

Issue 18 £3.99

January 2019

# Steer

STEER YOUR BUSINESS | THE MAGAZINE

**Practical Aids  
for making effective  
change**

Phil Auden

**#Lovewhatyoudo**

Matthew Bevan

**Telecoms**

James Bulman

## Acres of Ice

Ash Lawrence



# Editor's Review

Welcome to 2019! The start of the year is a great time to review where you are and what you need to do in the forthcoming year. In this fabulous issue, we have some great articles which will help you with your business and give you some ideas on what needs to be done to grow and flourish.

As always, Ash Lawrence has a great insight into people and their behaviour. Read his observations on a fellow traveller on his recent trip to Iceland. Are you missing opportunities?

I heard Becky Simms speak at a Women In Business lunch and her business is fascinating. They really are breaking into new territory with their employees and the flexibility they give them. Have you thought about introducing a four day week which keeps your clients and your employees happy? Becky is doing it with great success so there is something we can all learn from her. Let us know what you think and if it could work for your business.

Do you think banks are still lending or do they reject every application? Duncan Simmons gives some great advice on the information you need to have when you apply for funding from a bank – or any financial institution. If you're thinking about approaching a bank, check out what he has to say first and be well prepared.

As a business owner, are you thinking about a mortgage and worried how your business will impact on any application? Joanne Osborne has some great tips for getting ourselves in a good place ahead of time so that we stand the best chance of getting the house that we want.

I met Tulio Barrios at an event in Canterbury, Kent back in May 2018. He is a headmaster at a school in Chile and loved the magazine so much that he took a copy back with him. His insight into education makes great reading and shows the diversity of contributors and the reach of Steer Your Business magazine.

Enjoy reading this month's magazine and all the other articles too. If you'd like to contribute in some way, please get in touch.

Have fun planning 2019

Sally



Sally Marshall

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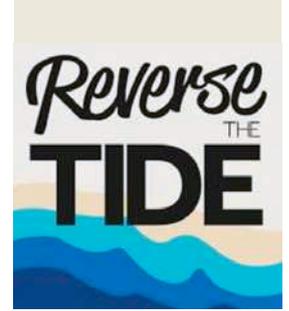
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# News From the Beach!

Welcome to 2019. What have you got planned for the year ahead?

So many business owners say they don't know when asked that question but why don't they know? People spend more time planning their holiday than they do planning their business or their life. Sounds crazy but it's true.

If you go to the railway station and ask for a ticket, what response are you likely to get?

"Where are you travelling to" is the likely reply from the Clerk in the ticket office. Why is your business any different?

The first thing I do when I work with a new client is to ask them what they want to achieve, what is their vision, what is their exit plan. You might think that's a bit odd but if you don't know where you are going, how will you know when you've arrived? How will you plan your journey? How will you respond to any new opportunities that come your way? Will they take you closer to your goal or further away? This might not sound relevant but if you know your direction of travel, you can decide on whether a new opportunity will get you closer to your goal or whether it's just a distraction.

We all get distracted from time to time and that is only a problem if we don't recognise it. Life does take you in different directions and new opportunities open up all the time but that doesn't mean you have to say yes to everything. There is nothing wrong with saying no if it isn't right for you, or the timing isn't right.

Do you pick up coins from the floor if you're walking along the street? Most people would say no but why not? I pick up coins if I see them and you'd be surprised how they add up. If you don't do that, then you are probably missing opportunities all around you. They are there but most people don't see them. Open your eyes when you're out and about and see what you are missing. You might just surprise yourself!

Take the time to sit down and plan your future. What do you want and when? When you say it out loud and write it down, the universe seems to listen, and things start to happen. This has happened to me several times. I once said that I wanted a business which I could run from a coffee shop anywhere in the world. When I said it, I didn't really know what it looked like but now I have exactly that. Strange how things happen so think big, why limit yourself to what everyone else has. Be different, think outside of the box.

Have fun planning 2019 and make it as big and exciting as you possibly can. Happy New Year



Sally 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](mailto: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](mailto: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		
	1-3 insertions	4-9 insertions	10-12+ insertions
Inside Front Cover	£350	£320	£300
Inside Back Cover	£350	£320	£300
Outside Back Cover	£450	£420	£400
Quarter page	£100	£90	£75
Half Page	£155	£130	£105
Full page	£265	£220	£180
Double Page Spread	£475	£390	£295

# Acres of ICE!

*It was my wife Sarah's birthday last weekend and as a special treat we went to Iceland (Not the food chain) to celebrate, we both came back with a much deeper understanding of the word cold! We had some excellent excursions planned to see the Northern Lights (aurora borealis), the famous golden circle and of all things a tomato farm!*

While we were there it was also a great opportunity to watch other people and their behaviour; we both love doing this.

The first trip was to see the Northern Lights, we had to go on a coach with 58 other people, just over an hour later we arrived in the middle of a volcanic wasteland. Everyone alighted from the coach into what appeared to be total darkness, we couldn't see the person standing right next to us. The two ladies that had sat behind us on the coach had followed Sarah and I down the steps and out into the middle of crater, continued the moaning about the cold and the dark!

The view into the night sky was phenomenal, like nothing I had ever seen before, there was no light pollution and it was almost as if I could reach out and grab the star of my choice... A unique experience and the only thing missing was the actual Northern Lights, two hours in and the guide said we should call it a day and the remaining six of us that hadn't re-boarded the bus should start to do so as it was unlikely that we would see the lights.

