

Steer

Issue 7

February 2018

STEER YOUR BUSINESS | THE MAGAZINE

4

Social Media Tips

To Give Your Business A Boost in 2018

OH HEATHER HONEY

What advice can I offer when I am still trying to figure it all out?

Lifetime Mortgage

How the retired can access income from their home

Cloud accounting

What does this mean?

Editor's Review

Welcome to our new look! We have rebranded to bring the magazine in line with everything else that we offer. Reverse The Tide will still be around as a name and take a slightly different direction in the coming months so that fabulous branding won't be lost.

Steer Your Business is growing as a resource with more to come in the next few weeks so keep in touch through the magazine and social media so that you can get involved as well. We will be launching a community platform very soon which will add value to the magazine and everyone who is involved with it.

In the magazine this month we have some fascinating stories to share. We also have a book review on a book which is based on a collaboration of several entrepreneurs who are happy to share their knowledge and experience in order to help budding entrepreneurs and business owners on their journey. We all learn from each other and sharing information and promoting each other's business is what the Steer Your Business magazine is all about.

Please let us know what topics you would like help with. What are the challenges in your business? Where are the gaps that you are struggling with? By talking about your business and sharing through social media, you might just find the perfect business partner or business you can work with in order to grow and leverage their contacts and grow both businesses.

Have you looked at your long-term future? We have an interesting article by Hugh Kennedy about lifetime mortgages. How many people do you know who are asset rich but cash poor? What could you do if you released some equity from your property? In these days of reduced pensions, or no pension at all, it is worth thinking ahead and looking at all the options available to ensure that you have the lifestyle you want.

Looking at your business structure is another key to a successful business and a more secure future. Jay Sahota shares some advice on setting up your business correctly to protect yourself and anyone else involved, whether they be partners or customers. Cash flow is another important aspect of business and Jay shares some tips on dealing with late payers.

How is your business? Read Ben Kench's top tips for your business in 2018. We all need to focus and it's so easy to get distracted and forget what it was we were supposed to be doing!

Are you ready for digital accounting? If not, check out Pure Contribution's advice on getting everything in place.

We have so much useful in this issue that it's hard to know when article to read first! They all have something we need, or maybe someone else would find useful. Please share the magazine with your network and leave a comment on social media telling us what you'd like to see more of.

Have a fabulous month

Sally



Sally
Marshall

Contents

- 04** 3 TOP TIPS TO LAUNCH BUSINESS
Ben Kench
- 06** 4 SOCIAL MEDIA TIPS
Kelly Culver
- 08** USE GOALS TO STEER YOUR TEAM
Dr Nikki Faulkner
- 10** BOOK REVIEW
The Entrepreneurs Business Club
- 12** DON'T LET LATE PAYERS ADD PAIN TO YOUR CASHFLOW HEADACHES
Jay Sahota
- 14** CLOUD ACCOUNTING
Pure Contribution
- 16** THE BRICK AND MORTAR CUSTOMER EXPERIENCE
Benny Gelbendorf
- 19** LIFETIME MORTGAGE
Hugh Kennedy
- 20** 150 YEARS OF SERVICE
Barbers Tobacconist
- 22** OH HEATHER HONEY
Lorena Latimer

3 TOP TIPS TO LAUNCH YOUR BUSINESS IN JANUARY 2018

A wise man once told me:

"FOCUS: Follow One Course Until Successful."

1: Avoid Overwhelm!

It's easy to get carried away with the optimism of a New Year! Yes, dream, believe, hope and be forced up with energy at the incredible opportunities that abound; but please balance that with FOCUS.

One course; all the way through until the end! Don't get side-tracked, don't get sucked into the four brilliant ideas you can see cash coming from. Stick to one core route and push ahead with focus. The other ideas may well be valid and one day might be worthy of your attention; but as another man once told me "you can only ride one horse at a time. Try riding two and you get kicked in the dirt"

2: Manage Your Time

Having settled into one source of action there are a million things vying for your attention. Today's modern world is a killer of time; it literally steals it from under your nose.

"I'm just checking my Facebook, Linked-In, Twitter"

"I am just replying to and sending emails"

"I'm just..."

Some tasks do need to be done, but please, please, beware of 'time thieves'.

If you were brutal with yourself and played the game of 'My Horrible Boss': the one who is always watching over you and micro-managing (remember that from when you were employed?!), play that game with yourself right now, this week. Imagine looking over to your work station every hour and seeing if you are working and what you're working on?

If I did that would I see you being honestly productive? Or might I feel, as an on-looker, you were wasting time?

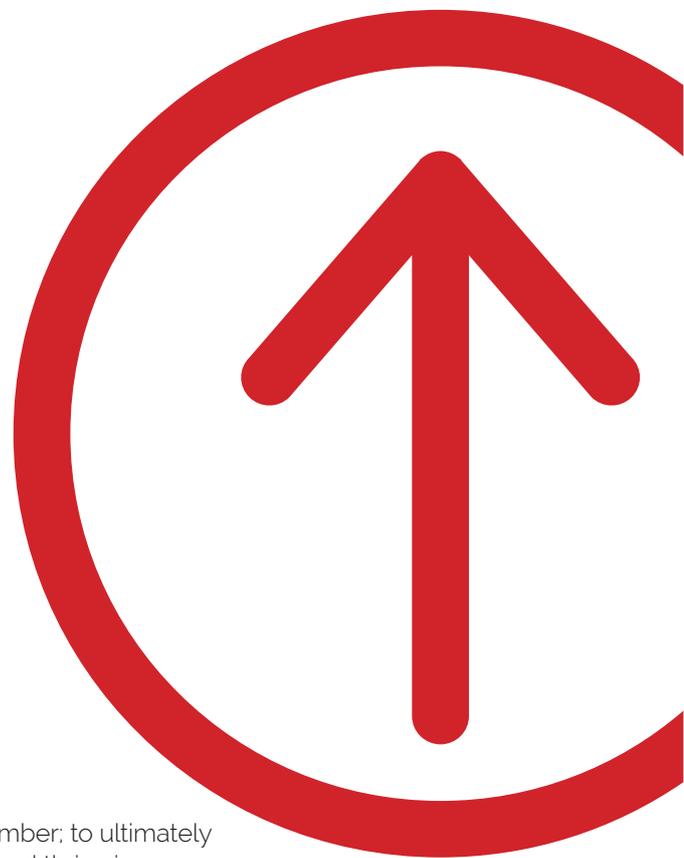
Truthfully, it is way harder to be self-employed than employed because discipline, and especially time management, are really tough. Please be a little militant with your-self:

