to wait until that unpaid invoice starts flashing red but to think about it well before taking on any work with a new client.

1. Carry Out A Risk Assessment.

What is the counterparty's reputation? Do your homework and look online at sites such as Trust Online and on the Insolvency Service.

2. Carry Out Credit Checks.

Use third party agencies such as Companies House or credit reference websites.

3. Make Sure You Know Who You Are Dealing With.

What is their status? Find out from the outset if they are a company, sole trader, partnership or individual.

4. Make Your Terms And Conditions (Ts & Cs) Robust.

Not only should your Ts & Cs be robust, but should also have a comprehensive credit policy in place too and stick to it.

5. Look Carefully At The Customer.

If you suspect they pose a high risk, take that into account when formulating your Ts & Cs, or the way you are going to trade with that particular customer, for instance, consider agreeing direct debits to help with liquidity and certainty.

6. Consider Other Forms Of Protection.

Protect yourself through such things as personal guarantees by directors and /or insurance.

7. Ask For A Deposit Or Advance.

Take payment in advance if possible, or even ask someone to be a guarantor.

8. Take Immediate Action.

If the counterparty looks as though they have trouble paying, take immediate action. Address the situation as you go along. Send reminders; try to find out why the payments are late; perhaps tighten your terms.

9. Be Proactive.

When it comes to debt collection be proactive and firm otherwise you will be seen as soft.

10. The Longer You Leave Chasing The Debt, The More They Will Think They Can Get Away With It.

Unfortunately the longer you leave chasing the debt, the more they will think they can get away with it. When chasing debt, add chaser costs and interest (make sure these are in your Ts & Cs) and perhaps use these as leverage for speedy payment.



Jay Sahota

Mulberry Bush Consulting



Maximizing Business Capability through your PEOPLE

Ask yourself these 3 questions:

1. Are you spending too much time & energy getting your team to do what you need them to do?
2. If you go away for a week can you stay out of contact & be confident all will be well on your return?
3. Do you have the right people in your team to support your business being successful?

Now ask yourself if you need to 'talk to Nikki' to ensure your team can support your business success.



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MAINTAIN YOUR GARDEN ASSET

By its very nature, a garden is a work in progress. Or, as I like to think about it, a four-dimensional artwork, time being the fourth dimension. Even the gardens designed perfectly, following all the rules, with artistic flare, don't stand still. Obviously, designers try to take the time into account, but there is only so much they can do. If the plants are not maintained correctly, the design soon comes undone. If dead plants are not replaced, shrubs are pruned to within an inch of their lives, brambles and nettles are let in – why bother in the first place?

If you are thinking of getting a designer in, great! There is your opportunity to address any practical problems your garden has (e.g. a need for screening, difficult soil etc.) and create something that will give you pleasure for years to come, and increase the value of your property (!).

However, please, do think about how you are going to maintain this new garden, this living thing, afterwards. Do you have the time and the know-how to do it yourself? The designer may leave you with a written maintenance plan – could you follow it?

If the answer to the above is 'no', you might think: "Oh, we'll get a gardener in." So here is a word of advice. There are people everywhere offering gardening services, some even calling themselves 'qualified', who are seriously lacking in the skills department and have little knowledge and understanding of plants. But they are attractive to some clients because they come cheap.

Meanwhile, there exist many competent and capable professional gardeners who had invested both time and money in developing their knowledge and skills, and are looking for opportunities to employ those skills for the benefit of others. What they – rightly – expect, though, is professional pay for professional services. However, they will maintain the value of your new asset and thus pay for themselves. *How do you find them?* Your designer may recommend someone, but if not, the good places to start are the websites of The Gardeners' Guild (www.thegardenersguild.co.uk) and The Professional Gardeners' Guild (www.pgg.org.uk).

Now let's look at a few TOPICAL TIPS for the autumn/winter season.

End-of-season overhaul

Plants, including weeds, don't grow much in winter, so whatever you do now tends to stay done till spring. Now is a good time to do a thorough weed clearance, removing dead and dying tops of herbaceous perennials and cutting roses down by half to reduce wind rock.

Planting and replanting

In winter you can buy bare-rooted trees and hedging shrubs. They are much cheaper like that, just make sure the roots never dry out before they are safely in the ground.

Herbaceous plants can now be lifted – if needed – and moved to better locations. If they can be divided in the process, so much the better, it will rejuvenate them. Improve their new home by digging in some garden compost.

Fallen leaves

They are a useful resource. Pick them off the lawn with the mower so that they get chopped up, then spread them over the – weed-free – soil in the borders. They will act as mulch and eventually feed the soil as they decompose. Alternatively, pack them into black bin liners, add some water and pierce a few drainage holes in the bottom of each bag. Then put the bags out of sight, outdoors, for a few months until the contents have turned into leafmold. You can use it next year when planting or replanting in the autumn!



Eva
Girling



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AS Success Story



In the early 1960's my grandfather George Stanley was having a particularly bad day...

