

Issue 24

July 2019

Steer

STEER YOUR BUSINESS | THE MAGAZINE

PCI-DSS COMPLIANCE

Is your Data Safe?

Learn how to use PR
in your business

Sarah Hawes

Eat, Sweat, Think
& Connect

Jill Tipping

Teambuilding
though cooking

Stephanie Hayman



Editor's Review

In this issue we have an eclectic mix of fabulous articles for you to read. Do you think about your data and how safe it really is? I'm sure most of us just assume everything is OK and that data breaches just happen to the big companies, but it can happen to any of us at any time. Tony Kensington explains why we need more protection for our payment cards which we use all the time without a thought for what happens to the data collected.

Do you write press notices but get nowhere? I'm sure we've all done it and wondered why the local newspapers haven't picked up on our great story. Sarah Hawes is holding a workshop to help businesses address this issue and help them get noticed.

Team building is a valuable part of creating a great culture in your business. Just looking at the images makes me hungry so what could be better than working on your team building skills whilst cooking delicious food?

Recycling is such a big subject at the moment but decisions on investments seem to be affected by the economic uncertainty at the moment. One company that is bucking the trend and continuing to invest is LKM in Sittingbourne.

I met Jill Tipping at a seminar recently and it made me think about my health. Being fit and healthy makes us all more productive so it's an important part of our business life as well as our personal life and, with a few simple changes, we can all improve our wellbeing and that of our colleagues.

Gardening is one of those activities which we should probably do more of and Eva Girling tells us how she finds weeding a therapeutic part of her day.

And finally, Jay Sahota reminds us that we need to have documentation in place when we start a business and not wait until something goes wrong. It's a bit like having a pre-nup when you get married; write it, file it and forget about it and hope you never need it.

We now have an app called Steer Your Business which you can download from the App Store. Please check it out and share with your own network. You will find the magazine in the app together with previous issues if you want to go back and refer to something or find a contact. You can list your own business in the business directory so please do that and help us build the Steer Your Business Community to be a great resource for all of us.

Have a great month and catch up soon for the next issue of Steer Your Business magazine.

Sally



Sally
Marshall

Contents

- 04** **NEWS FROM THE BEACH**
Sally Marshall
- 06** **IS YOUR DATA SAFE?**
Warren Dunham
- 09** **LEARN HOW TO USE PR IN YOUR BUSINESS**
Sarah Hawes
- 10** **TEAMBUILDING THROUGH COOKING**
Stephanie Hayman
- 12** **SITTINGBOURNE RECYCLING COMPANY INVEST IN CUTTING EDGE MACHINERY**
Warren Dunham
- 14** **EAT, SWEAT, THINK & CONNECT**
Jill Tipping
- 15** **GROWING HAPPINESS**
Eva Girling
- 16** **BREAKING UP IS HARD TO DO**
Jay Sahota
- 18** **EVENTS**

Editor: Sally Marshall
Design & Layout: GraphicKat Uk Ltd - 07399 712 721 | **Print:** Geerings Print - 01233 658 602

Steer Your Business, C/O CH Accountancy, 35 Sandyhurst Lane, Ashford, Kent TN25 4NS
Email: connect@steeryourbusiness.com | 07771 714221
Advertising: media@steeryourbusiness.com
www.steeryourbusiness.com

Subscription:
If you would like to receive a copy of our magazine to your door each month, we would be honoured to despatch one. The cost including delivery is just £3.99 per month. Please log on to <https://steeryourbusiness.com/magazine/> to sign up.



News From the Beach!

We're in July and over half way through the year! How did that happen so quickly? There will be Christmas promotions in the shops before we know it!

Have you reviewed your goals for the year? Are you on track to achieve what you want? If not, don't panic. There's still time to make changes and get back on track for the remaining six months of 2019.



Have a look at your numbers. Where are they falling a bit short. Is there something you can change to improve them. If things are working but not quite as well as you'd hoped, perhaps you just need to up your game a little and make a few more calls, talk to a few more people or focus on the one area of your business which really is performing well.

I was part of a conversation on social media recently with a lady who wasn't getting the engagement she wanted. When I looked at her website, she was trying to please everyone by offering a whole range of services and her marketing reflected that too. She got a bit defensive when I suggested that she just focus on one area and offer a solution for her potential clients' problems. Fortunately several other people agreed with what I'd said and she agreed that she would have a look at what she's offering, or at least how she's marketing her services.

We all get a bit carried away sometimes and try to please everyone, but you just can't. You need to find that niche that works for you, whether it's products or services, and focus on solving that problem for your clients. You can always offer them additional products or services when the time is right. It's always far easier to sell to an existing customer than find a new one so once you've worked with someone and they are happy, they will usually buy from you again - and recommend you to their friends.