What exactly are you planning to do today?

Why?

What end result might you expect?

What will you do if that doesn't happen?



Remember; to ultimately survive and thrive in your business you need sales, and to sell you need enquiries, so honestly, unless you have a massive fluent stream of enquiries, most of your time needs to be spent on lead generation and closing sales.

3: Create Leverage

Because time is so short (or at least it feels it), it is entirely possible that you feel frustrated, that your end cash return isn't enough, and therefore you feel compelled to 'do' more. However, there simply aren't enough hours as you're already working too many each day (recognise that feeling?). If that is the case, and certainly to prevent that always being the case, you need to create leverage within your business and that means deploying systems and clearly mapping out processes so that other people, or machines, can carry out the functions.

Without leverage you will burn out and never be a business, merely a self-employed worker. Please be aware that a business is actually only a business when income is achieved without you physically working. If you being there is the catalyst to income then it's a glorified job! (I know that feels harsh, but the truth is a stark wake-up call).

Start this New Year deliberately working at systemising and leveraging your input so lead flow and sales income, and even product or service delivery can happen without you. Working along those lines, even if it takes twelve months, means that, finally, you'll achieve a 'business', one that will give you more money, less stress.

Hope that helps! Here's to an awesome 2018



Ben Kench

Hello, we are the flex studio

We help small businesses just like yours to become awesome.

We are proud to have been asked to design the Steer Your Business website and the magazine you are now viewing. If you would like to chat about the way your brand looks, how you should approach your website or anything else troubling you, we would love to hear from you.

We are friendly, approachable and we speak plain English!

→ WWW.THEFLEXSTUDIO.COM

Branding Design

Branding is the expression of who you are as a business so looking awesome really is the first step to being awesome. We would love to help with that.

Web Design

Your website is the heart of your business online and enables you to showcase who you are and what you do. Be sure to showcase it with style.

Mobile Applications

It has never been easier to create stunning customer experiences on the go. If you have a need we would love to help you go mobile.

That time of year has rolled round again, it's cold, wet and miserable and business may seem a little quiet after the pre-Christmas rush. If you spent last year not focusing on digital, then your (late!) New Years Resolution should be to focus more on the digital aspects of your business. This includes Social Media.

4 Social Media Tips

To Give Your Business A Boost in 2018

Social Media can be a minefield for businesses, especially when you're not sure what you're doing. The recent Facebook updates haven't made things clearer either! In this article I'm going to discuss four tips you can implement today to make an impact on your Social Media presence.

1 Start Using Your Personal Facebook Profile As A Business Person

Marketers and business owners have been ranting about Facebook's latest update which states that users will see more posts from friends and family as opposed to brands. They have done this to help combat Social Media addiction that is rife in people of all ages.

However, this isn't all bad.

First up, ads aren't affected at the time being (but I predict they will be long term). Zuckerberg reportedly lost \$33BN of his personal fortune so I predict that in the long term, ad cost will increase. Currently, Facebook Ads are still some of the cheapest digital ads available.

Second up, Facebook will be showing MORE content from friends and family. If you start using a personal Facebook profile as a business person - people will see more of your content. Do not mistake this for using your profile as a business, this is against Facebook's Terms of Service. But using it as "business persona" is not.

Many businesses start social media marketing this way and build it up to running full ad campaigns, as opposed to pouring money into a platform they're not used to.

Start posting behind the scenes of your business, connect with potential customers, start conversations.



Kelly
Culver

2 Start Posting & Engaging On LinkedIn More

Since LinkedIn got bought by Microsoft in 2016, it has been making waves. With significant improvement to the platform, users are starting to love it and use it more often. Primarily a Business-2-Business platform, LinkedIn is the "professional version of Facebook".

I have noticed a significant increase in activity recently and more people are swearing by LinkedIn - saying it is now the backbone of their Social Media efforts.

Start creating and joining in conversations relevant to your industry. Do you have an opinion on something? Let your audience know! Do you have a tip that'd help someone out? Share it. You never know who is reading these comments.

One of the hot types of content for LinkedIn right now are stories. Stories are powerful tools to not only get your point across, but to form an emotional connection with your audience. They allow you to connect with your audience on a more personal level and build trust. With a world of fake news and scam artists, building trust and connection with your audience is more important than ever.

3 Install The Facebook Pixel On Your Website

When I first speak to a business, one of the first questions I ask is "Do you have your Facebook Pixel installed?". Most of them say no. If your answer is no too - you could be missing out on a goldmine.

