

# Steer

Issue 8

March 2018

STEER YOUR BUSINESS | THE MAGAZINE

## Think about Fit

For Whoever  
You Work With

**Cultural  
restaurants**  
Staff crisis

**Employment  
contracts**  
Why You Need  
Them For Your  
Employees

## Creative selling eases cash flow

Ben Kench looks at being  
creative with a sales process



# Editor's Review

What a fantastic response to the rebranding! We have had so much positive feedback that it's reassuring to see that we're on the right track. This is just one of the comments we've received:

*A PR colleague of mine pointed me towards your magazine today. Looks fab - great to see a modern, clean, vibrant take on a business magazine for sure. Would love to connect to see if i can support this in any way – ID*

Steer Your Business is reaching further afield and is being shared by more and more people which is fabulous.

This month we have an informative article on employment contracts from Jemma at Orchard Law. As businesses grow and we start to employ staff, it's vitally important to get the documentation right so that it all runs smoothly.

Do you approach your garden in the same way as your business? Are you a blitzer or a nibbler? I'm sure many of us "fit in" the gardening in between everything else but what if you were to do a little bit in the garden, often? How would you feel then I wonder? An interesting insight into the mindset around your garden from Eva is not to be missed.

Funding for your business can be a tough one. Interesting advice from Robin Hoque on how you can fund your business going forward.

Have you heard about Employability Points? I have to admit that I hadn't until I visited the University of Kent in Canterbury. They have a fabulous scheme which encourages their students to work with local businesses and gain points. Both parties benefit from the scheme and it's a great way of integrating students with the reality of business ready for when they take that step themselves.

As well as having a business which is amazing, you as a business owner need to look and feel good too. Permanent eyebrows could be the answer – well for the ladies at least! Or maybe for the men too. Find out how they can make you look great when you wake up and rush out the door without time to "do your makeup". How many of us have done that?

Many business owners say they don't have enough customers or leads so Ben Kench shares with us his ideas on creative selling and how to increase your success rates.

All this and more ...

Take a look and share with anyone else who you think might be interested in one or more of the articles. There is something for everyone but if you feel you'd like to know more about a particular subject, please let us know and we will find the answers for you.

Enjoy this issue and think about becoming a contributor. Share information with like-minded business owners and promote your business at the same time – how easy is that?

Until next month

Sally



Sally  
Marshall

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# CREATIVE SELLING EASES CASH FLOW

Do you ever wish that you got orders with a little more ease? Well, the truth is that being creative with a sales process can definitely help with these outcomes.

## Create Packaged Offers

Often a business has a list of offerings and sees them merely as that - an available list of products and services it sells. Rarely are they creatively packaged in 'offers'.

Almost always though, packages encourage either an increase in sales value or using the 'offer' to encourage other things such as speedier payment.

Let's face it, we've grown up since we were children with offers all around us tempting us to purchase ahead of time, from cans of baked beans in packs of 24 to larger tins of coffee or tea, or 24 cans of lager, just in case your quiet night in watching the footie becomes a neighbourhood party! Use a 'packaged offer' to increase order values or even retain clients or create future orders now.

What is to stop your customers agreeing to your service for a year ahead if they sign a reduced deal rate that maybe also includes a 'bonus'?

How about discounts above a certain sales figure, to push volume up or to incentivise the sales of higher margin goods? How about 'added value packages' provided that they pay quickly?

Creativity in these areas will help massively. Typically, if you are much the same as your industry competitors then these sorts of tweaks give you a valuable marketing edge.

## Create Cash Flow

Creative selling massively impacts cash flows.

It can create cash flow ahead in areas such as annual plans and memberships with beneficial rates; or it can work the other way to speed up usage, and tie-in the customer so that future cash flow months are secured.

And where did the 'rule' of 30-90 days payment terms come from??!! Who said you have to do that?!

Amazingly enough, your next customer might be very happy to pay immediately if you at least ask! Or at worst they might pay 50% now and 50% on delivery. The truth is most do not even ask and then moan about poor cash flow. Crazy!