I watched a webinar where the presenter said that you should sell the solution to a problem, rather than your product. When you think about it, that makes perfect sense. Fabulous packaging is fine but does the product do what it says? The potential client is only interested in what your product or service can do for them, not what it looks like!

Half way through the year is the perfect time to reflect on exactly where you are with your business and make any changes that you feel necessary to up your game and really achieve or beat the goals that you've set for yourself.

As always, if you need any help reviewing your business and moving forward, then please get in touch.



Sally Marshall



Sally Marshall

sally@steeryourbusiness.com

0777 171 4221

www.sallymarshallgroup.co.uk



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:

Web: <https://steeryourbusiness.com>

Email : connect@steeryourbusiness.com

Phone: 07771 714221



PCI-DSS Compliance

Is your Data Safe?

Blue Scorpion's Tony Kensington explains why it might not be.

By Warren Dunham

Blue Scorpion's CFO, Tony Kensington wants people thinking about payment cards. Tony doesn't want us to stop using Credit and Debit cards, he wants more protection for the customer and cost reductions for the business owner.

Tony Kensington's career running Kent based Aspirations Accountancy has seen him build a successful practice with a broad base of diverse and profitable clients making up his portfolio. A meeting with one of these clients, entrepreneur Nigel Tanner, CEO of East Malling based Blue Scorpion, took Tony in another direction. Tony joined Blue Scorpion after realising what a compelling proposition the Blue Scorpion offering is and, with his fellow Directors, is determined to reduce card crime and keep money where it should be, either in the cardholders account or within the merchants' business.

Every time you use your plastic to pay, you share details about your card. If you are unknowingly transmitting them over an 'open' network your data could be hacked by a 3rd party fraudster. Organised criminals could have enough information to make purchases using your card. The business or retailer, known in the industry as the merchant, won't know information has been compromised. It is only when you notice unusual transactions on your bank or credit card statement you realise your data was breached.

You the customer must contact the organisation that issued that card to report the discrepancy. In the payment's world, this organisation is called "the Issuer". The Issuer's own fraud team might notice the problem, but this is not certain. By then you could be thousands of pounds out of pocket.

When Card data is compromised in this way it is called a data breach. Many large companies who experienced data breaches and have been fined millions of pounds for not having secure procedures in place. Although larger companies employ specialised Cyber experts they still get attacked; If you are an SME or Retailer, you are a much easier target.

When you as a customer tap your card to make a contactless purchase of your skinny latte, how certain are you that your card data is safe? Cafes and restaurants often provide private and public WiFi. If the business has not segregated their network properly, your card data can be read by a simple program on a laptop connected to the router providing the WiFi, its simple and takes seconds to set-up. Organised crime gangs are experts in this type of theft.

How can a business/merchant protect the card data they capture?

Most of the deployed card payment terminals in circulation in the UK are authorising transactions across an IP (Internet Protocol) Network. This card data, if not properly protected and segregated, can be susceptible to breach; This is especially common if the terminal is connected to an open network. Many merchants do this, without realising the risks of not segregating, or, separating the card data.

Card data should be segregated and point directly to the processing organisation at the other end, known in the payment world as the Acquirer.

What is network segregation?

Network segregation is when the merchant's router has been specifically designed to separate different types of digital traffic. Examples include, back office systems for customer data, card payment, CCTV and EPOS (Electronic Point of Sale).

The objective is to protect the data concerned. Data run across a private network is not visible to other areas of the network; For example, not sharing the public WiFi with payment traffic. Access is restricted and sensitive data is segregated. If the merchant has taken significant steps to protect themselves from a potential data breach the business is demonstrating they have competence and credibility in handling your data.

So, who is ultimately responsible?

The Schemes that 'brand' the cards you carry in your wallet i.e. Visa, MasterCard, JCB, Discover and American Express want to prevent this type of fraud happening. Stringent processes and procedures are in place throughout the various stages between when the customer pays and how the transaction is processed. It is the Schemes job to 'police' these regulations with the Issuers and Acquirers alike.

Following the advent of Chip & PIN, launched c. 2002, to instigate fraud prevention measures for Card Present

transactions at Point of Sale (POS), the Card Schemes, in conjunction with the major European member banks, formed a council in order to determine a set of standards for all merchants across Europe.

Standards would be mandated in order to protect cardholder data. This protection was to extend beyond not only the POS, but also into the environment that the card payments were to be accepted in. These standards are known as the Payment Card Industry Data Security Standards (PCI-DSS). The Council formed in September 2006 and have continued to build every year towards ever more stringent standards in order to respond to increasing fraudulent activity. The standards that have been set are for global following, but Europe lead the way in implementation and compliance to them.