The Facebook Pixel is a snippet of code that goes into the header of your website and tracks visitors to your website. Providing they have a Facebook account, they are tracked. The cool thing about this is, you can retarget visitors with Facebook Ads that are relevant to the pages they have viewed. Pretty cool, huh? So if someone visits a page on your website about Rose Bushes, you can retarget them with sales pages for rose bushes. They have expressed an interest in rose bushes already so you know that this is relevant to them.

Another cool thing you can do with the Facebook Pixel is create a lookalike audience, those similar to visitors of your website.

As the targeting of the Facebook Pixel is unique to your business, this can significantly decrease your cost of advertising.

Even if you're not planning on running Facebook Ads any time soon, it is a good idea to install it anyway as by the time you do use it, you will already have data on your audience (which is always a good thing!).

4 Make Use Of Facebook Groups

As organic reach steadily declines on Facebook, it's time to diversify our strategies and make use of the tools that Facebook has already given us.

Facebook Groups soared in popularity when local Buy/Sell groups popped up everywhere, but now there is a group for almost any topic you can think of. This means that there are literally groups of people segmented on Facebook who are your target market! All you need to do is connect with them and make them aware of your product.

However, directly selling to these people will not work. Often, groups will not allow sales posts unless on specific days, plus it's just not a nice experience for your audience to be sold to in a place they're trying to chill out.

Instead, provide value. Teach them something interesting, start a conversation, answer peoples

questions, make friends. To the newbie user of Social Media for business, this could seem like a waste of time - but it's all about building your personal brand and growing your audience.

This tip works very well when paired with tip number 1 - your personal profile will act as a follow up. People will first see you in the groups and add you, but the personal posts on your profile will end up persuading them to buy from you.

Social Media and digital is still one of the most cost effective and highest performing forms of advertising. Although it can seem daunting at first, once you're in the swing of things it will feel like second nature. Make a habit of posting on Social Media and following the tips above and you will see the results. With that said - Social Media is a marathon and not a sprint. :)



Use Goals to Steer Your Team

As a business owner, hopefully, you have set business goals. Goals that will help you achieve both your business plan and your longer term strategy.

Do you also have goals in place for your team?

"Do you really need to set goals for your team?" I hear you ask. It sounds like a lot of work.

My answer to you is two questions:

- Are you paying your team to do tasks that will help your company be successful?
- Is your team doing those jobs to at least the minimum requirements needed to ensure your company's success?

The Purpose behind Goals

Before we look at those questions, let's look at goals in general.

Often when I talk to business owners about employee goals, it quickly becomes clear that we're talking about different things. Often people see employee goals as their career goals; the things an employee hopes to achieve within their career. It's great to discuss career plans with team members, if an individual knows what they want to do in the future that's great. If you can help facilitate their career aspirations whilst employed by you, even better.

Don't forget, however, that your primary concern is making sure the people working for you are doing what you're paying them to do, now. You need them to support your company's success, now. If they don't, they might not even have a job, let alone a career.

Tied To Business Goals

When I talk about employee goals, I'm talking about setting goals that will ensure your employees do the job you're paying them to do.

Let's answer the questions I posed above:

- Hopefully you are paying your team members to do tasks that will support your company's success.
- The answer to "Are your team doing those jobs to at least the minimum requirements needed to ensure your company's success?" may be more difficult to answer. That's why you need goals that tie the jobs your team are employed to do, to your business objectives.

Make sure your team is doing what you're paying them to do, to the required standard, so your company *will* meet its goals.

Job Compliance

Think about what you are asking your team members to do on a daily basis. Then think about the impact of them not doing that accurately or on time. Write goals for, or better still, with your team, that drives them to consistently exhibit the behaviours you expect. You want to drive the behaviours that will help move your business forward. Write goals in such a way that it's really clear to the individual how their goal impacts the business. This will make them feel more connected to 'Why' they are doing what they're doing.

Motivation

The goals you set need to motivate the people they are assigned to.

Make sure these goals stretch your employees and give them something new or better to aim for. This will give them a real sense of achievement when they meet the goal, but don't forget, they need to be achievable.

An unachievable goal (a stretch too far) is not motivating; the person will give up before they've started. Find that happy medium.

To really motivate, goals should be **SMART**.

A **SMART** goal is much more likely to be met than one that does not fulfil the **SMART** criteria.

A **SMART** goal is:

- S**pecific
- M**easurable
- A**chievable
- R**elevant
- T**ime-bound

If you write good **SMART** goals, you will find your employees can use them to become more self-sufficient. The goals allow them to see exactly what they need to do. They show them what "good" and "finished" look like. Once they have that information they can start taking ownership and responsibility for their own work. You will see the best results if you work with your team to create goals, rather than delivering them from the top down.

Not Set In Stone

Goals don't have to be set in stone for the next 12 months. If something changes, and the goal you set is no longer relevant, replace it or update it. The goals that are in place at any given time should help motivate and drive your team to achieve your business objectives at that time.



Once you have set goals for your team; don't just wait until the completion date to see how they've done. Frequent checks on how they're doing and ongoing feedback sessions with your team will help you see if they're on track.

If the goal is not delivering the expected result, first look to see if the way it is written is misleading. The individual may be following the goal to the letter, and that may be leading to behaviour you were neither expecting nor wanting. If that's the case, adjust the wording. It can take a few attempts to tweak so that it is clear to both parties and delivers what you want. Check how a goal is working over the first few weeks.

If you're happy and the goal is clear to both you and the individual it's assigned to, and they're still not on track, regular checks will allow you plenty of time to guide or coach them to make sure they end up successfully meeting their goals by the completion date.

My Question to You

Have you set goals for your employees that will help your business achieve its objectives? If this is something you would like to discuss, book a free 30-minute consultation at www.talk-to-nikki.co.uk. You can also download my free eBook *Team UP!* - *Powerful Ways to Build, Develop and Maintain an Effective Team* and sign up for my weekly newsletter which contains lots of team and self-management tips.