He had learned in the morning that the bank had decided to recall a loan on his hotel, the Great Danes in Maidstone. This came as no surprise to him, as only a few hours earlier in a local pub he had told the bank manager exactly what he had thought of him.

As his car ground to a halt in a cloud of steam on New Road Avenue in Rochester he thought his day could not get any worse.

Needing assistance he knocked at the door of number seven.

Within a few hours of meeting the owner of the building he had bought it and the one next to it and hatched a plan to build Medway's largest hotel.

The Great Danes hotel was promptly sold to the Rank Organisation and building works started almost immediately; after taking the local planning officer out for a nice lunch in exchange for a signature, things were very different in the sixties.

The hotel opened in the mid-sixties with sixty single rooms all fitted with very modern, pink, ensuite bathrooms, black tiles and soft water. The bedrooms were all equipped with fake wood panelling, three channel radio and intercom.

Tea and coffee came knocking at your door at 7am and the TV lounge was available, but only BBC 1 was available.

The hotel was a great success and in the early seventies my grandad added a Masonic temple, twenty-five extra bedrooms and a large ballroom for three hundred guests.

In the early eighties my grandad decided to lease the business to another operator and for the next eleven years the





hotel was run with no input from the family. Early in 1992 the company leasing the hotel went into administration. My father and aunt took over the business with no experience in running a hotel, and struggled on for a further 4 years, just about keeping the business going. With low occupancy and terrible feed-back it really was a soul destroying task.

Towards the end of 1996 my father asked me if I could come and help the hotel as the head chef had left suddenly. I had trained as a chef during the early nineties and as I was between jobs in London. I agreed to come and help.

I had not been to the hotel for several years and it had not improved with time. Thread bare carpets and see through curtains were the theme throughout the building. Most of the furniture still dated back to the sixties and seventies. The business at this stage was basically bankrupt and owed over £100k to the bank, who were about to call in the debt, forcing us in to liquidation.

It was November and we agreed to try and make it to the end of the year and make the most of the busy Christmas period ,trying to repay the most urgent debts, usually when a big bloke came knocking at the door.

Christmas came and we were just about surviving, the bank agreed to give us some space but we had a strict repayment scheme in place and one missed payment would mean the end. I wanted to make it work so for the next five years I toiled away day and night in the kitchen, quite often doing the job of two to three people. A hundred plus hours a week were just normal life, but it was starting to show results.

We were seeing occupancy increase, more functions and events coming into the hotel and a general better customer feedback.

Every penny and more went back into the business and after 6 years we had refurbished the whole hotel to a reason-

able standard. We were definitely not interior designers but it looked clean and fresh.

I was now working with my cousin and his girlfriend, they looked after the front of house and I looked after the kitchen. Late 2002 my dad announced he was retiring and left me to run the business.

I had no real experience of how to run a business, other than what I had picked up from my father. For the next thirteen years I pushed on and with the help of a General manager, my cousin left but his girlfriend stayed, built the business into a state of profitability with occupancy above the average for UK Hotels. Continual investment into the hotel was a must; like the fourth rail bridge, once you think you have finished you just start again.

The staff was crucial to our future and we tried to look after them and make them feel like a part of the family. Many of our staff have been with us for over twenty years.

During the first few years of business I lived in a world of blissful ignorance, not worrying about forecasting, accurate budgets or any sort of KPI. The business had massively grown but I had not invested any time in improving my ability to manage the staff, systems and financial planning.

Early in 2014 I was in a state of complete stress, still working at least eighty hours a week, still not really monitoring the numbers as I should be, and with some key staff retiring the business, what had run almost like clockwork for many years was now starting to show the strain.

I needed advice on how to get the business back on track, or more importantly, help me manage the business in a more structured way. I read books about business, hotel management, took a business course, joined an accountability group, started networking and was helped by my now business mentor, Ash Lawrence.

The hotel is now running better than ever!

Running a business can be a lonely, frustrating place to be, but with a little help from others, and time invested in your own personal development, it can be very rewarding.



Roland Stanley



Contact Roland at St George Hotel on tel: 01634 841012 or check out www.george-hotel.co.uk/the-hotel/ or email reception@george-hotel.co.uk





Making the most Gift

Recent research from HMRC has suggested that small charities and some sports clubs are missing out on £600 million in additional funding, with a third of donations failing to add Gift Aid.

Who does Gift Aid apply to?

As well as charities, Community Amateur Sports Clubs (CASCs) can also take advantage of the Gift Aid scheme, meaning that for every £1 donated, the CASC or charity can claim an additional 25p.

The Gift Aid small donations scheme

The Gift Aid small donations scheme (GASDS) allows charities to bypass some of the red tape, with modified rules applying to small donations made after 6 April 2017.

Under the scheme, a charity could potentially benefit from a maximum additional payment of £2,000 per year. It is not necessary to know the identity of donors, or to collect Gift Aid declarations. However, there are still a considerable number of rules relating to record-keeping and banking procedures, and it is important to be aware of these when making a claim.

GASDS can be used for cash donations of £20 or less, or contactless card donations of £20 or less collected on or after 6 April 2017.