In recent years there have been further significant changes around the whole movement of money in the UK and this led to the formation of the PSR (Payments System Regulator). This UK Government Body has been put in place to oversee the movement of money in the UK, by any medium and across any platform, and thus the PCI Council now work with the PSR in the UK and collaborate with them about mandate and compliance towards the PCI-DSS in the UK Acquiring market-place.

An Acquiring Bank sits between the cardholder, merchant, Scheme and Card Issuer and they handle the payments to the merchants from the cardholder's bank and card accounts.

As you can see within this chain there are several large organisations who potentially pick up responsibility for data breach, but Tony Kensington and Blue Scorpion realised that at the point of sale, the significant vulnerability existed and was fast becoming an increasing problem for businesses that was not being dealt with. As Tony explained, "The UK Acquiring Banks, operating under the direction of the Schemes and the PSR, currently enforce the PCI Council's regulations by fining merchants that have not complied with PCI-DSS"

Tony elaborated on why this potentially huge international problem sits disproportionality with the end business. "Unfortunately, these fines are not very well publicised and are not brought to the merchant's attention regularly enough. They are a line on their monthly merchant statement, which is sometimes 6 pages long and can be disguised with acronyms that are often confusing and not apparent. The merchant is quite often unaware there is a problem and their customers are at risk. You can also be certain that the customer in that merchant's premises has absolutely no idea either."

The solution as Tony and his team at Blue Scorpion see it, is for the business to engage with a company like theirs who have solutions to help you meet PCI-DSS compliance and decades of experience in payment processing. This way the customer gets more protection, the retailer is not defrauded and ultimately the proceeds of crime of are not being funnelled into organised criminal gangs.

Continued overleaf

From page 7

So why is more action not being taken?

Tony and his team think more is not being done for a simple reason, as he said, “the Acquiring Banks make tens of millions of pounds a year in these fines to businesses which can be as much as £75 per month. So, what is their incentive to solve the problem? Nothing until the PSR, in conjunction with the Schemes and Acquiring Banks, start preventing them from issuing card payment facilities to merchants without compliance being mandated from set-up. If the Acquiring Banks do not adopt this approach, then they should feel the same pain that the merchants do and receive monthly fines, at institutional level, until the problem is resolved.”

In acknowledgement of the PCI Council, the Acquiring Banks have partnered with various companies that offer a consultative approach to PCI-DSS compliance, including Blue Scorpion, but Tony and his team think this is not enough; Tony said, “In reality they are just masking the issue by filling in forms to state the merchants are compliant and then advising the merchant what they should do within a 3 month window to attain compliance; but, when the merchant’s network is rescanned in 3 months’ time they still appear as non-compliant, because the merchant has pushed the problem to the back of their mind for 3 months and so another consultation process begins again.”

“The problem is not being solved by fining merchants” says Tony Kensington.

Tony says there are 3 ways to physically assist with PCI Compliance and achieve network segregation:

1. Put your Card Payment terminals and EPOS systems through a totally separate router, designed for the purpose of segregating and protecting your card sensitive data network.
2. Use a GPRS Payment Terminal so it does not use your WiFi router
3. Work with a company hosted solution that provides a managed service, where the provider’s platform is PCI Compliant, and the PIN Entry Devices are operating within an extended encrypted PCI Compliant environment.

Tony said, “Blue Scorpion have helped many of our customers with this problem, but there are thousands of businesses who do not even know they are losing money in fines.”

Cardholders can make a difference

Blue Scorpion want to help prevent these crimes with increased public and commercial awareness. So next time you go to pay with your debit or credit card ask if the retailer is PCI-DSS compliant? if they aren’t, be aware your data is at risk. When there is a ground swell of customers that refuse to use unsecure payment terminals, compliance might be enforced.

Tony was optimistic when he summarised the current situation and the future, “The Acquiring Banks have too much money to lose and will only act when forced to do so; but do you remember receiving £25 for a bank letter and being asked for Payment Protection Insurance (PPI) for loans, credit cards and overdrafts? They were stopped because the consumer took action, that time has come again, and PCI non-compliance fines should be stopped.”

As a Merchant you can act

Tony’s advice to business was simple, “Remember, check your statement and look for those fines! And if you are not sure, then call Blue Scorpion and we will be only too happy to walk and talk you through your statement to point out whether you are being fined for non-compliance or charged the monthly fee as a compliant merchant.”

If you are being fined, then let Blue Scorpion help you to remove them and become PCI-DSS compliant. Even if you are simply concerned about your customers card data, speak to Blue Scorpion; Tony and his team are ready to help.