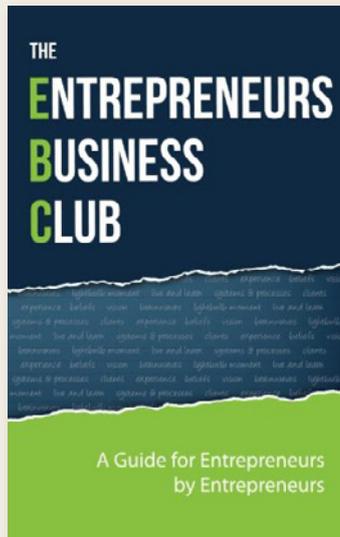


About the Author:

Dr Nikki Faulkner of Mulberry Bush Consulting works with business leaders to make the 'People' side of their business as effective as possible. Our specialty is helping small businesses who are new to having employees or who are struggling with any aspect of people management. You are not alone. We can help. We offer a Team Success program that uses our exclusive 7-step system to develop you into a People Manager with all the key processes in place, customised for your company, so you can start being successful through your team today.
Mulberry Bush Consulting:
Maximizing your Business Capability through your People.



**BOOK
REVIEW**



The Entrepreneurs Business Club

Have you ever thought of collaborating with someone who is in a similar business to you or maybe thinks like you do? Collaborating is a fabulous way of leveraging contacts and getting your product or service out to a much bigger audience. Working with someone else or a group of similar-minded people can really stretch and challenge you as well as result in an amazing product or service.

The Entrepreneurs Business Club is a book written by entrepreneurs for entrepreneurs. It is a collection of ideas and tips which have helped everyone on their business journey and by reading this book you might just find that nugget that will make a difference to your business.

All the contributors are entrepreneurs and have lots of experience in running their own businesses. They've come together to share their knowledge and help others along their journey. Each has their own style and together they have produced an amazing resource which would benefit any budding entrepreneur or business owner however far along their journey they are. We can all learn from each other and no-one has all the answers. Contact details for each contributor are at the end of the book so you can get in touch and ask questions on what you've read if you want to know more.

There is however, one very big proviso! YOU MUST TAKE ACTION

on what you learn. Visualisation, positive thinking and the law of attraction are all very good and highly recommended but ONLY if you also take massive action on what you learn.

Action really is the cure to most things in life. Sitting still and waiting for things to happen is a recipe for disaster. As you work your way through the book you will find some really useful tips and if you are worried about how to action them, contact the person that authored that particular subject, (their details are at the back of the book). They will welcome talking to you, because they know how important having a mentor is to the ongoing success for any person or business.

There is another reason to buy this book. All proceeds will be donated to the Street Soccer Foundation which is a fabulous charity working with young people in need of a bit of help and support to see them on their way to a better life. Every little bit helps and all proceeds will go towards helping another young person and giving them an opportunity to improve their circumstances and get back to work. If you'd like to know about the Street Soccer Foundation and the fantastic work they are doing, please visit their website - <http://streetsoccerfoundation.org.uk/>

Enjoy the book and please leave a review to help increase the donations to the Street Soccer Foundation.



The Entrepreneurs Business Club

Author: **Ash Lawrence**

Paperback: **160 pages**

Publisher: **CreateSpace Independent Publishing Platform**

Language: **English**

ISBN-10: **1976318343**

ISBN-13: **978-1976318344**

Amazon link: [https://www.](https://www.amazon.co.uk/Entrepreneurs-Business-Club-Ash-Lawrence/dp/1976318343/ref=sr_1_2?ie=UTF8&qid=1516871355&sr=8-2&keywords=The+Entrepreneurs+Business+Club)

[amazon.co.uk/Entrepreneurs-Business-Club-Ash-Lawrence/dp/1976318343/ref=sr_1_2?ie=UTF8&qid=1516871355&sr=8-2&keywords=The+Entrepreneurs+Business+Club](https://www.amazon.co.uk/Entrepreneurs-Business-Club-Ash-Lawrence/dp/1976318343/ref=sr_1_2?ie=UTF8&qid=1516871355&sr=8-2&keywords=The+Entrepreneurs+Business+Club)



SCARLETT
— Financial Services —

Talk to us about:
Business Protection

Don't neglect your responsibilities

- ✓ **Key Person Protection**
- ✓ **Business Loan Protection**
- ✓ **Directors Loan Protection**
- ✓ **Share Protection**
- ✓ **Business Continuation Plan**

Avoid business interruption and uncertainty when the unexpected happens to a key employee.

Avoid having to sell part of the business, or all of it.

Ensure continuation of employment for your staff.

Ensure quality of life for you and your family.

TALK TO US TODAY, WE CAN HELP

01233 800 555 | info@scarlettfs.com
scarlettfs.com

Scarlett Financial Services LTD is an appointed representative of Personal Touch Financial Services Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales. No 10142347



What's holding you back?

As your business grows, so does the list of jobs that must be done to keep you secure, compliant and on the right side of the law.

Before you know it deals are stalling because you need a contract drawn up, your website is waiting for its Terms & Conditions and you're spending more time dealing with staff issues than working with clients.

Worse still, you're spending endless hours on dull but essential paperwork...

HR & Legal management from as little as £130 a month



Make time to be the business superstar you know in your heart you can be.

Call **InHouse Legals** for a solution that's just right for you:

01622 808242



<http://inhouselegals.com>



[@InHouse_Legals](https://twitter.com/InHouse_Legals)



facebook.com/inhouselegals

DON'T LET LATE PAYERS ADD PAIN TO YOUR CASHFLOW HEADACHES

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, 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.