There are a number of factors impacting on how much can be claimed, including:

- the amount of eligible small donations received
- the cap on the amount that can be claimed under GASDS
- how much Gift Aid has been claimed in the tax year (the 'matching rule'); and

- whether the charity or CASC is connected to another charity or CASC.

The maximum annual limit on donations is £8,000. The matching rule specifies that the amount of GASDS top-up that can be claimed depends on the amount of Gift Aid donations received and successfully claimed in that tax year. The maximum is the lower of £8,000 or 10 times the total Gift Aid claim. So, if a charity has received £100 in Gift Aid donations, it can claim on £1,000 worth of small donations through GASDS, so £250 in top-up payments. Where a charity has a 'community building', slightly different rules apply.

Qualifying for GASDS

To qualify for GASOS, the charity or CASC must have successfully claimed Gift Aid:

- in respect of gifts made to it in the same tax year in which the GASDS claim is being made
- without having received a penalty in the last two tax years.

For GASDS claims on donations collected before 6 April 2017, additional rules still apply. GASDS cannot be claimed for donations for which a valid Gift Aid declaration is made, membership fees, or a £20 portion of a larger gift.

of Aid

Making a claim

Details to record include:

- the amount collected, including denomination of notes – date of collection
- confirmation that no single donation was more than £20
- where there are contactless donations, records produced by the contactless terminal.

Such records should be preserved for six years from the end of the tax year to which they relate to. Note also that the rules require small cash donations to be banked. If donations are used to cover expenses before being banked, the charity or CASC will not be able to claim under GASOS. This is for general guidance only, and further rules apply, including in relation to community buildings, where charities (but not CASCs) may be able to claim more on donations. We can advise on the tax rules governing charitable giving.



Allan Reid



Please contact Allan Reid for further assistance on allan@mcleanreid.co.uk

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Gain from Change

DAMAGING

effects of electrics



Electricity is a commodity we take for granted every day of our lives, we walk in turn that magical switch on at the wall and our lives are lit up, so simple yet so damaging for our environment. There have been fantastic innovations in the electrical industry in the last decade, and it still does not seem to be enough to get these emissions down. Every year targets have been set and unfortunately have not been met, not because of electricity solely, but because of growth in our country. With housing estates, industrial and commercial estates, which is great. Growth is great but at what cost?

In 1952 there was the great smog of London which killed in the region of 4000 people, and this then led to the clean air act of 1956. Which encouraged our friends over the pond to build central park to deal with similar issues. So, this isn't a new problem as history tells us and if we don't learn from our mistakes then we are just destined to fail.

We need to move forwards with how we do our daily tasks and make drastic changes before the planet is ruined, not for you or me but for our children and their children.

I love taking my daughter to the beach, I love going in the sea with her and just enjoying what life has to offer. But every kg of carbon changes the Ph level of the sea, making it more acidic. This is effecting the crustaceans, and by effecting, I mean dissolving them, and as they dissolve they in turn change the acidic level, and so the cycle begins, bye-bye beach.

Now every living thing on this planet has the same thing in common we hurt, we bleed, and we heal. So, if we stop hurting the planet it will heal. If we keep ignoring this, then the planet will simply ice up and yes good luck surviving that.

So, what can we do?

Fossil fuels need to be cut out completely. Look at gas boilers for example, almost every house has one, so every house is burning fossil fuel. Now let's look at an efficient boiler which will create 180grams of carbon per KWH per house and there is approximately 27 million house and 80% will have gas so that is 4,050,000kg per KWH of

carbon. These figures are if every boiler is efficient which we all know they are not.

The industry is in a position where this complete system of gas dependent heating can be removed. Rointe and other manufacturers have now released low consumption electric boilers and heating systems which consume less than 1kw to heat half a house.

Gas, oil and coal power stations need to be decommissioned, solar panels should be compulsory on all new builds. I'm not a great believer in wind turbines but they create less carbon so keep spinning, and the one that no one wants to hear but is by far the most productive, nuclear.

Now all those people out there who want to slam nuclear, your happy to choke the planet?

I do agree nuclear is dangerous, but it is dangerous because like everything built now days it is driven by greed! What's the best way to make savings on a project then to drop that safety switch you'll never need to use or let's use this non-spec material as its 90% cheaper. Build them and build them properly and in locations where the environment won't have an adverse effect like earthquakes or flood plains.

Look at what your consuming there are lots of companies out there like mine, who want to help you lower your emission and improve our environment. Act now please before we go past that point of no return.



**Robert
Murphy**



Contact **Robert Murphy** on
01795 601707 or 07889 598782
or enquiries@polarity-e-s.com

Everybody's got to Learn Sometime

Two of the principle assets of a business are the staff and the Accounts Receivable ledger. In the Cambridge Dictionary the first of these is defined as "a useful or valuable..... person". The latter is something owned by a business which has value and is able to meet debts and other commitments. The common word here is "value" and most items will not remain valuable without the requisite love, care and attention. Whilst 'love' might be taking it a bit far, we should always ensure our treasured possessions are taken good care of. Looking after the debtors' ledger means checking the creditworthiness of customers we offer credit facilities to, having compliant and workable customer data capture forms, ensuring your payments terms are agreed (obtain a valid signature) by your client before you sell anything to them, operating to a company credit policy, and implementing robust and pro-active collection techniques to reduce the chances of severe late payment and bad debts.