## Protect Your Customer Base

Creating a package that ties your customer to you gives you more secure cash predictions. We see it all around us, e.g. energy companies and mortgage companies tie us in, mobile phone companies and insurance

arrangements tie us in by offering better rates for longer term contracts! Your business will thrive and retain your customer base if you can add some 'regular payment' plans.

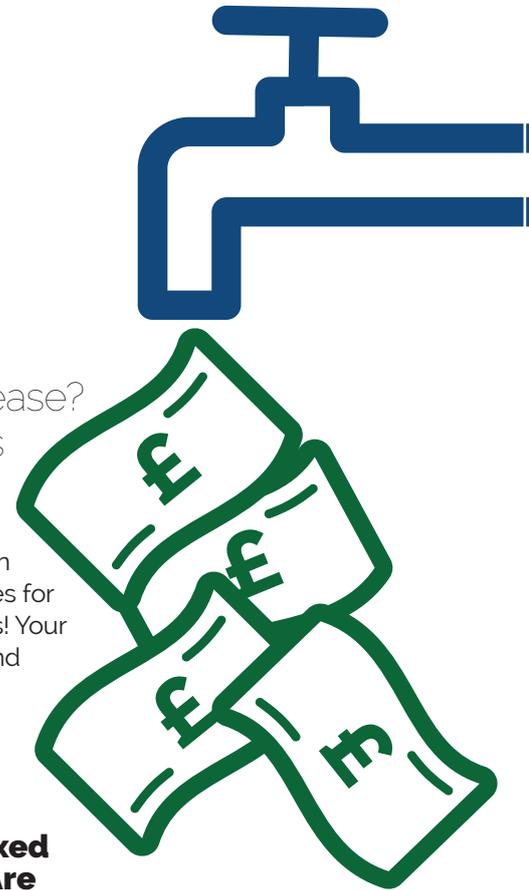
## Budgets and Fixed Cost 'Leasing' Are Appealing

If cash flow isn't your concern because the margins on your products or services are high, then consider going the other way and actually non-selling your items. You see, to a majority of consumers and business managers alike, the need to 'budget' and 'know fixed costs' is actually higher on their list than an occasional discount, and the 'no maintenance liability' is also very attractive! Thus, the concept of 'leasing' appeals massively.

In all areas, from IT equipment, telephony and websites to staffing, vehicles and even publishing, the 'lease' payment principle is attractive so why not explore how it might work for you?

## Get Creative To Win

When you sit down with an open mind and think of the options there are always several. The challenge is to open your mind to them as they aren't normally done and the first reactive brain impulse is to say it 'can't be done'. There is no such word as can't.



Ben Kench



**Ben Kench** is the UK's best selling sales author with "Selling For Dummies" and creator of The Business Booster coaching programme which has been successfully adding literally millions to businesses like yours over the last 15 years. If you have a business growth challenge that you'd like help with contact Ben on [bkench@thebusinessbooster.co.uk](mailto:bkench@thebusinessbooster.co.uk)

# Hello, we are the flex studio

We help small businesses just like yours to become awesome.

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

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# Thinking about Permanent Makeup? Let us help you make up your mind

I hear you ask yourself, "Why would I have permanent cosmetic brows?" as you read this article. By the time you've finished you'll be searching the internet looking up technicians and procedures.

Permanent cosmetics are performed with a digital handpiece implanting pigment into the skin. Shape and colour is determined by skin tone, face shape and age. Every treatment is tailored to each individual.

Clients range in age from late teens to older, retired people – there is no limit. The more mature lady could choose permanent makeup because she has over-plucked in her early years, causing sparse/uneven brows, or her eyesight is prohibiting her from drawing her own brows onto her face; whereas a young professional or busy mum could choose the treatment to save on precious time. Time is money, according to the old saying, so why spend unnecessary hours per week beautifying yourself, when this look can be accomplished with a short treatment in the salon, and last up to two years?