Yes, it was minus 12 degrees C and pretty dark, however, we had driven over an hour to be there so Sarah and I weren't going to miss a minute because of a little bit of cold. Needless to say, the two ladies had found their way back on the coach after about three minutes flat! Just as we were about to get on the coach the guide said "quick, quick, the lights are coming out!" We had the light show that Sarah had be dreaming of, it

was absolutely amazing even though it lasted for just over one minute.

Just as it came to an end the two ladies had managed to get off the coach and one of them said "That's just my bloody luck to miss the show, that type of thing always happens to me!" The trip back on the coach to the hotel was interesting listening to the two ladies bemoaning their luck about missing the famous Northern lights and how they would have been better spending their time in the bar!

Next morning we were up early and on the coach to start our tour of 'the golden circle' the start of a ten hour journey to some of Iceland's most famous land marks. This trip the two ladies were in the seats next to us, so great opportunity to observe, learn and report! The first stop was the tomato farm, then the boiling geysers and hot springs, followed by the frozen water falls and the pièce de résistance the valleys between the two tectonic plates!

The drive between the North American plate and the Eurasian plate put us amongst some breath taking scenery. We arrived at a base camp and was told that there was an optional 25 minute climb up to the coach park on the top of this range of mountains where the coach would pick us up. Everyone on the coach decided to take the challenge and walk to the top... Except of course (you guessed it) the two ladies.

The view and experience was outstanding with volcanic caverns, waterfalls, lakes and ice flows and no end of interesting things to look at, Sarah and I loved every minute. When we got back on the coach the two ladies were sitting there moaning about how long it had taken the rest of us to walk up and I said to them "Didn't you fancy seeing the heart of Iceland?" Their reply was "No, there's nothing to see it all looks the bloody same!" You just can't help some people!

Now then, you might ask why have I told you this little story? Well my job is to Observe, Learn and then Report it back so that people can learn from it also. The two main learning bits from this were;

1. You make your own luck! If you have flown 1200 miles

and endured a one hour coach ride to see the Northern Lights, what do you expect by sitting on the bus! Life is very much about engagement and new experiences. Engage with the people around you and enjoy the experience, sitting in a safe harbour never ever helped the great explorers of history find new and distant shores!

2. Even though you might be looking, what you see depends very much on what you expect to see. If you expect to see nothing new, then you will see nothing new. Open your eyes and start looking for what is under your very nose. There is so much beauty in this world that goes unseen because we are programmed not to really look! It is very much like the book by Russell H Conwell 'Acres of Diamonds' sometimes the very thing we are looking for is right there, we just have to look for it!

Observe, Learn, Report!

Do It Now!



Ash  
Lawrence



Email **Ash Lawrence** on  
ash@ashlawrence.co.uk  
<https://ashlawrence.co.uk>

# Interview Preparation for employers

Unless you are a large organisation with an HR department and interview procedures to adhere to, you like many organisations, will probably go with what “feels right” when it comes to interviewing people to work for you.

This may be successful some of the time, but I would like to share with you some ideas. These will help you to get the best out of somebody at an interview and ensure that you attract the right people to come and work for you.

**Never forget: an interview is a two-way thing. People must want to work for you.**

1. Be prepared, read the CV, make notes, ensure you have a suitable room to interview in.
2. Be flexible over interview times. Most candidates will be working and it may not be easy for them to get time off in the middle of the day for a meeting.
3. Greet the candidate warmly, appreciate that they may be nervous, so put them at ease before getting on to the serious questions.
4. Follow the same interview questions for each candidate and make notes as you go
5. Come back to areas you would like more information on. Give them the opportunity to speak and tell you what they know about your company, and also what they want to achieve in their career.
6. Make it enjoyable, you want to give them a good impression of your company.

7. Sell your company to the candidate. Its successes, ways of working, staff benefits, training, etc.
8. Make it clear to the candidate if you are interested in them, but explain that there is a decision-making process, or that you have other candidates to see if you want time to think.
9. Explain the process if there is to be more than one interview, or follow up meetings/ tests, or office visits, etc.
10. Try and complete the whole interview process – first and second round interviews through to job offer within two weeks. This will ensure that candidates remain engaged and interested in the process. Consider this right at the beginning of any recruitment – do I have time to do this properly.

Follow these guidelines and you should find the interview process easier to plan and more effective. You will know what you want to achieve, you will have sufficient time allocated and you will be ensuring that prospective employees get a really good impression of your company.

Over time you will build a reputation as a local “Employer of Choice”. That is certainly something to aim for.



**Tony Line**



Contact **Tony Line** on 01227 637393, or email: [tony.line@kentrb.co.uk](mailto:tony.line@kentrb.co.uk)

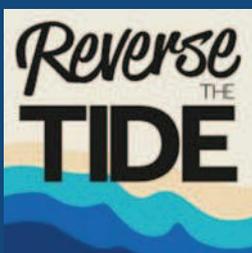
# Reverse <sup>THE</sup> TIDE

Reverse The Tide aims to make a difference to the local community and environment we live in by increasing awareness amongst businesses and local communities of the impact of products and services we use and where they go when we've finished with them. The Reverse The Tide brand has been heavily adopted within the watersports community and we continue to build on our ethos of reversing the tide in respect of the damage we have done to both the environment (both land and sea) and ourselves as part of the modern way of life.