In recent months we have seen the impact of the Carillion failure on the cash flow of businesses further down the chain, the FSB has highlighted that small firms are finding it more difficult to access finance and the latest quarterly Close Brothers Invoice Business barometer shows that 24.2% of SMEs have said that late payments from customers is a real problem. These issues combined with the employees' core emotional needs of motivation, a sense of belonging and feeling wanted and pride in their work mean firms should be concentrating time and resources into developing staff in all areas and at all levels. Your staff will enhance their skills and knowledge, they will become more aware of new developments within the business and the industry.

This will translate into improved job satisfaction and self-confidence. Knowing their companies have invested in training for them will make the employees feel more valuable with a perceived higher status among their peers and will improve their ability to communicate in the business environment. As I alluded to at the beginning, successful credit control and collections teams are those whose members' skills and knowledge are regularly honed and refreshed through training and coaching.



Pecunia
See the credit in your business

In turn this builds professionalism and expertise, it raises motivation and increases efficiencies and innovation in processes. If you think about it, nearly every other department or function in a business is spending money whilst the credit controllers are the only ones bringing cash into the organisation!

Motivation is key: a motivated team will lead to better customer service and lead to increased customer satisfaction, which are vital components for a successful company.

This then helps to raise the profile of credit management within the business, increases revenue and profits and certainly improves staff retention rates. It is important to remember that is cheaper to train your current team than it is to replace skilled workers.



Kevin Artlett



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kevin@pecunia2016.co.uk or
<https://pecunia2016.co.uk>

The positive benefits of Change and

We are often resistant to change, and we don't realize that change itself is constant. Even if you resist or avoid it, it will enter your life just the same. People usually avoid changes and prefer to stay in their comfort zones, but once you get the courage and take the first step to change, your life will become much better. When you initiate the change yourself, it's pretty easy to adapt to it, since it's a wanted one.

Understanding the life cycle of change:

- **Stage 1.** When a change is first introduced, people's initial reaction may be shock or denial, as they react to the challenge to the status quo.
- Once the reality of the change starts to hit, people tend to react negatively and move to stage 2 of the Change cycle. They may fear the impact; feel angry; and actively resist or protest against the changes. Some will wrongly fear the negative consequences of change. Others will correctly identify real threats to their position.
- During stage 3 of the Change cycle, people stop focusing on what they have lost. They start to let go and accept the changes. They begin testing and exploring what the changes mean, and so learn the reality of what's good and not so good, and how they must adapt.
- By stage 4, they not only accept the changes but also start to embrace them: They rebuild their ways of working. Only when people get to this stage can the individual really start to reap the benefits of change.

What are the positive benefits and negative effects of change?

People usually avoid changes and prefer to stay in their comfort zones, but once you get the courage and take the first step to change, your life will become much better.

Positive benefits of change

- **Strength.** Not all changes lead you to pleasant periods of life. Overcoming the tough period will make you stronger.
- **Progress.** Changes trigger progress. Things move forward and develop because of them.
- **Improvements.** We all have things in our lives we'd like to improve—finances, job, partner, house, etc. We need to do things differently to make that happen. Without change, there'd be no improvements.
- **Life values.** From time to time changes make you re-evaluate your life and look at certain things from a different perspective. The change may also reinforce your life values.
- **Personal growth.** You grow and learn new things every time something changes. You discover new insights about different aspects of your life.
- **Flexibility.** Frequent changes make you easily adapt to new situations, new environments, and new people. As a result, you do not freak out when something unexpectedly shifts.
- **The Snowball effect.** Often, we give up because we cannot accomplish the difficult task of making a huge and immediate change. That is when small changes become extremely valuable. One shift at a time, small changes will eventually lead you to the desired big one.
- **Opportunities and New beginnings** One never knows what each change may bring. Changes will bring new

THIS
WAY

how to harness them

choices for happiness and fulfilment, new beginnings and excitement to life.

Negative effects of change.

The instinctive reaction of an animal to stressful situations falls into three main categories:

- The “fight” reaction is associated with anger and aggression.
- “Flight” corresponds to fear and anxiety.
- “Fright” is the reaction of an animal that freezes or “plays dead” in the face of danger.

The same inherited reactions seem to underlie our negative emotions and reactions to change. Fear is directed at a specific, frightening target, whereas anxiety is a generalized expectation that bad things may happen. This seems the most likely response to the continuing experience of unpredictable and uncontrollable change. Apathy and depression are more likely to be the outcome of a long process of failed attempts to control the stressful situation.