Tony Kensington



Protect your customers and don’t pay fines unnecessarily! Talk to **Blue Scorpion** about becoming PCI DSS compliant today. **Blue Scorpion** can be reached on **01732 602111** and **sales@bluescorpion.co.uk**



Pssst... maximise your PR in 5 simple steps

Friday 12th July, 10am-1pm

The Centre, Mind, Body, Spirit

Farthing Corner, Rainham, Kent ME8 8PQ

Learn how to use PR in your business from a Kent journalist

A Kentish journalist turned PR-pro is inviting small businesses in Kent to learn how to boost their PR efforts at a new workshop this month.

Sarah Hawes, founder of Izzy PR, has devised her Maximise Your PR in 5 Simple Steps workshop to help businesses achieve great media coverage by unearthing and utilising PR-worthy stories in their organisation.

The three-hour session being held in Rainham, will cover how to write press releases, pitch to journalists and squeeze every drop of value out of their PR – and with a few hints and tips, it isn't as hard as you think.

Sarah forged her career in journalism at the KM Group, working mainly on the Medway newsdesk before moving into PR, working across Police, NHS, agency and charity roles. She returned to journalism with BBC Radio Kent before setting up her own consultancy in 2015, now working with several businesses, helping them with all aspects of PR and marketing. Her varied client list covers a range of sectors across wellbeing and professional services including physiotherapy, dentistry, catering, events, finance and childcare, to name a few.

But – this workshop is for any business.

Sarah explains the aim of the workshop: “PR can be a pretty daunting and often frustrating activity for beginners. But it's definitely something you can do yourself – and do well!

“Having worked as both a journalist and now in PR, I know not only what makes a great story but, importantly, how to deliver it to a newsdesk so that it stands a chance

of getting published. My workshop will help businesses to master the basics, giving them the confidence to go out there and shout about their brilliant products and services.

“If you've ever struggled to find the sparkling story in your business (and there almost certainly is one!) or sent a press release that's fallen flat, join me to learn some simple steps to get your PR published.”

Maximise Your PR in 5 Simple Steps will run on Friday 12th July, 10am-1pm at The Centre, Mind, Body, Spirit, Farthing Corner, Rainham, Kent, ME8 8PQ.

Tickets are £30 and can be booked at www.eventbrite.co.uk/e/maximise-your-pr-in-5-simple-steps-tickets-63439455118



izzy
PUBLIC RELATIONS



Sarah
Hawes



Please contact Sarah for more information.

sarah@izzypr.co.uk

07748 631100



Teambuilding through Cooking

What could be better?



Teambuilding in the kitchen is a popular way to get colleagues / departments / work teams communicating, collaborating, negotiating or simply having fun together. How much salt to use? More chilli or a milder flavour? You're a veggie? Ok, let's try this. How best to share the task?

Have you ever made pasta single handed? If you have you'll know that after plenty of practice all can go well, but as a novice it's a case of 'two heads are better than one'. In fact, making pasta using a hand-rolling machine is the perfect job for two: requiring separate roles but working together. Additionally, it offers plenty of scope for either messing the task up completely amid uproarious laughter or producing a great end result and feeling immensely proud.

Teams are always surprising us. Who would have thought 22 roofers could produce such a fabulous feast with so little drama? Thirty people making pasta, pesto, salads and tiramisu? With military planning it's not only possible, it's a triumph. A group of chemists? We'll make sure the alchemy of cooking is done with precision as well as flair! Or 25 "corporate suits" laughing uncontrollably at our main host and chef, Pieter?

Some teams naturally collaborate, help each other out, encourage and support. Others enjoy a competitive element, going for the best flavours and the best-looking food. Occasionally there's a reluctant participant who has to be cajoled into joining in. Whatever the nature of the team, they all engage in a shared creative process that results in enjoyment and deliciousness, and in which, afterwards, they can savour the fruits of their endeavours.

Food, as many of us know, can be a revealing topic. We all have different tastes, preferences, dislikes and sometimes even fears. How to negotiate these different feelings, aspirations and appetites?

Our job, at Chequers Kitchen, is to create a structure in which teams can navigate their way and to offer support so that the end result is one every member of the group enjoys and feels satisfied with. Being hands-on and sensory, the learning process is remembered all the better back in the workplace after the event.

Finally, food is a brilliant leveller and a wonderful relationship builder. As well as corporate teams, we also enjoy hosting community groups at Chequers Kitchen.



Mealtime Memories is a monthly get together of older people who can be isolated or lonely. They cook and dine together, enjoying conversation stimulated by recipes and dishes. Even the most shy or withdrawn have interesting memories to share; everyone has something to add to the conversation.