Help us Reverse the Tide



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# Practical Aids

## to making effective change

In my last article I talked about taking a positive attitude to change and to initiate change that will get you to where you want to be. To be effective in this you really need to understand what your personal strengths and desires are, this is a combination of various needs you have; the skills you have developed and your underlying values. Exploring your most effective learning styles and the “pinchpoints” that are potentially holding you back can then enable you to develop an effective action plan for benefiting from change.

### Assessing your needs, skills and values

**Needs:** Sometimes your wants and needs can seem overwhelmingly jumbled up. With practice you can recognise which needs are being satisfied and which are not. This is helpful in looking at both yourself and others. Abraham Maslow in his book “Motivation and Personality” (New York: Harper & Row, 1954) stated that “within every human being there exists a hierarchy of five needs”. These are: Physiological – Survival; Safety – Security; Social – Belonging; Esteem; Self-actualisation – Achievement. So, ask yourself:

- Which needs do you have?
- Which are being fulfilled?
- Which are partly fulfilled?
- Which are not met?
- What action can you take to rectify any of these omissions?

**Skills:** In order to identify what you are good at and what you enjoy, it can be helpful to analyse exactly what you do. This can be either in paid employment or in voluntary work. Think carefully about the skills you have developed through training, experience and observational activities, then look more closely at these to discover how you can enhance your present, or future, occupation by developing them further. You can also think how they are transferable skills; how they can be translated into other occupations or activities which may be more fulfilling, profitable, or more in demand.

**Values:** Values play an important role in whether someone achieves satisfaction in life and work.



Identifying which values are significant to you at this point is a core part of reassessing the direction of life and career. Identifying which values are significant to you and which are insignificant at this point is a core art of reassessing the direction of life and career. If we experience ourselves as bored, with low self-esteem and lacking in purpose, it may be that we are not living in tune with what we value. People in change situations may be unsure of their values or need to re-consider and re-evaluate them.

### Getting to know your most effective learning styles and how to use them

**Why Learning Styles?** Change will inevitably mean learning new things and developing new skills to deliver different outcomes and each person prefers different learning styles and techniques. Knowing and understanding your own preferred learning style can help with adapting effectively to change.

Your learning styles have more influence than you realise. Your preferred styles guide the way you learn and impacts the way you internally represent experiences, the way you recall information. Some people find that they have a dominant style of learning, others may find that they use different styles in different circumstances. There is no right mix. Nor are your styles fixed. You can develop ability in less dominant styles, as well as further develop styles that you already use well.

Models for considering your preferred learning styles including: Honey and Mumford (1992); Kolb – Learning

Styles – <http://www.simplypsychology.org/learning-kolb.html> and The Seven Learning Styles:

- **Visual (spatial):** You prefer using pictures, images, and spatial understanding;
- **Aural (auditory-musical):** You prefer using sound and music;
- **Verbal (linguistic):** You prefer using words, both in speech and writing;
- **Physical (kinaesthetic):** You prefer using your body, hands and sense of touch;
- **Logical (mathematical):** You prefer using logic, reasoning and systems;
- **Social (interpersonal):** You prefer to learn in groups or with other people;
- **Solitary (intrapersonal):** You prefer to work alone and use self-study.

### Understanding your “Pinchpoints” and how to overcome them

Pinchpoints are the limitations and obligations which hold us back from achieving our goals. They may be internal such as our values and beliefs about ourselves, or external such as lack of qualifications or opportunity. What is holding you back? The following questions will help you to identify your Pinchpoints:

- Which Pinchpoints have you accepted, and which have you not?
- Which are long-standing, and which are recent?
- Which are physical?
- Which will disappear with time?
- Are there any old choices which you assume you cannot change?
- Which leaves you feeling powerless and trapped?

Getting a deep understanding of your needs, skills and values, thinking about your learning styles and how to use them effectively and exploring what your Pinchpoints are will help you to either initiate change or benefit from external change effectively. You may not need to review or assess all of these, but they will make up a very useful set of information and thoughts to provide guidance for you.

The next article will cover some useful Self-development tools to benefit from change: Making meaningful choices; Using mindfulness; Networking and Mentoring



Phil Auden



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[www.gainfromchange.co.uk](http://www.gainfromchange.co.uk)

# Reflect Digital 4-day wo

Kent-based digital marketing agency, Reflect Digital, has become the first company in Kent to introduce a 4-day working week for staff

CEO Becky Simms has taken this bold step in a bid to improve staff wellbeing and work-life balance, stating, "it's the right thing to do".

Recent studies show a four-day working week lowers stress levels, increases staff productivity and creativity and decreases staff turnover.

In July, a New Zealand-based company hit the headlines after announcing that its six-week trial allowing all 200 employees to work a four-day week, while getting paid for five, would become a permanent initiative after proving to be a huge success.

Staff stress levels decreased by 7 percent across the board as a result of the trial, while stimulation, commitment and a sense of empowerment at work

all improved significantly, with overall life satisfaction increasing by 5 percent.

Becky, who set up Reflect Digital seven years ago, said: "At Reflect Digital we believe in challenging the norm, and fundamentally doing things better.

"This has always been a focus for how we approach our client's projects but we've now recognised there is room for improvement for how we run the agency.

"We believe in a work hard, play hard attitude but feel the play hard gets lost with the current work/life balance and why do we really work 5 days out of 7?

"The mental well-being of our staff is of paramount importance and will ultimately impact on our performance as an agency."