Making life changing choices

Making choices can be really exciting, presenting you with an opportunity to grow and shape your life in order to realise your full potential. Of course, there is no such thing as a universally good or right choice, so how can we go about making effective choices?



There are a number of resources that can help you to identify personal strengths and desires that will help with important decision making including self-assessments for Values, Needs, Health & Skills. In addition, identifying and understanding where your pinchpoints are (limitations and obligations which hold us back from achieving our goals) will help to give you the direction to grow and develop effectively.

The next article “Practical Aids to making effective change” will explain in more detail how to go about this self-assessment and to identify your pinchpoints.

So next time you get the temptation to avoid or resist the change, aim instead to initiate the ones that will lead you where you want to be.



Phil Auden



Phil Auden

Email: philauden@btconnect.com
www.gainfromchange.co.uk



Benefits of Hiring a Virtual Assistant

Most people have by now heard of the term ‘Virtual Assistant’ (VA), but do they really know what it means? A good VA or Virtual PA as we are known can save your business time and money. Most VAs’ specialise in helping small businesses, start-ups and entrepreneurs in many different fields. Many VAs’ also have a niche so either concentrate on specific industries or specific services.

VAs’ do not come in ‘one size fits all’. It may take a business some time to find a VA that suits their needs. We Vas’ tend to be very clear about the services we can provide. In the event that one is unable to provide the service your business requires we can point you in the right direction using our networking system.

Capitalising on the flexibility of a VA means your business can enjoy the benefits of having a PA without the added expense of a full-time employee. You will only pay for the particular job to be done, if you only need 6 hours per week, then that is all that you will pay for. No holiday pay, no sick pay, no pension or tax to worry about.

Using a VA means you will not need to allocate space in your office, no telephone or computer will be needed. As a freelancer, we have our own dedicated space in our home or personal office space and are responsible for our own taxes and pensions.

Our presence within your company is still very much felt despite our not being physically present. This may scare some business owners, old habits die hard. Some may wonder how a good job can be done when you’re not physically there. With the right set up process there is no need to be sceptical. A detailed meeting, either, initially face-to-face, through Skype or over the phone can eliminate any concerns about the ‘Virtual’ element of our job title.

Confidentiality is a key component to any Virtual Assistant business and we are happy to sign an NDA where necessary.

We can save a business a lot of time by taking on the necessary, but somewhat tedious tasks that take up much valuable time. We can recommend useful software to make your life easier by simplifying some of your daily tasks, for example, a better CRM, a better diary management system, easier excel formats, templates and other software.

By saving your business more time, we can also save you money. Start-ups, small businesses and consultants especially, need to capitalise on what they have without any unnecessary costs.

A VA will concentrate on your business, freeing your valuable time to concentrate on generating new business and maintaining the business you already have. This in turn means you can focus on making more profit.

I once heard the phrase “You have to speculate to accumulate” and I have always repeated this to myself and to others. I never tell people that I first heard this whilst watching the film ‘The Full Monty’ but despite where I heard it, I believe it to be very true. The money you spend on hiring a VA will be worth every penny when you see what a difference it will make to your day-to-day working life and when you see the new business and customers coming in as a result.

A VA will charge for their services in several different ways. Some will charge an hourly rate for all tasks, some will charge a monthly retainer for what we call ‘a bucket of hours’, whilst some prefer to package up their services and sell them accordingly. There is no right or wrong way of doing this, but personally I use a mixture of all three as all client needs are different. Some clients need help on a regular ongoing basis while others may only need a VA for events, office moves, travel and other ad-hoc projects.

People often ask me why I became a Virtual Assistant, the answer for me is simple; being a VA allows me the freedom to work within industries I

am passionate and knowledgeable about. I am not restricted to working with one company. I help and support small businesses, start-ups, entrepreneurs and consultants who are running their own successful businesses, who need a PA to help organise their day, their systems or even their whole work and personal lives. People who are so busy growing their business that they may be getting in a muddle without realising it.

I step in and take the stress out of maintaining and implementing those all-important processes, such as CRM management, diary management, social media management, including blogs and websites, credit control, and research. The list is endless and can be tailored to any clients' individual needs.

Another, more personal reason for setting up my own VA business was, as a mother of two, and as do a lot of mothers', I wished to maximise my career and be there

for my family. It works brilliantly. I wouldn't have it any other way. I am able to give my all to my clients and business without the guilt of not being around when my children get home from school.

I have twenty years of PA, Administration and Account Management experience working mainly in the Media and PR industry. I have spent some time working in the Childcare sector. My passion remains within the Media industry with a love for the Health and Fitness industry developing over the last five or so years.



**Faye
Cox**



Should you have any questions about hiring a Virtual Assistant please do not hesitate to call me on 07968 381793 or e-mail at faye@fayepa.co.uk. Please also visit my website, www.fayepa.co.uk for a full list of my services and testimonials from my clients.



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Life begins at the end of your comfort zone

3,000 Miles - 2 Guys - 1 Boat

“More people have climbed Everest than have rowed the Atlantic.”