And our own team of staff and volunteers frequently get together to cook and eat. Friendships are strength-

ened, ideas generated, insights gained, relationships enriched, and tastes are explored. All with laughter and enjoyment.

We know it works, why not try it too for your next Team Building experience?



Stephanie Hayman



Contact Stephanie Hayman, Director, Chequers Kitchen on **email: info@chequers.kitchen**
tel: 01304 362 288 <http://chequersdeal.co.uk>

ARE YOU SPENDING TOO MUCH ON PROCESSING CREDIT AND DEBIT CARD PAYMENTS?

Simply send us **three** of your Monthly Merchant Service statements and we'll review them for **FREE** and offer you a solution to save you money on your monthly fees.

We can save you time and money!



☎ 01732 602 111

✉ info@bluescorpion.co.uk

🌐 www.bluescorpion.co.uk



Blue Scorpion
network + security solutions

Partners with EIT

Sittingbourne Company continues to invest in

CUTTING - ED

recycling machinery despite economic





DGE

mic uncertainty

By Warren Dunham

One of the UK's leading providers of waste management and recycling services, LKM Recycling in Sittingbourne, has invested over £1m in a new state of the art metal shear – the most powerful of its type in the UK. The machine is designed to cut and bale ferrous materials such as steel using 1250 tonnes of pressure. It also looks smart too – not something people generally say about machinery!

The Lefort Amazone 1250 machine was built in Belgium and expertly installed by their contractors just before Christmas and is now being commissioned with a view to doubling their monthly exports to mainland Europe, Turkey, India and the USA.

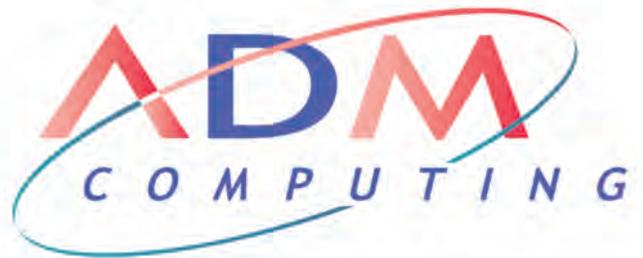
The Shear marks a turning point in LKM Recycling's expansion plans as it is the final investment in a £5m strategy to drive the company forward. This will also lead to additional jobs being created at the Sittingbourne site as the new machine needs "feeding" at a much higher rate than the previous model.

This is great news for Sittingbourne, but also for the environment since the machine is highly efficient and reduces the amount of energy used to shear and bale materials as well as ensuring that the end product is of a high quality for steel mills to recycle into new objects such as construction beams.

Commenting, Ryan Eastwood Managing Director of LKM Recycling said, "This is our most important investment to date strategically. Our business was built on metal recycling, and it continues to be a significant part of the business for us. We are also very proud to be based in Sittingbourne where the company began and look to employ more local talent to support our growth."



LKM recycling are experts in total waste and recycling management which includes ferrous and non-ferrous metals, plastics, UPVC double glazing, end of life vehicles, wood, glass, paper, skip hire and confidential destruction. **For more information please go to lkm.org.uk/ or call them on 01795 439393.**



Established since 1984, ADM Computing are one of London & the South East's most trusted IT service partners. ADM deal with planning, implementing and supporting IT solutions, including:

- IT Support
- Office 365
- Cyber Security
- Sharepoint
- Azure
- Network Cabling
- Wireless
- IT Consultancy
- Business Continuity
- Cyber Essentials

Contact us: 01227 473500 | Sales@adm-computing.co.uk



are committed to reducing their carbon footprint by printing on Carbon Woodland Paper.

Talk to  geerings print www.geeringsprint.co.uk about reducing your own carbon footprint by opting for the natural woodland solution.

Martin Almond

T: 01233 658602

E: martin.almond@geeringsprint.co.uk



FOREST CARBON

CARBON WOODLAND PAPER
Creating UK forests, compensating CO2

Four Elements of Health:

Eat, Sweat, Think & Connect

Are you awake to your own well-being?

I know there was a time when I wasn't. As a mum, a wife and a business owner, there was always someone else's needs which seemed to be greater than mine and I found myself regularly dropping into bed at night feeling washed out and totally uncared for.

Then one day I woke up! Well, actually I met my now business partner of 6 years, Jessie Pavelka. I woke up once and for all to my own needs and the understanding that actually, how could I care for those around me and run a business, if I wasn't at top notch myself?

Jessie is a health and wellbeing expert and is known for helping people to lose substantial amounts of weight on Sky TV's show, *Obese: A Year to Save my Life*. But when I met him, I realised that there was so much more to health than weightloss and after a year of conversation we set up our company, Pavelka Limited, based in Kent.