Reflect Digital has been looking at ways to improve the work-life balance for some time, such as flexible working or unlimited holidays but found those changes to be better in theory than in practice.

Becky adds: "Unlimited holiday sounds like a great idea, something that employees would love. "However from speaking with many different businesses that have implemented this and reviewing reports on the topic it doesn't seem so great in reality.

"The majority of businesses report that staff end up taking less holiday than they previously would have and there is often a feeling of guilt when taking the holiday which is normally centered around making sure your teammates can cover your workload.

"Flexible working is great, I mean, why should we care when the work is done as long as it is done? The problem with this comes when collaboration is needed. "As a digital agency, we have a really strong team culture,

# Reflectdigital implements a 4-day working week

so much of what we do is a team effort. With people working different, potentially unstructured hours, or remote working, collaboration becomes more difficult.

“A more radical change was needed, hence our move to a 4-day working week.

“We believe this will also be a great thing for our clients too as happier, more motivated staff will produce better results.”

Paul Simms is COO at the company. He said: “There have been a number of recent reports, either relating to the marketing and advertising industry or millennials in general, highlighting staff burnout resulting in employees wanting to change companies or industries.

“By moving to a 4-day week staff will have more time to spend doing the things they love, such as spending time with friends and family, reading, playing sports, gardening etc or simply chilling out and relaxing.

“We really need to think about why we currently work 5 days a week and I would encourage all UK businesses to challenge the status quo in order to improve working environments and promote better mental health.”

## How will a 4-day working week work?

- Reflect Digital will be open 5 days a week.
- Staff can choose to take either a Monday or Friday off so they get a 3 day weekend.
- We will have cover every day of the week across every team, our team members will divide their days off accordingly to ensure customer service is still our number one priority.
- Staff will be paid the same salary
- Lunch hours will remain the same

## Reflectdigital

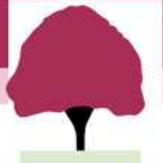
*Reflect Digital is a full-service digital marketing agency based in Maidstone in Kent, offering development, design, marketing and account management services. Since its establishment in 2011, Reflect Digital has received many awards within the industry and has accounts with a number of companies ranging from law firms to larger corporate companies including premier-ship football clubs.*



Becky Simms



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 01622 728 800 | 07597 815 846



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.



# Bank's to

*In recent years, many business people have worked so hard to survive that thoughts of borrowing money to expand have been far from their mind. There is also a widely held perception that 'the banks aren't lending' so why bother asking?*

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It is certainly true, and somewhat ironic, that the banking sector has been a major contributor to our woes and yet, in trying to tidy up their act, the regulatory controls now in place force many banks to focus on their own balance sheets ahead of supporting those of their customers.

In terms of standing the best chance of getting a positive answer, the following points should come as no surprise to many:

- Know your business inside out and be prepared to explain its products/services and track record
- Have an up to date business plan (written by you!) which should include a SWOT analysis
- Demonstrate your own skills and abilities and why you (and your senior managers) are the best people to be running the business – include CV's in the business plan
- Explain why you need a loan – amount and purpose – and how the business will repay it
- Understand the financial history and projections for your business
- Share the risk – you will be expected to have put your financial contribution in first
- Recognise that you may have to pledge some security

These points are largely common sense but many loan requests don't include all of the above.

# don't want lend.... do they???



Of course, none of us are experts and there are lots of places to seek professional help before applying for a loan. A good accountant should be able and willing to help you. Also don't forget to ask your business contacts, friend and family for their thoughts too.

Loan applications are often seen as a tick box process but there is always the need to gain the support of the manager handling the request so that he or she becomes a 'Fan' of your business too.

When you approach the bank, be positive and have passion for your business. Successful businesses rely on great people providing a better customer experience and product/service than your competitors. This is an important point to demonstrate all day every day - not just in front of the bank manager.

At Metro Bank, it is our Customer Experience which sets us apart from the other banks. We open 7 days a week and have local bankers making local decisions in every

store. Our rapid growth in customers (we call them Fans!) and further expansion into Kent this year are proof that this is working for us.

Don't forget that banks are not the only providers of funding available. A good bank manager should be able to point you towards alternative sources of finance especially if that might be better for your business.

**METRO  
BANK**



**Duncan  
Simmons**



Please contact **Duncan Simmons**,  
Area Director at Metro Bank (UK)  
Maidstone on: 020 3402 7890

# Why is education a good business?

Education is crucial for the full development of any country. It is one of the factors that mostly influences the progress of people and societies. Education and knowledge, enhance culture, lift the spirits and transmit values; in brief, all that characterises us as human beings. Education is essential to:

- achieve higher levels of social welfare and economic growth,
- to level social and economic inequalities, to foster social mobility,
- to access better jobs, to raise the cultural conditions of the population,
- to expand the opportunities of young people,
- to strengthen social relationships and the rule of law,
- to boost science, technology and innovation.

Education has always been important as an effective means for growth and development, however it has become even more vital in today's world as deep transformations are occurring at a permanent and vertiginous rhythm. Most of these changes are led by the accelerated development of IT and the media.

In modern economies, knowledge has become one of the most important factors associated with production. Societies that have grown both economically and socially have based their development on knowledge, generated either through the educational system or via research. Productivity, economic competitiveness, social and cultural development depend more each day on education, science and technology

There seems to be enough experience worldwide to conclude that there is a close correlation between the level of development of countries and the strength of their educational systems and scientific and technological research programmes. Long gone are the days where education was considered an expense. At present, knowledge constitutes not only a highly productive and strategic investment but also an economic and social priority.