Sleep Deprivation and Exhaustion:

“Rowing 24 hours, 7 days a week, in a 2 hour on/off shift pattern for 3,000 miles.”

Isolation the mental challenge

“By day three lost sight of all land and other competitors in the vastness of the ocean.”

Extreme Weather Conditions:

“Although you cannot be over prepared for a voyage you are at the mercy of the elements, 30-40 ft. waves, storms, extreme range of temperatures.”

Vulnerability:

“Whales and Sharks, shipping lanes, collision course for vessels 30x the size of our rowing boat.”

Health Issues:

“Salt sores, blisters/infections, muscle damage and depletion.”

In December 2019, Dan and Tony (Team Second Chance) will be stepping off the dry land of San Sebastian in La Gomera, Canary Islands (28°N 18°W), embarking on one of the greatest endurance challenges on earth.

For the next 40 plus days they will be rowing a 7.5 metre long and 1.8 metre wide boat 24 hours a day, equipped with all the food, water, and navigation equipment they’ll need to cross the Atlantic under their own power, the destination being more than 3,000 nautical miles West, to Nelson’s Dockyard English Harbour, Antigua (17°N 61°W).

• **What is the Challenge:**

In 1966 Sir Chay Blyth rowed across the North Atlantic with John Ridgway from Cape Cod, on the North American Coastline, to Ireland. Their epic journey took place in a 20ft open dory named the “English Rose III” and during their 92-day passage they faced hurricanes, 50ft waves and a near starvation diet. Their voyage was a challenge, a test of strength and endurance and an opportunity that just had to be taken up.

The journey is fierce and the route transcends time zones and global currents to cross the Atlantic Ocean.

• **What sort of Boat will you be in:**

The Challenge is raced in boats that are approximately 7.5 metres long and 1.8 metres wide, meaning that the pair will not have much space to move freely on board. The boat is self-righting and has one cabin, which acts as the only protection against the elements.

It is these obstacles and hazards which present Dan and Tony with the most taxing physical and mental demands; waves, heat, salt and currents are just a few of the weapons Mother Nature can employ to disturb progress.

“It takes a certain kind of person to keep going when faced with blisters, salt rash and sharks.”

• **Why is it referred to as the Greatest Challenge:**

“You can’t just quit the challenge” or “If you are running marathons in the desert or cycling across America, you could just stop. The Atlantic Challenge doesn’t facilitate that. If you abandon your boat, you are saying goodbye to a long campaign which will have involved years of planning, sacrifice and hard work. It’s a lot more difficult to quit but this is part of the reason the event is so popular among elite athletes; it aims to push the psychological and physical barriers”.

It’s no surprise then that more people have been into space, or climbed Everest than have rowed the Atlantic.

• **Who Are Team Second Chance:**

Team Second Chance consists of two ordinary guys who believe that everybody is entitled to a “second chance” in life. We felt that embarking on something extraordinary, to support two special charities, by entering one of the toughest races on earth was the way forward.

Dan is the Managing Director of a strategic communications and public affairs consultancy in the UK. He is also involved in several trusts and fundraising initiatives where he puts his skills in communications, event management and networking to best effect. Outside of work, he has competed in various sports including at a professional level in Thai boxing.

Tony served 23 years in the Territorial Army Bomb Disposal Unit. In 2006 whilst conducting commercial operations in Lebanon, a command detonated explosive device functioned under Tony, the blast caused several life threatening injuries including, the loss of his Right leg below

the knee and a severe case of pneumonia. Tony’s determination enabled him to return to full work within six months, which he continues to this day, Program Managing Explosive Ordnance clearance in Iraq.

Dan and Tony are no strangers to extreme challenges or raising significant funds for charity. In 2013 they took part in a rowing race, pitting two crews against each other, to row 500 miles from London to Paris, raising £122,000 for The Ickle Pickle Children’s Charity and Help 4 Heroes.

Together Tony and Dan are Team Second Chance, a team with the right blend of skills to run an effective campaign, and the determination to win the Challenge. Importantly they aim to raise over £500k for charity.

• **Chosen Charities**

Founded in 2009, the Ickle Pickles Children’s Charity raises money for vital equipment that keeps the smallest and most sickly babies alive.

Working with Neonatal Units across the UK, the charity enables parents to repay a debt of gratitude to the NNU that treated their child, or to ensure a child’s short life is commemorated in a positive and tangible way. The charity also raises awareness of the incredible job that Neonatal units and staff do every single day.

Care after Combats support veterans with alcohol and substance misuse problems and the reduction in the numbers of re-offending veterans in the criminal justice system.

The Phoenix project aims to reduce the number of re-offending veterans released from prison and our Footprints alcohol intervention programme helps veterans regain their lives from the grip of alcohol and substance misuse.