Jay Sahota offers these top 10 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.
2. Carry out credit checks with Companies House and credit reference websites.
3. Make sure you know who you are dealing with eg company, sole trader, partnership, individual
4. Make your Terms and Conditions robust and have a comprehensive credit policy in place
5. Look carefully at the customer. If you suspect they pose a high risk, take that into account when formulating your Terms and Conditions, or the way you are going to trade with that particular customer i.e. consider agreeing on direct debits to help with liquidity and certainty.
6. Consider other forms of protection such as personal guarantees by directors (and of course insurance).
7. Ask for a deposit, advance or for someone to be a guarantor.
8. 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 in debt collection or 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.

EXPECT THE BEST FOR A BUSINESS PARTNERSHIP - BUT PREPARE FOR THE WORST

Partners, for example, start out with the best of intentions, but sometimes things go wrong with the relationship, the business or both. These tips will help avoid the pitfalls.

1. You need transparency and honesty at all times.
2. Be candid with each other at the start, including discussions around expectations, funding, work to be done, share of profits, roles and responsibilities.
3. Get the drafting right (otherwise you may be entirely at the mercy of the unwieldy Partnership Act) and check that the agreement is reflected across the business and at Companies House if dealing with a company.
4. It isn't comfortable but you need to plan for the worst scenario from the outset, like a pre-nuptial agreement before marriage. Talk the horrible stuff at the beginning.
5. Think about a potential exit. What would happen if things went belly up?
6. When deciding the level of investment, establish who is doing the work and who is in charge. Include that in the agreement, giving weight to the relevance of each factor.
7. Consider a tiered bonus or remuneration scheme.
8. Include a deadlock provision such as a commercial arbitration mechanism
9. Ensure the agreement document reflects what you have discussed and what is actually happening in the partnership.
10. Don't see things through rose-tinted spectacles.



Jay Sahota





COMPUTERS

NO FIX NO FEE, NO CALL OUT FEE!

- Computer repairs & upgrades
- Laptop repairs & screen replacements
- Data backup & recovery
- Great deals on new pc's
- Over 20 years experience



Call Ben on **01233 877511** or **01622 297262**
www.bl-it-solutions.co.uk



CRUISE HOLIDAYS UK

10 Nights – Canary Islands, Spain and Morocco from Barcelona with flights from London Gatwick

Norwegian Cruise Line – 15th March 2018 (other dates available)

Prices from £1645 pp based on two sharing – All inclusive - Drinks, Gratuities, Entertainment, Food (except Speciality Restaurants)



Barcelona – Casablanca – Las Palmas – Santa Cruz de Tenerife – Funchal – Granada (Malaga) – Alicante – Barcelona

You'll visit exotic Casablanca and experience one of Morocco's best-preserved medinas and the Hercules Caves. In Las Palmas in the Canary Islands, you can hop on a bus to see the seaside sand dunes of Maspalomas. Bring a towel for a dip at the beach. From Gran Canaria, journey to the other big island of the Canaries, Tenerife, where a motorcoach tour will take you above the tree line and over the clouds to see Spain's tallest peak, the Teide.

Contact Susan Holt if you would like more information sholt@cruiseholidaysuk.co.uk 01233 280908

Cloud accounting

Is it safe?

People who are new to cloud accounting may be concerned about external servers in the face of cyber-attacks. They're actually less vulnerable than single servers that rely on individuals to back everything up. Besides eliminating human error,

they store data in multiple locations, minimising any risk posed by fire, flood or any other unwelcome visitors. You'll no doubt want to use an established company with a solid reputation, but providing you do, your information should be perfectly safe.

What does this mean?

This means that by April 2019, businesses above the VAT Threshold (currently £83,000 of sales) will need to keep digital records. From 2020 this should apply to all other businesses who will be updating HMRC quarterly for their corporation tax, Income Tax and National Insurance obligations digitally. It is a significant change for many and means the end of the annual tax return. It will be replaced with a digital tax account where all your information will be stored in one place.

The change in the way HMRC wants information from tax payers means that if you have not already done so, you may need to move from your existing desktop or manual record keeping to an online accounting package. The good news is there are Online Accounting software solutions which are digitally compliant and specifically designed for small and medium sized business.

What are the advantages of going digital?

Digital accounting software has significant advantages over traditional ways bookkeeping options.

For example, you can:

- See a clear picture of your current financial position, in real-time
- Have your accounts 100% online, so there's no software to install and everything is backed up automatically. Updates are free and instantly available
- Avoid upfront accounting software costs; upgrades, maintenance, system administration costs and server failures are no longer an issue
- Have your bank feed your data directly into your accounts daily
- Take a photo on your phone of a purchase invoice and have it posted automatically AND
- See your results, who owes you money, who you owe to and your business bank balance 24 hours a day, 365 days a year from your phone, tablet or computer, from anywhere

What can I really do with digital accounting software

- Create and send invoices on the go
- Track sales, purchases, debtors and creditors
- Connect to your online banking
- View a snapshot of your business
- Manage customers and suppliers
- Create estimates, purchase orders and manage your stock



Digital accounting is so simple and it revolutionises the way you can access your information any time and any place! Your accountant can then work with you more efficiently, seeing what you see in real-time.

The good news is we are certified in the installation and operation of QuickBooks Online and Xero, and can offer packages that include initial set up, training and license fees all rolled up into an easy monthly price depending on your specific needs.



Let Basepoint put your business in the back of the net!

Make Basepoint and your business the winning team!