To conclude, education contributes to achieve more fair, productive and equitable societies. It is a social good that helps human beings to be freer; hence, if you are planning to invest consider education a good choice.



Tulio  
Barrios  
Bulling



Contact **Tulio Barrios Bulling** at the Instituto Inglés Rancagua Chile in Santiago, Chile



# #LOVEWHATYOU DO

*Picture this;* you have worked hard for years to get where you are in your career. You might be the Managing Director, the Sales Manager, the Sales Director, point is, you have given almost everything to be where you are.

As a result of your blood, sweat and tears you are now in a financial position to buy that Super Car you have always wanted, you know the one, it goes from 0 - 60 mph in less than 3 seconds, the dash is like something from the Star Ship Enterprise, the curves on it would make Marilyn Monroe jealous and the noise that engine makes....wow.... yeah, that car.

It's your pride and joy and why not, you've worked hard for it.

Now imagine it's not running as it should, you need a new part, it needs fixing. Would you take it to your local mainstream, generalist garage???

Probably not aye. I'm guessing you would take your beloved car to a specialist super car garage, a main dealer. Someone that absolutely knows what they are doing with your particular make of car. Forget the garage that knows a little about all types of car, you don't want that. You want an absolute expert in your exact make of car. Don't you?

So why are you not doing the same with your recruitment partner?

I've done it myself over the years, I have used lots of Recruitment Agencies to recruit my staff in previous roles. Some big, some small, some local, some national....but they have ALL been generalist recruiters.

On their sites, advertising anything from a Solicitor to a Sales Director via a Head Chef. How on earth can anyone claim to know everything there is to know about each of these industries?

Yeah sure, they are probably a lot smarter than me and so can retain bits of information about each job role. But there is no way they are true EXPERTS in every one of them...and isn't that the person you want to deal with your staffing, an expert. Someone who knows your staff and what you are looking for inside and out?

Here are my tips on helping you find the right Specialist Recruiter for your business:

1. Check out their website, if they are recruiting for anything other than your role/industry...they aren't specialists. They are just saying that for marketing purposes or at best have a "specialist desk".
2. Invite them into your office to meet you and maybe some of your staff. During this conversation - well, interview, you will 100% be able to spot if they are giving you generic answers. Or if indeed they do truly get you and your staffing needs.
3. Demand nothing but a 50% hire rate, minimum. If they pass the above steps, this is where the cream will rise to the top. If they are experts then you should be hiring 1 out of every 2 people they send you!

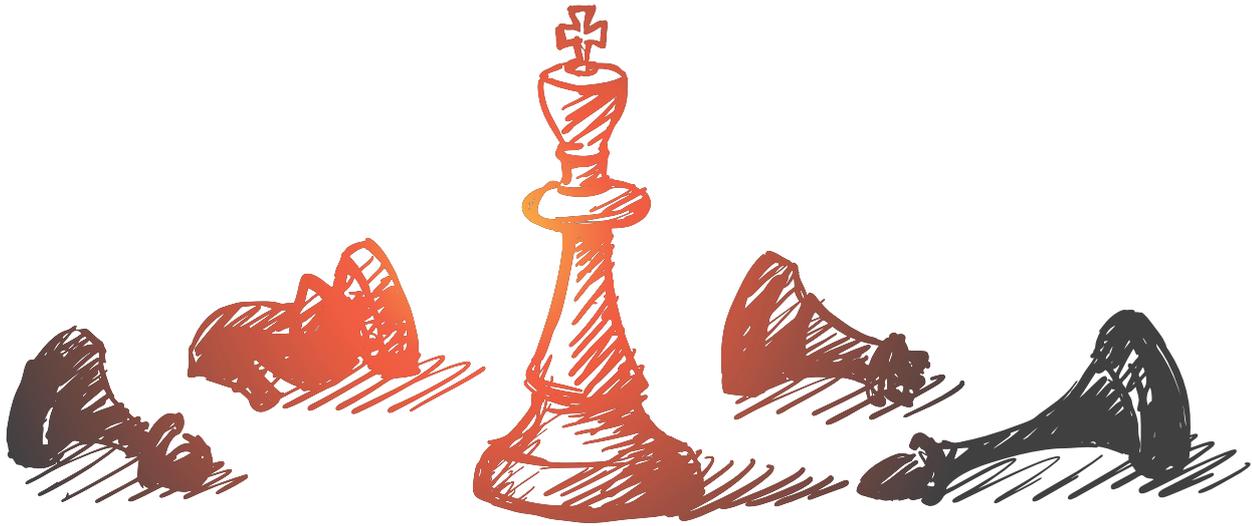
Happy Recruiting and remember to ALWAYS #lovewhatyoudo



**Matthew Bevan**



Contact **Matthew Bevan** on  
matt@recruitment-people.co.uk



# Yes, Strategic Planning does matter for small businesses

If you have ever been to a small business seminar or heard a guest speaker on how they use strategic planning, you probably came away disillusioned.

Strategic planning is something we all do, but because we do not often formalise it, we never really know whether it is working or not. To the small business entrepreneur, strategic planning seems a remote “Ivory Tower” concept best left to PLCs, Consultants you cannot afford, and Government initiatives that never reach their targets. It does not have to be like that.