Our aim is to help people all over the world turn up to life as the best versions of themselves – mentally, physical and spiritually. When I met Jessie I learned about his philosophy of True Health and we developed our offerings from his Four Elements of Health – Eat, Sweat, Think and Connect – which we now take into businesses and educate and remind people that everyone needs to pay attention to their health – at work and at home.

I believe in practicing what I preach, so I started to look at my own life and I immediately was troubled by what I saw. My 'go to' when getting home was a large glass of white wine – or two! That may have relieved the stress, but the headache that followed it and lack of sleep was hardly helping.

I also saw it as a badge of honour to put in hours at the office and then even more in my home office. Yes, I got a lot done – but what price was I paying? I was continually struggling with headaches and RSI from being at the laptop for so long was taking its toll. Both of my elbows were shot!

But as I said, I woke up, when I met Jessie. I realised that by making small changes in my life I could actually feel better and I got to work immediately. It wasn't difficult. I just became 'aware'. Cutting out the drinking, increasing my down time, eating a variety of colourful foods 'of the earth' and taking time out to be with my amazing family, made me wonder why I had never lived like this previously.

I had been asleep to my own health. But I woke up and I can honestly say, that now, in my late 50s, I am fitter, stronger and happier than at any other stage in my life.

You get one life, no matter who you are, and without your health, what else have you got? I encourage you to take a look at your routine and work out some small changes that you can put in place, be the example for others to follow and enjoy the feeling good factor which will undoubtedly follow.



Jill Tipping



Jill Tipping, Director - Pavelka Limited delivers health and wellbeing solutions to individuals and companies. www.pavelka.co.uk

Growing Happiness

I find weeding therapeutic. To me, it's not a chore. When I am down on my knees, totally focused on finding and exterminating my little green enemies, nothing else matters. Every hand movement is preceded by a micro-decision, decreeing life or death to a plant, a leaf, a flower. A complete immersion in the here and now.

With the soil surface freshly 'tickled' and the lawn edge trimmed, I like to stand back at the end of a session and take a moment to admire the results, and to notice how my 'proper' plants have come on since the last time I looked. It's easy gains. By the way, have you noticed how many different shades and hues of green there are in the foliage of your plants?

I know all this is not just good for the garden, it's good for me. Gardening kept me sane through difficult times and it has kept me physically fit, too.

To me, a low-maintenance garden is an anathema. I understand that this is what many people want but I would question whether it is what they actually need. Tending the garden, slowing down to the speed at which Nature works, reflecting on the inevitable change, spotting signs of revival, anticipating more loveliness to come. How about a bit of that instead..?

The company of dogs, young children or mobile phones may not be conducive to total immersion in gardening, but perhaps the phone and the dog could stay indoors. As for the children, get them involved. Is there somewhere they could grow their own radishes? Help them catch the gardening bug when young. It's the best bug to catch!

TOPICAL TIPS FOR THE SUMMER

Deadheading

This is a great little exercise in mindfulness and tidiness, and at the same time helps your bloomers bloom for

longer. If you allow the plant to set seed, many of them will 'think' "Right, my job is done, I can stop flowering now".

Feeding

This is crucial for all the plants in containers. Even if you plant them into freshly-bought compost, the plants will soon use up the nutrients they find in it. The quickest way to revive plants that are visibly starving (leaves turning pale green) is to give them some dilute liquid feed. However, a good way to prevent this from happening in the first place is to apply plant food in the form of slow-release granules. You may only need to do this once a year.