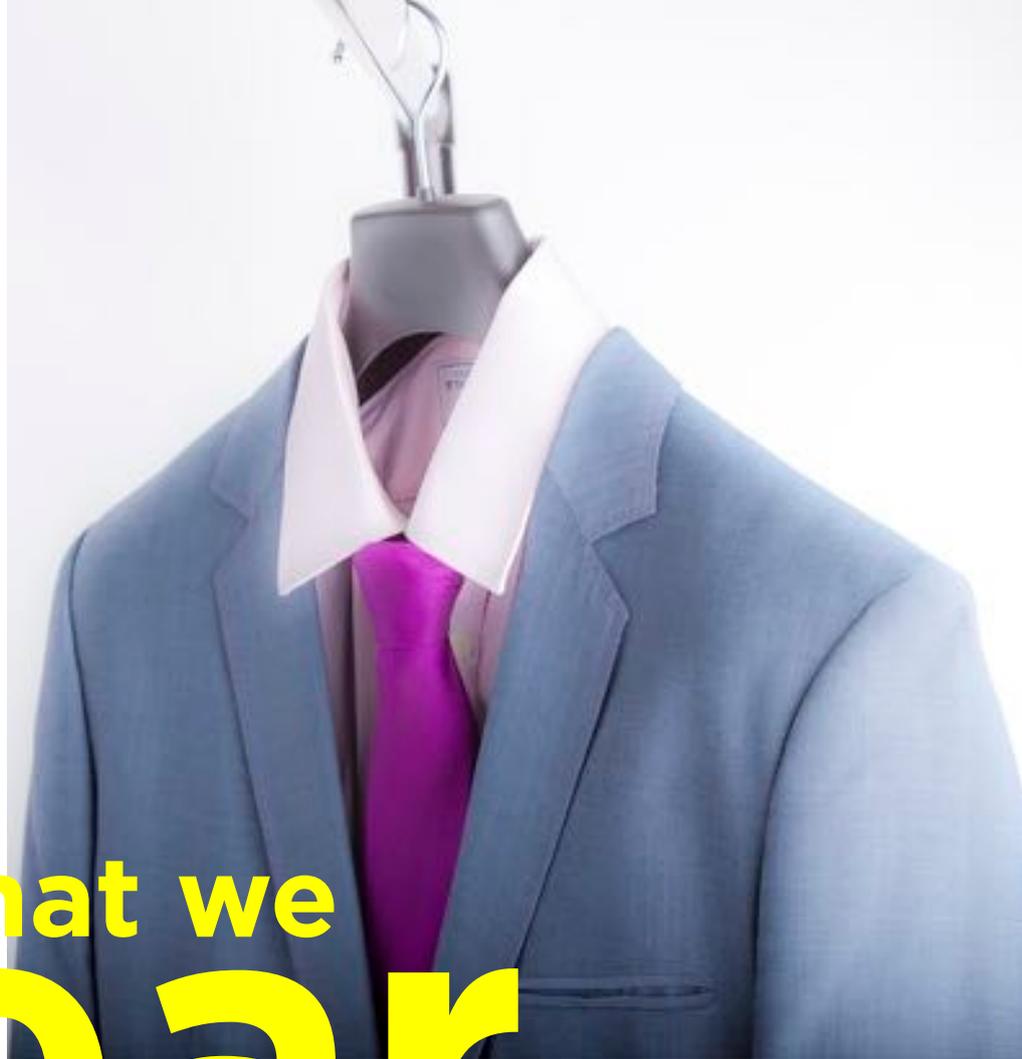
Dan Angell



Tony Wyles



Visit us at:
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Does what we **Wear** really matter?

*Why does what you wear really matter?
Surely in 2017 you should be able to wear
whatever you like and not have to worry
about it.*

That really should be the case, however, it is unfortunate that it is not, and ignoring the impact of not caring about your appearance can affect your business.

We know 'you should never judge a book by its cover' but this response is a natural instinct based on our need to identify threats to our safety and so one we have little control over. It is because of this human instinct that we need to manage carefully what we wear.

People make judgements based on what they see, we are visually dominant and so predominantly we believe what we see over what we are told.

For the most part, when you first meet someone or see someone, the first thing that grabs your attention is what they look like and what they are wearing. Within that first seven seconds of meeting someone you have probably made decisions about their background, their education,

their marital status, their business, their earnings, their mood and subsequently you have already decided whether you like them and want to do business with them.

Another big advantage of making a positive first impression at a first meeting is that if you look great from the outset, people will be impressed and will be looking and listening for ways to back up their initial feelings about you. No-one likes to be proven wrong; they will want to like you.

By looking your very best you will have drawn them in to want to hear more and they are then much less likely to be distracted by what you are wearing. Nevertheless, wear something that isn't appropriate for the event or meeting and people will immediately be thinking you lack knowledge or experience.

You may have to overcome their incorrect preconceptions, but it's still a hurdle to overcome. Research shows that a bad impression has a more profound effect on us than a positive one and is more difficult to overcome and dissuade. We all know if you go to a restaurant and have a good experience you may tell your best mate but have a bad experience and you are more likely to spread the word further.