What do you do for strategic planning and why should you do it? Decide where you want the business to be in, say, 5 years’ time and how you believe this can be achieved. For example you might want to be the biggest lawn care company in Kent by using a special incentive for your operators and guarantees to your customers. Not exactly rocket science, but if it can work for lawnmowers it will probably work for you. Objectives are key, so state them. If you do not know

where you are trying to go, you cannot know if you have succeeded or not, or to put it another way, if you do not keep score, you are only practicing.

Strategic objectives like these require profit and asset targets: a “good year” is not like last year only better, it should be defined as meeting your goals.

Of course only you can make it happen, but try to decide what you want to happen and you will be far more likely to achieve it.



Allan Reid



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## Don't let homes without it.

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With a range of free, discounted and exclusive benefits and resources, the NLA gives you the support and education to effectively manage your lettings. Membership starts at less than £7.50 a month.

**Join today or visit our website [landlords.org.uk](http://landlords.org.uk) to find out more**

# 2<sup>nd</sup> January... Here we go again...



*Does this year's budget feel like just another mountain to climb despite good intentions and new resolutions? Or are you ready to put in a winning performance in 2019? Take our 5-minute test.*

**Write the answers to the following questions on a piece of paper. (no cheating, only when you write them down you can assess your level of clarity).**

- 1. Where will you take your business this year?**
- 2. What does it mean in numbers?**
- 3. What is the minimum you need to achieve to stay in business / competitive?**
- 4. What are the top 5 things you will do in quarter one to ensure you are on track to deliver the plan?**
- 5. What will the people working with you write down answering the same questions? (If possible, ask them)**

Great news if you have answered all questions with little hesitation. You are likely to start 2019 with a spring in your step and skip all the way towards the finishing line.

If you haven't, don't feel disheartened. You are not alone. The current degree of uncertainty is unprecedented in recent history. SME leaders, in particular, struggle to navigate these uncertain times. What are the key things you should do now?

- Acknowledge that uncertainty creates anxiety, distraction and unproductiveness. Recognise the signs in yourself and those around you.
- Start by creating clarity for yourself and your team on the questions above. Prioritise and reduce distractions.

- Anchor yourself in your values and focus on what you can control.
- Create a thorough plan around these parameters and overcommunicate.
- Continue to take small manageable steps in the agreed direction.

There is a risk to want to merely go with the flow because the world around you may change again tomorrow. Losing track would be the only possible result. Continue to secure progress by reducing distractions and bringing everybody along the plan instead - even if it has been very small steps.

Would you like any help with that? Have you ever considered hiring an HR Director? You think an HRD is only for businesses bigger than yours? *Think again.*

An experienced HR Director is ideally positioned to support you navigating all kinds of personal, people and organisational challenges. Outside Partner offers the opportunity to draw on your HRD as and when you need it. Outside Partner is a position in Ballroom Dancing that allows one partner to move forward more freely. We partner with you to work through any business challenge you may face. In the Ballroom, dancers need to find their own equilibrium and co-ordination despite requiring continuous support



through their partners to create the most impactful moves.

Business has many similarities with the world of dance: Success takes more than blood, sweat and tears. It needs a plan...and the odd lift by an effective partner.

**Wishing you a happy, healthy and successful New Year!**



**Dr Janine Desai**

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# Telecoms

In today's world communication has never been so all encompassing or as crucial in every area of life. Technology moves continuously and as always there is a world of misinformation and attendant worry. I hope to debunk some myths and provide some useful insight for businesses aware that things are changing and concerned for their situation, starting in this issue with numbering and lines.

So, one elephant at a time. ISDN (current business line technology) is being withdrawn with new connections stopping in 2020 and all circuits going end of life by 2025. Everyone will be moving to its replacement which is VoIP (Voice over IP). It is not optional it's just how things are. You already use VoIP as most of the national network (links between exchanges) are VoIP over fibre optics. Do you need to panic? NO! Is it sensible to look at moving earlier? YES

The key difference aside from the move from ISDN technology to VoIP (which is not really an issue at all) is the parallel move from local PBX to hosted or "Cloud" telecom. Now let's be very very clear about this. VoIP is actually better than ISDN if it is installed correctly! It has been for about ten years. Anyone with a lesser experience should immediately speak to a better provider because there is no excuse for drowning dalek syndrome!

Amazingly I still hear people suggesting VoIP is "new". Hardly!!! I have customers who have been using it for twenty years which, taken with the withdrawal of ISDN, means the whole VoIP/Not VoIP debate became irrelevant a long time ago.

The provision of trunks via IP does however open a world of possibilities. First of all the historic link between numbers, lines and geography has been well and truly severed. We routinely deliver calls dialled to a Maidstone number to users in the UAE and calls made to a UAE number to users in Maidstone. Calls made to any given number can be delivered to destinations worldwide, all seamless and all free of call charges because the handsets and/or systems overseas connect to our exchange in London via the internet. Technology has also shrunk the world such that calls to most of the planet only attract 1-2ppm (pence per minute)

So as a business what are the benefits of this technology from a lines perspective? Simply put you can achieve a far more granular fit for your business at much lower cost. The average broadband will support 30 to 160 concurrent calls without breaking sweat while a DDI (telephone number) costs about £2.00

per month. This means that with a suitable router line rental can be removed in favour of a decent broadband and a nominal charge for numbers. So how does this look in non-technical terms? Take a typical 8 line installation of ISDN30. This will cost £187.44 per month or £168.72 with a five year term. This can be replaced with a dedicated broadband comfortably carrying 60 to 100 + concurrent calls at £50-£60 per month plus whatever charge the provider makes but that is a £100 per month differential! In reality for 20 to 30 lines one would use the existing broadband which means almost 100% saving but it is not just about saving money.