Running your own business doesn't have to mean doing it all yourself. From call answering to 24/7 business support, join our team today and find out how we can help you reach the top.



01303 297005

basepoint.co.uk

Contact us today

 hellofolkestone@basepoint.co.uk
 [@basepoint_folk](https://twitter.com/basepoint_folk)



Lucy Felgate

Nail in Style by Lucy

Healthy, non toxic home application nail products.

Host your introduction anywhere in Kent.

Nail the opportunity & give nails personality!

Tel: 07590 756833 www.bit.ly/LucysNails

Bev Rolfe

Admin Angel

Freelance Business Administrator/
P.A. for SME's

Email: bev@adminangelbev.co.uk

Tel: 07767 880612

www.adminangelbev.co.uk

 **theofficesupplies**supermarket.com
checkout happy!



SHOP NOW





The Brick and Mortar Customer Experience

There is a well-known belief that Customer Experience is designed for enterprises and large corporations. On a large scale, companies tend to lose their personal daily interaction with their customers, and, as a result, they are losing customers one after another.

This belief is not true at all. Customer Experience is meant for all business types: from the mom & pop grocery store, to your local big chain store and last, but not least, fortune 500 companies.

Creating 'over the top' experience on a small scale is naturally easy to implement, without coherent plan or strategy, simply by placing your customers' needs and feelings first.

Lately I have encountered two stories that exemplify the customer experience principles that every business needs to implement.

Case study 1:

A month ago I heard a story from a colleague. She was looking for a seamstress to help her sew a new zipper in her jeans to replace a torn one. When she arrived at the seamstress shop, there was no pricing list or information about the offered services, nor someone available to explain the process to her. She waited, then waited some more, until finally the manager was willing to elaborate about the offerings. They were as follows: The fix costs \$10 but my friend needs to buy her own zipper somewhere else and provide it for tailoring. Needless to say, my friend was disappointed from the overall experience and the outcome. She left without saying another word.

On her way back home, she saw another tailor shop with clear coherent pricing: Denim Jeans zipper fix - \$15 including materials. When she entered the shop, she encountered a very kind seamstress who explained the process. The result; my friend trusted the new seamstress and was willing to invest more money for a better experience.



Case study 2:

Social media is full of good and bad experience references. One of the good stories that caught my eye involves an angry customer and a mission-driven taxi driver named Joshua. The story starts with a customer who ordered a taxi to take her to the nearest train station as she was in a hurry. When she entered to the cab, whilst speaking on her cell phone, she only mumbled "to the train...." and continued her phone conversation. After a minute she noticed that the cab was not moving, she started getting upset with the taxi driver, hung up her phone and asked him what the problem was. Only then did she notice the interior of the taxi was covered in coloured butterfly stickers. The taxi driver handed her a strawberry flavored lollipop and said, "I'm not moving anywhere without making sure my customers are comfortable and they have a pleasant day". The experience made such an impression on the passenger that she documented her experience online and it went viral.

We can learn from these two case studies.

1. Numerous studies claim that by 2020 Customer Experience will overcome price and product as the main factor for purchasing decisions. The first story clearly shows this.
2. Be fully transparent with your audience. Showcase your price lists, lose the small print and follow through with your word.
3. Connecting with basic positive emotions with tangible aids (lollipop) can alter your customers' day for the better, as the second story shows. Follow up with these guidelines to create a better experience for yourself and your customers.
Thanks,
Benny



Benny Gelbendorf is a Customer experience expert.
www.bgelbendorf.com



ARE YOU LACKING A LITTLE OF THIS RECENTLY?

Believe me you are not alone but with the Steer Your Business programme that all changes!

SO HOW CAN WE HELP ?



12 months of support

A monthly online programme which allows you to work at your own pace with lots of resources available to you 24/7



A 2 day live event

Don't want to wait 12 months? Book onto a 2 day intensive workshop and work on all 12 modules for YOUR business



A real business community

As part of the Steer Your Business community you will find support and resources to benefit YOUR business

WHAT'S THE SECRET ?

Define YOUR Vision

Focus on what YOU want

Set goals and be ACCOUNTABLE

Have a strategy to deliver what YOU want

WHO AM I ?

I use my knowledge and experience gained from working in the House of Commons to work with business owners to deliver their goals. Businesses of all sizes start to grow when the vision is clear, goals are set and a strategy is in place to deliver the end result.

The Steer Your Business Programme takes you through 12 steps to work on YOUR business so that it runs efficiently and effectively to give you the lifestyle that you want.



Phone: 07771 714221

Email: info@steeryourbusiness.com

 [facebook/steeryourbusiness](https://www.facebook.com/steeryourbusiness)

 [twitter/steeryourbusiness](https://twitter.com/steeryourbusiness)

www.steeryourbusiness.com

LIFETIME MORTGAGE

How the Retired Can Access Income from Their Home

Last year over £3 billion was released by retired homeowners from their property. The phenomenal increase in this type of activity is due to the massive growth of the Lifetime Mortgage. This is a mortgage for people over the age of 55 who have substantial equity remaining in their home; to offer new retirees who are getting to 'that' time of life and finding what they thought was a gilt-edged pension for their retirement, all too often comes up very short of their expectations. Others find themselves at the end of an Interest Only Mortgage with no means of being able to repay. Consequently, day-to-day living can become difficult, ability to adapt or improve one's home unaffordable and the desire to help children and grandchildren financially is no longer within their grasp.

Enter the Lifetime Mortgage. A Lifetime Mortgage is not underwritten in the same way as a traditional one. There is no accountability required to produce evidence of income and credit status becomes irrelevant. The only thing that matters to the lender is the value of the property, how much you currently owe and your age.