Speaking from personal experience, I believe permanent cosmetics can only enhance our looks. I originally had very good brows, regularly shaped and tinted. I didn't think I 'needed' this procedure, but after having had it performed by Emma (co-owner of The Unique Boutique) I have never looked back.

A common observation is: "I want them to look natural, I don't want big thick black slugs!" Having trained at Nouveau Contour, we are taught to produce 'wake-up morning-ready' brows, with a natural hair-stroke complementing the brow area. A common misconception is that any remaining brow hair would be removed prior to the treatment. This is not true. As much brow hair is retained to

achieve a realistic brow. Having said that, don't be discouraged if you feel as though you don't have enough hair to create the perfect brow – that is what we are here for.

Let's not leave the men out – yes, I said men. Male grooming is on the up and why shouldn't it be? We all like to look good and take pride in our appearance; it is not just restricted to women.

Permanent cosmetics have previously been considered a luxury treatment exclusively for the elite – this is not so. It has become more of a routine beauty

**“We all like to look good and take pride in our appearance; it is not just restricted to women”**

treatment, available in many salons.

If you have ever had a tattoo you'll be expecting permanent cosmetics to be as painful. This is not the case. Using numbing creams, our clients tend to enjoy their experience, relaxing to the point where they have been known to drift off to sleep.

You may be wondering how our journey began into the world of permanent cosmetics. Approaching that time in our life where our children were less dependent on us, the world opened up to us. We had the time to invest in a career where we could wake up in the morning and look forward to our working day. Allowing us to give women and men, of any age the confidence to be able to walk into a room and be noticed for the right reasons – this means our job is done.



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# Are you a blitzer or a nibbler?

I had been a "blitzer" for most of my gardening life, saving up jobs for weeks, sometimes months, then doing it all one sunny weekend; a sense of achievement, yes, but mixed with the pain in the lower back!

Then I came across the concept of "kaizen", a Japanese word for steady improvement using small steps, and I thought "I wonder how that would work in a garden?" I was working from home at the time. Every day (except when the weather was truly awful) at around midday I stopped for a sandwich, then went to the garden for half an hour (with a timer!) and did something productive. When the time was up, I left what I was doing and, back indoors, rewarded myself with a nice cup of tea. I called it "garden nibbling".

After about a month of this, I had caught up with the work, the stress had gone, no more looking at the garden and seeing jobs everywhere. I know this system is not for everybody. But, if you work full-time, perhaps you could have a gardening hour or two every weekend, or even have a "nibble" every evening in summer.

Right now, buds are breaking, "hosts of golden daffodils" are everywhere, bumblebees are buzzing and birds are busy nest-building. It's time to get busy in the garden, too, before Mother Nature makes everything grow and small jobs turn into big ones. For the time-poor, here are the three springtime essential tasks.

## Border tidy-up and mulching

For this, I wouldn't be without my rubber knee-pads. Unlike a kneeling pad, you strap on and forget. With a few tools close by, I use what I need before moving on: a hand fork to dig up the weeds and to comb dead leaves out of ornamental grasses, secateurs to cut off unwanted stems, hand-held lawn scissors to trim the edge. All debris is thrown in the direction of a

small tarpaulin spread on the ground.

Whatever your technique, once weed-free, cover the surface with a layer of mulch. Not only does it look good, but it keeps the moisture in and - most importantly - keeps the weeds down, thus saving a lot of work! I have found that a 5-7 cm thick layer of chipped bark (small-size pieces) works really well. You can get it at any garden centre, but for larger amounts contact a local tree surgeon.

## Pruning the evergreens

Now is the time to cut back and trim to shape any evergreen shrubs that have outgrown their allotted space. You could even go as far as coppicing (i.e. cutting down to a stump) any that you know are likely to survive this treatment (check before you saw).

## Plants out, plants in

Do you keep plants that are not thriving? Get rid of them. Then dig some compost in and get a replacement. Garden centres are full of floral goodies right now but before you buy, please read the label. Is the plant you like the right size for the space available, right for your soil (acid, alkaline or neutral) and will it get the amount of light and moisture that it needs to do well? Get these things right and the plant will repay you handsomely.