Many businesses have experienced loss of service when lines are dug up, poles blown down, ducts flooded or cables chewed by squirrels and rats. VoIP trunks can be delivered over any IP connection which is fast enough so we routinely deliver routers with a 4G SIM built in for the voice element. In short the lines can disappear but the customer does not notice the loss. We just fix it. So rather than disaster recovery suddenly the conversation is business continuity which is far healthier!

What becomes apparent then is that VoIP is faster, more reliable, good quality and more resilient than ISDN. The next question is which provider should you use? There are many out there with a vast variety of competence and capability. Pick one with their own exchange equipment and, ideally, their own billing engine. Ask about experience and how long they have

been delivering VoIP based comms, not just “telecoms in general”. Try to avoid the IT company who “now does VoIP”. The two bodies of knowledge are very different and you are almost certain to be stuck with a reseller of someone else’s product. This is fine if the someone else supports the reseller well but in too many cases this is not the case.

You could stay with BT and in truth their service will work but the uncomfortable truth is that very many businesses will attest to the poor service received when needing assistance in the event of a failure with call centre agents appearing more interested in getting the customer off the phone than addressing the problem. Getting diversions can also be difficult even though the right agent will do an administrative redirect – remember that phrase – with ease. Another issue is that while most businesses use an alternative carrier for outbound calls the forwarded ones are carried and charged by BT. This can get expensive! A good quality VoIP provider will include business continuity and forward calls at the same rate as outbound ones or use your call package if you have one.

Finally as ISDN withdrawal gets closer there will be a scramble to switch and it is inevitable that quality will suffer and mistakes will be made. Bearing in mind the change saves money and increases resilience the time to change is now, so find a good quality provider and have a full and frank conversation. It’s nowhere near as intimidating as it may at first appear!



James  
Bulman



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or mobile: 07495758345

# Mortgages

## for Business Owners

When setting up a new business, owners often fail to consider the impact that being self-employed may have on their personal finance. In this article we look at how to think ahead and maximise your options of getting a mortgage.

### Myth Busting

There's no such thing as a 'self-employed mortgage', lenders offer the same mortgages to self-employed borrowers as they do to employed borrowers, however, it is important to know that they will assess an application differently and there are several areas worth considering.

### How Your Business is Set-up

When you set up your own business you have a choice of three main business structures to choose from. Which one you pick will influence how lenders view your income.

### Sole trader

As the name suggests, sole traders typically work independently. Keeping records and accounts is fairly straightforward – and you get to keep all the net profits. It's these profits a lender will look at when assessing your income. This means that the higher your net profit, the higher the potential mortgage affordability will be for a lender.



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### Partnership

If you go into business with someone else, you might set up a partnership. When looking at your income, mortgage lenders will look at each partner's share of the net profit. So, make sure you have accounts that clearly demonstrate this.

### Limited company

Setting up a limited company means you keep your business separate from your personal affairs. A limited company will have at least one director. Directors normally pay themselves a salary and withdraw any net profits as dividend payments. For limited company directors lenders will look at the following sources of income:

- Salary and Dividends – the majority of lenders will use a director's salary and dividends to assess income.
- Net Profit – You may have net profits that you choose to retain in the business, rather than take out as salary or dividends. Some mortgage lenders can consider using retained net profits when assessing an application, along with your salary, which will often increase the useable income on an application.

### Proving Your Income

In order to prove your income you will need to be able to provide your lender with documentation to show any profits your business has made and the income you have derived from it. Lenders will normally request the documents below:

- Business Accounts – these need to be finalised and submitted to HMRC, often by a qualified accountant.
- Self-Assessment Tax Calculations and accompanying Tax Year Overviews – these are provided by HMRC after submission of a personal tax return
- Accountant's reference – many lenders now accept income verification directly from a certified or chartered accountant.

### Length of time trading

Traditionally lenders wanted a customer to have been in business for at least 3 years before they could consider an application, this is no longer the case. Many lenders will now work from a 2 year trading period and some will now even work from only 1 year of trading. This often allows for more options and greater flexibility for borrowers to find a suitable mortgage.

If a company has been trading for multiple years the income taken and profits often fluctuate, for this reason many lender will take into account multiple years figures and average them to establish the income which can be used. For businesses showing growth this is often detrimental to affordability, there are however lenders who will potentially consider the latest year alone if this shows a higher figure and allows for greater mortgage capacity.

### Contractors

Many Contractors establish themselves as a business entity and pay themselves via a limited company, but often contract solely to one company. In this scenario some lenders will treat this income in a similar way to employed applicants and use the gross amount paid to the Contractor over their latest contract rather than company net profits, often enhancing their affordability.

This is also the case for Construction Industry Scheme (CIS) contractor workers set up as a sole trader, some lenders will consider their gross CIS contract income rather than net profits, again often enhancing their affordability.

### First Year of trading

In other cases, if you already have a mortgage and want to re-mortgage to save money but do not have any accounts available as yet, your existing lender may be able to help. They should be able to offer you a new mortgage product without requiring up to date evidence of income.