With these simple criteria the benefits are clear for all to see. Individuals can draw on equity from their home to supplement income, buy a new car or kitchen, or go on

that dream holiday, all with the comfort of knowing they will be able to live in their home until they die and have no mortgage repayments to make. This mortgage also creates a reduction in the value of one's estate, effectively reducing a person's liability to Inheritance Tax.

In 2018 even more of the over £2 trillion equity locked in by UK homeowners will be tapped into for numerous purposes.

This is, however, one option and should not be the first and only method of income creating. Homeowners can often downsize considerably and move to a different area to reduce their mortgage. Having said that, many want to remain where they have lived for the last twenty, thirty or forty years. They have grown up in these areas and their family and friends are close by. A huge disruption is not something I would like to consider for these individuals; a Lifetime Mortgage could be the answer.

Retired clients are often considered vulnerable so it is important when considering a Lifetime Mortgage that applicants obtain proper financial advice about the product. This is a highly regulated area and as such, advice should be sought from advisors who hold the necessary equity release qualifications as is required by the Financial Conduct Authority (FCA).

In 2018 even more of the over £2 trillion equity locked in by UK homeowners will be tapped into for numerous purposes.



Hugh Kennedy



If you would like to know more and arrange a free initial consultation to assess if this is right for you, call 07900127624 or e mail hughrkennedy@outlook.com.

150 years of service

Barbers Tobacconist is a wonderfully located, local Otley business. It is not only the oldest family run business in Otley, but also the oldest run family tobacconist in the entire UK.

The business has been passed down through four generations of the Barber family, and is currently owned by James Barber. In 2017, the family celebrated 150 years of trading; a considerable feat in a tough environment.

Steeped in history, the business was opened by James Barber's Great Grandfather Joseph in 1867. Starting in Otley, West Yorkshire, Joseph Barber travelled from England to the USA as a carpet bagger and obtained parcels of land in both Virginia and Kentucky. After tending the land for five years, he became a Tobacco Master. Joseph put his land to use as tobacco plantations, turning it into a successful business importing tobacco into Britain. He crossed the Atlantic over thirty times visiting his plantations and importing tobacco to England. At its height, 80 tonne loads were exported back to Britain where his factory in Otley processed the tobacco for retail sale in the north of England.

When Joseph stopped travelling to America, the plantation was given to his brother. Unfortunately, this meant the American connection dwindled. However, the twist pipe tobacco factory continued to thrive in the premises where Yorkshire Trading is currently located in Otley.

Barber's expansion was dealt a heavy blow in 1938 when a fire destroyed the factory. However, one thing this fire did not destroy was Joseph and his companies' spirit. The business survived, and a new tobacco shop was relocated a few doors down the street under the ownership of James' father Jack and his brother Fred.

Now the business is owned and run by James Barber,

who started his work there at eleven years old by opening the shop and sweeping the floor for his father. Humble beginnings.

James waited his turn, and in 1980 took charge of the family business and, at the modest age of 36, James became the Chairman of the Association of Independent Tobacco Specialists, the UK's national governing body for the tobacco trade, steering Barber's Tobacconist to the attainment of the Tobacconist Retailer of the Year Award for making a special contribution to the trade.

In 1996, Barbers launched the first commercial website in Otley and became the first UK tobacco business to trade online, supplying customers all over the world, including royalty and celebrities. In 2004, the business expanded and the Barbers began to import smoking related products such as Savinelli Pipes, tobacco pouches and their own range of giftware branded Artamis, supplying a range of shops in the UK.

In 2007, after 140 years, the time came to leave the small shop on Kirkgate and relocate to the current, larger premises on Westgate under a new, fresh name: Barber's Tobacconist and Artamis Gifts.

The business is now one of the largest pipe and handmade cigar retailers outside of London with a 4,000 square foot shop, making it also one of the largest independent retailers in the town. The shop sells a wide variety of tobacco products and has a spacious walk in cigar humidor, where cigar connoisseurs will find many famous brands in stock including hard to find cigars such as Cohiba Behike, Romeo Y Julieta, Montecristo

“The business has been in our family for four generations now; - it's safe to say that it's in my blood. We want to build and grow the business without straying from its heritage which has been part of the local community for nearly 150 years, which we are proud to be part of. It's a real treasure trove of unique smoking products and gifts.”

Co-owner, James Barber





The largest tobacco consignment ever to come to England leaving Kentucky



1st shop 1900



4th and present shop

'A', Bolivar Belicoso Finos, Partagas Lusitanias, Hoyo de Monterrey Double Coronas, Sancho Panza Sanchos, Saint Luis Rey Serie A, and Punch Punch, among many other quality Cuban cigars.

James, Angela and their friendly team have a wide knowledge of the tobacconist trade, regularly attending cigar dinners and tobacco conferences and have even been known to petition for reform on tobacconist trading terms.

Over the years James has had the opportunity to travel to Cuba and the Dominican Republic, visiting tobacco plantations and cigar factories, sampling some of the world's finest cigars. On one occasion whilst in Cuba, James was privileged to be invited to the exclusive El Laguito cigar factory in Havana, a beautiful Cuban

mansion, home to the famous Cohiba brand.

On another visit to Cuba, James attended an official dinner organised by the Cuban Government at the famous Club 'Tropicana' in Havana. Half way through the dinner the late Cuban leader, Fidel Castro, arrived and delivered one of his trademark lengthy, humorous and iconic speeches all whilst being seated on the table next to James. Recalling the event, James is still in awe of his presence, and still in disbelief at the opportunity to see him in person; a once in a life time moment. Making it even more special was that Castro hadn't been seen for three years at the time of the dinner and many presumed he had died.