See what others do

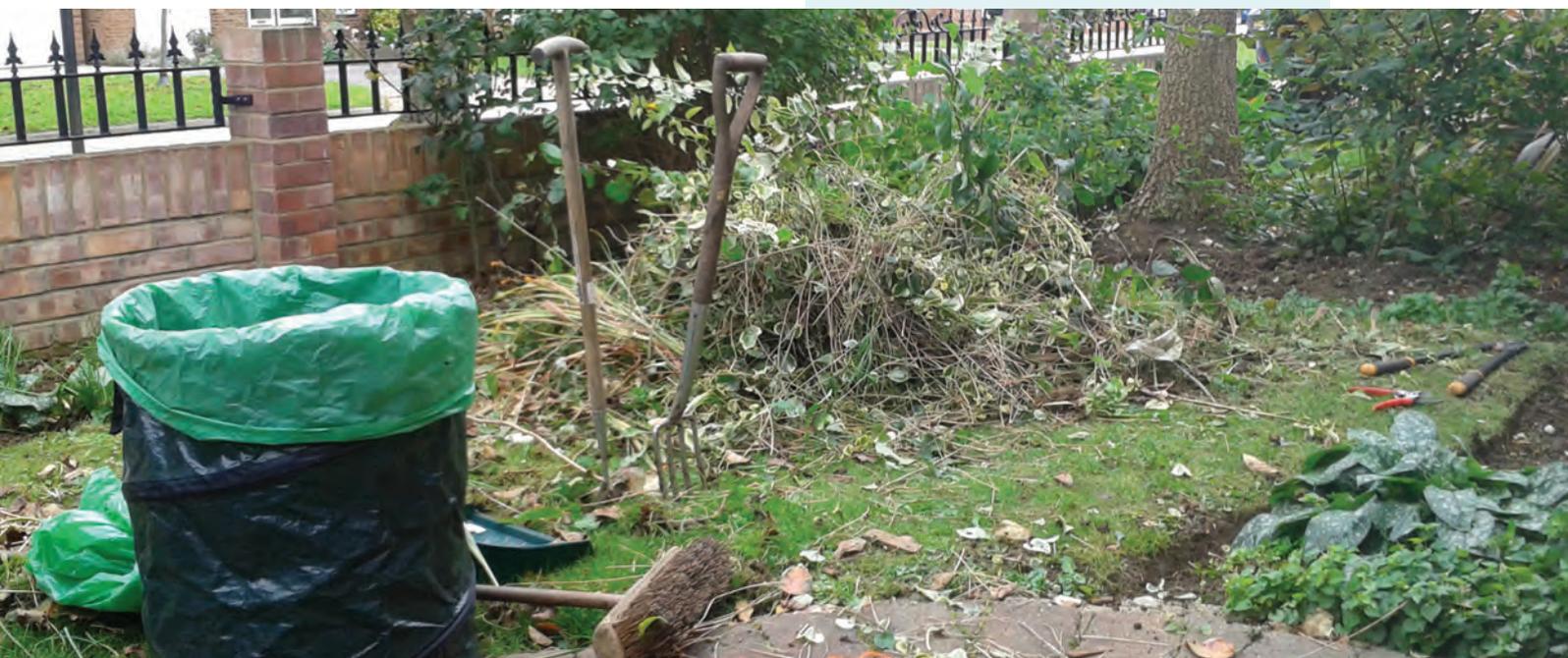
This is the best time of year to go and look at other gardens. Check the internet for what is available in your area. There are some fantastic gardens within National Trust properties (nationaltrust.org.uk) but many other owners of large and/or historic gardens open them to the public, too. And many small private gardens can be visited when they open for the National Garden Scheme (ngs.org.uk). You are bound to find great ideas just waiting to be pinched!



Eva
Girling



Eva Girling MSc (Hort) is a garden adviser and designer from Kent, UK. www.gardenity.co.uk
eva@gardenity.co.uk





Breaking up

During straitened economic times, it is an uncanny coincidence that director, shareholder and partnership disputes arise more frequently. This is because the protagonists take stock of their positions, become less trusting of their counterparts and / or wish to resile from financial commitments and reduce risk.

I present below some useful information on how to prevent rather than cure; and then how to cure if the proverbial hits the fan.

Some top tips to make sure that everything is in order at the very start of a business relationship, be it by way of partnership, company or joint venture

1. Sit down and be honest with each other at the start: think about allocation of risk; who is putting in what money and what (if any) responsibility they are taking; who is doing what work; who is bringing in clients; who is in charge, etc. Be particularly clear about profit-sharing otherwise the law may govern what each party receives
2. Distill this into an agreement, being transparent and giving relative weight to these factors – otherwise resentment will be sown at an early stage
3. Importantly, think about exit right at the start
4. Critically, include deadlock provisions – eg have a casting vote
5. It sounds simple, but ensure that the agreement and the company documentation and Companies House

reflect the actual position, such as shareholdings and directorships

6. Include a dispute resolution mechanism

Typical problems and how to resolve them

1. Deadlocked companies – where two shareholders have equal voting and management rights but are no longer able to work together. Usually these are resolved by way of an unfair prejudice petition under Section 994 of the Companies Act. To succeed, the complaining shareholder must demonstrate fault on the part of the other shareholder (ie that that the company's affairs are being conducted in an unfairly prejudicial manner). Of course, this is absent any provisions in the articles of association or shareholders' agreement to break a deadlock (this is why they are so important!). There is no such thing as "no fault divorce"
2. Alternatively, an application can be made under Section 122 of the Insolvency Act 1986, on the basis that it is just and equitable that the company in question, even though solvent, should be compulsorily wound up
3. Section 994 petitions are more common where a minority shareholder can demonstrate that their interest is being unfairly prejudiced by the inequitable behaviour of the majority shareholder (note that a breakdown in mutual trust and confidence in itself is not sufficient)



is hard to do...