Events December

Company	Name	Date	Time	Location	Cost	To book your place
Kent Invicta Chamber of Commerce	After Hours Club	6th Dec	6pm	The Conningbrook Hotel, Canterbury Rd, Ashford, TN24 9QR	Free	https://www.kentinvectachamber.co.uk/events/after-hours-club-324/
Dragon CoWorking	Presenting Yourself Confidently in Business	5th Dec	5.30 - 6.30pm	St. George Hotel 7-8 New Road Avenue Rochester, ME4 6BB	Free	https://www.eventbrite.com/e/dragon-bite-with-guest-speaker-matthew-russell-co-founder-of-copper-rivet-distillery-tickets-46358263815
Brachers	Cash is King - Legal proceedings and enforcement	5th Dec	1pm-1.30pm	Online Webinar	Free	https://register.gotowebrinar.com/register/8809010478174775554
ABC Networks	ABC Canterbury	5th Dec	7am - 9am	The Blean Tavern, Blean, Canterbury, CT2 9EF	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Ashford	6th Dec	7am - 9am	The Flying Horse, Wye Road, Boughton Aluph TN25 4HH	£16	www.abcnetworks.co.uk/bookings/
KC Coaching	How to Gain More Coaching Clients - Training Event	6th Dec	10am - 5.30pm	The Lumen Centre, London, WCIH 9RS	£150	www.eventbrite.co.uk/e/how-to-gain-more-coaching-client-using-the-kc-clarity-cards-on-6th-december-2018-tickets-50705453376
ABC Networks	ABC Upon Medway	7th Dec	7.30am - 9am	St George Hotel, 7-8 New Rd, Chatham ME4 6BB	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Maidstone	11th Dec	7.30am - 9am	K Sports, Cobdown, Station Rd, Ditton Aylesford ME20 6AU	£16	www.abcnetworks.co.uk/bookings/
Brachers	New Year's Resolutions for Employers	11th Dec	1pm - 1.30pm	Online	Free	https://register.gotowebrinar.com/register/1645984693088634882
Kent Invicta Chamber of Commerce	After Hours Club	11th Dec	6.00pm - 7.30pm	The Burlington Hotel 3-5 Earls Ave, Folkestone CT20 2HR	Free	https://www.kentinvectachamber.co.uk/events/after-hours-club-301/
ABC Networks	ABC Gillingham	12th Dec	7am - 9am	Gillingham Golf Club, Woodlands Road, Gillingham, ME7 2AP	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Sittingbourne	14th Dec	7am - 9am	Sittingbourne and Milton Regis Golf Club, Wormdale Hill, Sittingbourne ME9 7PX	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Canterbury	19th Dec	7am - 9am	The Blean Tavern, Blean, Canterbury, CT2 9EF	£16	www.abcnetworks.co.uk/bookings/
Kent Invicta Chamber of Commerce	After Hours Club	19th Dec	6.00pm - 7.30pm	Abbotts Barton Hotel 36 New Dover Road, Canterbury, CT1 3DU	Free	https://www.kentinvectachamber.co.uk/events/after-hours-club-301/
ABC Networks	ABC Ashford	20th Dec	7am - 9am	The Flying Horse, Wye Road, Boughton Aluph TN25 4HH	£16	www.abcnetworks.co.uk/bookings/
Ladies Who Latte	LWL Ashford	20th Dec	10am - 12pm	The Farriers Arms, Church Rd, Ashford TN5 6NU	Free	https://www.facebook.com/groups/383353965115057/
ABC Networks	ABC Upon Medway	21st Dec	7.30am - 9am	St George Hotel, 7-8 New Rd Ave, Chatham ME4 6BB	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Gillingham	26th Dec	7am - 9am	Gillingham Golf Club, Woodlands Road, Gillingham, ME7 2AP	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Sittingbourne	28th Dec	7am - 9am	Sittingbourne and Milton Regis Golf Club, Wormdale Hill, Sittingbourne ME9 7PX	£16	www.abcnetworks.co.uk/bookings/



WORKING HARD BUT NOT MAKING MONEY?

**Are you struggling to find time to do everything? You feel stuck?
Do you work IN your business not ON your business**

Whether you're a start up , in retail, transport, or manufacturing and any of the above sounds familiar, then the **Steer Your Business Programme** is the answer you've been looking for. Here are some key issues we cover...

Vision: The key to success: knowing where you want to be in 5 years' time. Do you know what you want from your business? Are you jumping from one idea to another? Are you following the shiny object time and time again?

Strategy: Have a Plan: How Are You Going To Get To Your Desired Goal? Do you have a plan for your business journey? Do you drift from one thing to another with no real focus on the outcome?

Systems & Processes: Having a Process for Everything Enables Your Business to Run Smoothly Are you offering the same service to every customer? Does everything you do look the same?

It's time to start your business improvement - TODAY!

Visit our website to find out more about the perfect programme for you and your business:

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Get to know us...

Steer Your Business is a community to help businesses collaborate and engage with each other so that we all grow. It's based on the idea that we share information and promote each other and therefore all benefit from a much wider network than we can achieve on our own.

If you'd like to write an article or advertise in the magazine please email the editor,
info@steeryourbusiness.com
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