The Dos and Don'ts of Self-Employed Mortgages

- Do. Keep up-to-date records and accounts.
- Do. Hire a certified or chartered accountant to prepare your accounts and tax return.
- Do. Speak to a mortgage broker about your options in the market
- Do. Speak to a mortgage broker about what your current lender can offer if you're recently self-employed and want to re-mortgage
- Don't. Minimise your income too much for tax purposes – it will affect your chances of getting a mortgage.
- Don't. Assume it's impossible to get a mortgage if you're self-employed – it's not.

**Live Credit Score. Totally Free.**

### Finding a Mortgage

A mortgage broker is invaluable when you are self-employed. They'll know which lenders are willing to lend to self-employed, which take retained profits into account, if any lenders will accept less than two years of accounts and, most importantly, who will offer you the best rate. It is normally recommended to work with a Mortgage broker and your accountant to maximise your options.

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There will be a fee for mortgage advice. The amount will depend upon your circumstances but a typical fee would be £295, payable on completion of the process.



Joanne Osborne



Contact **Joanne** on **01233 800 555**  
or **info@scarlettfs.com**  
**www.scarlettfs.com**

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# Events January

Company	Name	Date	Time	Location	Cost	To book your place
ABC Networks	ABC Ashford	3rd Jan	7am - 9am	The Flying Horse, Wye Road, Boughton Aluph TN25 4HH	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
ABC Networks	ABC Upon Medway	4th Jan	7:30am - 9am	St. George Hotel 7-8 New Road Avenue Rochester, ME4 6BB	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
ABC Networks	ABC Maidstone	8th Jan	7.30am - 9am	K Sports, Cobdown, Station Rd, Ditton Aylesford ME20 6AU	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
Kent Invicta Chamber of Commerce	After Hours Club	8th Jan	6pm- 7.30pm	The Burlington Hotel 3-5 Earls Avenue, Folkestone, Kent CT20 2HR	Free	<a href="https://www.kentinvictachamber.co.uk/events/after-hours-club-301/">https://www.kentinvictachamber.co.uk/events/after-hours-club-301/</a>
ABC Networks	ABC Gillingham	9th Jan	7am - 9am	Gillingham Golf Club, Woodlands Road, Gillingham, ME7 2AP	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
Kent Invicta Chamber of Commerce	After Hours Club	10th Jan	6pm- 7.30pm	KIMS Hospital, Newnham Ct Way, Weaving, Maidstone ME14 5FT	Free	<a href="https://www.kentinvictachamber.co.uk/events/after-hours-club-386/">https://www.kentinvictachamber.co.uk/events/after-hours-club-386/</a>
ABC Networks	ABC Sittingbourne	11th Jan	7am - 9am	Sittingbourne and Milton Regis Golf Club, Wormdale Hill, Sittingbourne ME9 7PX	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
Kent Invicta Chamber of Commerce	Coffee Connections	16th Jan	10.30am- 12pm	Hotel Campanile Dartford, Crossways Business Park, 1 Clipper Boulevard West Dartford, DA2 6QN	£12.50	<a href="https://www.kentinvictachamber.co.uk/events/after-hours-club-314/">https://www.kentinvictachamber.co.uk/events/after-hours-club-314/</a>
Kent Invicta Chamber of Commerce	After Hours Club	16th Jan	6pm- 7.30pm	Abbotts Barton Hotel 36 New Dover Road Canterbury, CT1 3DU	Free	<a href="https://www.kentinvictachamber.co.uk/events/after-hours-club-386/">https://www.kentinvictachamber.co.uk/events/after-hours-club-386/</a>
ABC Networks	ABC Ashford	17th Jan	7am - 9am	The Flying Horse, Wye Road, Boughton Aluph TN25 4HH	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
Ladies Who Latte	LWL Ashford	17th Jan	10am - 12pm	The Farriers Arms, Church Road, Ashford TN25 6NU	Free	<a href="https://www.facebook.com/groups/383353965115057/">https://www.facebook.com/groups/383353965115057/</a>
Dragon Coworking and Invicta Graphics	Waffle 6.0	17th Jan	4pm - 5.30pm	St George Hotel, New Road Avenue, Rochester, ME4 6BB	Free	<a href="https://www.eventbrite.com/e/waffle-60-sponsored-by-invicta-graphics-tickets-51559886007">https://www.eventbrite.com/e/waffle-60-sponsored-by-invicta-graphics-tickets-51559886007</a>
ABC Networks	ABC Upon Medway	18th Jan	7.30am - 9am	St George Hotel, New Road Avenue, Rochester, ME4 6BB	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
ABC Networks	ABC Maidstone	22nd Jan	7.30am - 9am	K Sports, Cobdown, Station Rd, Ditton Aylesford ME20 6AU	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
ABC Networks	ABC Gillingham	23rd Jan	7am - 9am	Gillingham Golf Club, Woodlands Road, Gillingham, ME7 2AP	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
ABC Networks	ABC Sittingbourne	2th Jan	7am - 9am	Sittingbourne and Milton Regis Golf Club, Wormdale Hill, Sittingbourne ME9 7PX	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>
ABC Networks	ABC Ashford	31st Jan	7am - 9am	The Flying Horse, Wye Road, Boughton Aluph TN25 4HH	£16	<a href="http://www.abcnetworks.co.uk/bookings/">www.abcnetworks.co.uk/bookings/</a>



## 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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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.

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for more details