Some of James's personal highlights whilst working in the business include a handful of celebrity moments. James was in L.A. at a cigar event and ended up being a backing singer on Ringo Starr's album "Vertical Man." The backing vocals that James sang were "La Di Da", which is cockney rhyming slang for a cigar, which still makes him laugh to this day.

With only an estimated 29 specialist tobacconist retailers left in the UK, and with the tobacco trade under increasing amounts of pressure, Barbers decided to expand their business, leading them to specialise in giftware. The current shop is a certified treasure trove filled with gifts, cards, jewellery, home-furnishings and decorations as well as few vintage antiques.

To commemorate 150 years, a selection of 15 Dunhill Pipes have been created to represent each decade the business has traded for. These are available to purchase online and in the shop.

“I'm really proud of the family business, there's so much history behind it. I love to hear all the stories passed down through the generations. Hopefully my sister and I will bring something new to the business and it will remain in the family for generations to come.

Daughter, Alicia Barber



For further information contact James or one of his friendly staff on their FB page www.facebook.com/artamisgiftshop/ or through their website www.smoke.co.uk/

OH HEATHER HONEY



Hello there.

I was asked to write a story about my fledgling business. My first thought was: who am I to do that? Who will want to read about me? I'm still in the trial stages! What advice can I offer when I am still trying to figure it all out?

Then my new brain said to me "if I read a story about someone's new business and how they were constantly trying, no matter what, I would be inspired and I would recognise that person....so here goes!

My name is Lorena.

Three years ago I decided to learn to ride a motorbike, for the first time in my life. I had never ridden or really had any interest in motorbikes, even though I had a son called Harley! It turned out to be the best decision I had ever made for myself.

Within a year I was riding independently and with confidence. I was living a whole new life, had new friends and daily, through the biking life, was meeting more and more good people.

I had found my thing, finally! I had no other skills other than people skills, so I had found my thing!

From riding the bike came wanting the clothes, and from wanting the clothes came the decision to get my own vest made. I had an upcoming holiday to Bali so I



decided to design my own vest and pants. By the time they were made I had already decided I wanted to make more to sell.

From here I named myself 'Lorena Leathers'. I started a Facebook page and marketed to any and all bikers. I would turn up to any biker related gig to sell my wares. I went from marketing women's wear to incorporating men's vests.

Throughout it all I was working fulltime and travelling to and from Bali. The negatives were and are still, more than the positives: One step forward three back, but every

now and again I get a good win and that sets me up mentally for the next week.

Dealing with a different country, culture and language is mind blowing at the best of times, but getting them designed and made in Australia was never going to be in my budget. Through the many issues I was having with the makers and my buyers, I made the decision to make a last-ditch effort and completely change my style of leather into more of a streetwear range that was going to be a lot pricier.

The new range would be called 'Oh Heather Honey' named in honour of my Mother who made me the person I am today.

I decided that in order for me to survive I needed to build a new range, one that was better and would cater to all facets of fashion. I needed to stop all kind acts such as giving tick and giving products away to buyers and charity. I needed to find new makers and take everything I had learned from the last three years to get it right.

I needed to slow down and not worry about what others want from me. I am my own worst enemy at times and put way too much pressure on myself with what others would want me to make. So much pressure! The truth is I work really hard in my fulltime job to fund this passion. It is my dream, my goal, and MY money. Once I implanted that in my brain half the pressure just fell away.

My plan is to market solely online, building relationships with real buyers. Social media is a science and I intend to master it! Slowly but surely.

I have found my passion, I live it and I breathe it; I love it. I have always said I get way more out of it than anyone will ever know. I get life skills, education, satisfaction, self-respect, experience and total fulfilment and that's something! If money follows one day I'll be thrilled, but right now I'm getting everything I need mentally.

My passion won't wane, my passion will see me succeed...that and a lot of hard work and luck!



Lorena
Latimer



www.facebook.com/Oh-Heather-Honey-351442518651812/

Get Involved!



Steer Your Business is about sharing information and building a community so why not get involved and become part of this amazing journey?

We love to receive articles which help and support our readers and in return we will promote your business by putting in a call to action which links straight back to your email or website. If you'd like to write an article, we require about 500 words with a couple of images and we'll do the rest.

This is an amazing opportunity to get you and your business out there on a much bigger scale. The magazine is distributed through social media via our Editor's social media - current 22k followers on Twitter - and also through the Steer Your Business social media on facebook and Twitter. Every time a post is retweeted or shared, then it gets to an even bigger audience. Leveraging each other's contracts is fantastic and helps us all. You

just never know who will see your article and read it. If it's something that resonates with them, they can quickly and easily get in touch with you to start a conversation.

So what are you waiting for? Start writing and send your article to **sally@steeryourbusiness.com** and get your business out there - and it's FREE!

If you'd like to invest in some additional marketing, then we are able to advertise your business for you at a very reasonable rate. When business owners see your advert on a regular basis, they will remember you. When they are ready to buy, your name will be at the front of their thoughts. Please get in touch to discuss how we can help you promote your business to our readers.

 @SallyDMarshall

22k
followers

 Sally Marshall

22k
followers

EVENTS LISTING & DIRECTORY

Listing	£120 per year	Enhanced Listing	£240 per year
---------	---------------	------------------	---------------

ADVERTISING

SIZE	RATECARD		
	1-3 insertions	4-9 insertions	10-12+ insertions
Eighth page	£45	£36	£27
Quarter page	£70	£56	£42
Half page	£125	£100	£75
Full page	£235	£188	£141
DPS	£445	£356	£267



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
for more details