(especially with one's business buddies)

4. Sometimes, a derivative action is brought – this is a claim by a member (shareholder) of a company on behalf of the company for a wrong against the company which the company is unable or unwilling through its directors to pursue itself. Section 994 actions and derivative claims can be difficult to decide between

Out of court solutions

1. Chairman's casting vote
2. Outsider's vote
3. Reference to shareholders
4. Mutual put and call options
5. Arbitration or expert resolution

Conclusion

Prepare for the worst at the outset and be honest as to the relationship and expectations, as what seems like a rosy relationship can quickly turn sour, often because of (rather than despite) this lack of transparency.



Jay Sahota



If things do start to look problematic, or you would like more general advice, please email me at j.sahota@jarmans-solicitors.co.uk or call me on **01795 472291**

Jay Sahota, Senior Partner, Head of Dispute Resolution - Jarmans Solicitors

CLEANING KENT'S CARPETS FOR 25 YEARS

A quarter of a century's experience enables us to tailor and deliver the most effective process to clean your carpets.

No job is too big or too small, ranging from the small domestic customer to the large commercial client.

Only trained insured and experienced operatives used.

Our comprehensive range of products and systems allow us to clean virtually any type of carpet.

We cover London and the South East (but have been known to travel further afield.)

Call: **07771 565866**
or **01474 874142**
www.mascleaning.com



Events JULY

Company	Name	Date	Time	Location	Cost	To book your place
Kent Invicta Chamber of Commerce	Ashford After Hours	2nd July	6pm-7.30pm	The Conningbrook Hotel, Canterbury Road, Ashford, TN24 9QR	Free	https://www.kentinvictachamber.co.uk/event/ah-ashford/2019-07-02/
Steer Your Business	SYB Breakfast Networking	3rd July	7.30am - 9.30am	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£13	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
BizLinks Margate Board	Cheese & Wine Tasting Event	4th July	2.30pm-4.30pm	Sands Hotel, Margate	Free	Open to all BizLinx members and their guests
Kent Invicta Chamber of Commerce	Medway After Hours Networking	4th July	6pm-7.30pm	Bridgewood Manor Hotel, Near Bluebell Hill, Walderslade Woods, Chatham	Free	https://www.kentinvictachamber.co.uk/event/ah-medway-2019-04-07/
BizLinks Tunbridge Wells	Tenterden to Bodiam Steam Train Ride - with Lunch at Castle Inn	9th July			£45	Open to all BizLinx members and their guests
Kent Invicta Chamber of Commerce	Folkestone After Hours	9th July	6pm-7.30pm	Best Western Plus Burlington Hotel, 3-5 Earls Avenue, Folkestone, CT20 2HR	Free	https://www.kentinvictachamber.co.uk/event/ah-folkestone/2019-07-09/
Kent Invicta Chamber of Commerce	Take a Break Networking lunch	10th July	12.00pm - 2.00pm	Royal Wells Hotel, 59 Mount Ephraim, Royal Tunbridge Wells	Free	https://www.kentinvictachamber.co.uk/event/take-a-break-networking-lunch-july/
E-Training	Project Management	11th July	10am - 12 noon	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888 498
Kent Invicta Chamber of Commerce	Maidstone After Hours Networking	11th July	6pm-7.30pm	KIMS Hospital, Newham Court Way, Maidstone	Free	https://www.kentinvictachamber.co.uk/event/ah-maidstone-2019-07-11/
Steer Your Business	SYB Breakfast Networking	13th July	7.30am - 9.30am	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
Kent Invicta Chamber of Commerce	Canterbury After Hours Networking	17th July	6pm-7.30pm	Best Western Abbots Barton Hotel, 36 New Dover Road, Canterbury	Free	https://www.kentinvictachamber.co.uk/event/ah-canterbury/2019-06-19/
Ladies Who Latte	LWL Ashford	18th July	10am - 12pm	The Farriers Arms, Church Road, Ashford TN25 6NU	Free	https://www.facebook.com/groups/383353965115057/nikkiholy@aol.com
The Business Terrace	The Business Terrace Summer Networkers	18th July	5.30pm - 8.00pm	The Business Terrace, King Street, Maidstone ME15 6JZ	Free	https://www.eventbrite.co.uk/e/business-terrace-summer-networker-tickets-62970080205?aff=ebdssbdestsearch
E-Training	Personal Effectiveness & Resilience	25th July	10am - 12pm	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498

Reverse ^{THE} 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 water sports 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



Log on to reversethetide.com and purchase any one of the amazing items we have on offer to help us REVERSE THE TIDE



Web: <https://reversethetide.com>
Tel: 07771 714221



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