When it comes to plants, I am not immune to impulse buying. If you aren't either, I have a suggestion. If you can't find homes for your new treasures in a border, grow them in containers on the patio - or give them away. Then resolve to only buy plants when your garden needs them!



Eva  
Girling



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# Employment Contracts

## Why You Need Them For Your Employees

Whether you are working with self-employed people, freelancers or employees, it is really important for you to have a Contract.

Many business owners are unaware that a Contract of Employment can exist even if you do not have a written agreement. Employment law is made up of three things. The first and most binding is by statute. These are the laws that are passed in parliament, primarily the Employment Rights Act of 1996 but also other Regulations and Acts.

There are very few circumstances where an Employment Contract can override a statute even if both parties agreed to it. An employer cannot pay less than the minimum wage just because it is written into an agreement. However, they may be able to waive certain other employment rights if the employee has taken legal advice and has signed a Settlement Agreement.

A Contract is also made by conduct. If an employer does something over and over again they may find they are unable to stop without being in breach of contract. A common example is paying bonuses. This may well be an act of goodwill and appreciation, however it can become a problem if you have never stated that the bonus is not contractual.

contractual.

The third item which makes a Contract of Employment is by things written. This could be emails, slack messages, messenger or even text messages so you are likely to have created a contract in any event.

It is a legal requirement to supply written terms of employment to an employee within eight weeks of the employment beginning, but there are also good practical reasons to do so too. The most obvious reason is that you should lead by example. Providing staff with a contract shows them that you do things properly and that you expect them to do the same. It is not a noose where one person has the upperhand. It is an agreement between two parties setting out the expectations that you have of your employee and what the employee can expect from you.

An Employment Contract can help your business to run smoothly. I encourage accountants to have a no holiday in January clause as January is the busiest time of the year for this industry. If this is written into the contract or policy from day one you will find that employees are less likely to request leave at this time. I also encourage businesses who shut down between Christmas and New Year to write this into the contract.

This way an employee knows that they must save some of their annual leave for this time.

The contract is also there to protect your business. We have all heard of horror stories where a disgruntled employee leaves the business taking all of your data, clients and staff to your nearest competitor. An Employment Contract that has been drafted carefully, with your own business in mind, can prevent or minimise the risk of this happening.



Jemma Fairclough Haynes



**For advice or support** with Employment Contracts or any other employment law matters, please feel free to contact us at [info@orchardemploymentlaw.co.uk](mailto:info@orchardemploymentlaw.co.uk) or call us on 01634 564 136.

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# How to increase the **visibility** of your brand and **stand out** among competitors?

Brand awareness is an abstract concept in business but is one of the most important elements for success. It is key to understanding how we, as businesses, are perceived in the minds of our customers: how they think about us, and how we can relate to build a strong bond with them.

There are many brands out there that are doing the same, offering the same, and yet businesses are thriving to penetrate deeply in the minds of potential customers. Knowing clearly what our customers think about us will help us improve, and work on our brand's development. A clear definition of it was given by Jason Kilar, CEO of the online video enterprise Hulu:-  
*"A brand is what people say about you when you are not in the room."*  
(Kotler, 2013).

For this reason I will share with you several tips and strategies to get into the minds of your current and future customers.

## **Create a sense of emotional connection between your product and the customers.**

Looking at successful brands such as BMW or Aston Martin, they all relate to their customers on "how they will feel when using their product." Is the person using it going to feel accomplished, powerful, the richest in the world, or is the product increasing their self-esteem and feelings of high financial status?

If your product makes customers feel more than just receiving benefits, and appeals to their emotions, values and beliefs, then you will be engaging and building a loyal amount of customers; thus increasing brand awareness for your brand.

## **Offer a clear, simple proposition**

This is also known as "brand positioning" and it needs to be what makes your brand stand out, or how your brand positioning is different from other competitors offering similar products to yours.

A clear, simple and honest proposition is what you need to work out first to attract, build and create brand awareness. It is the mission you can accomplish to make your customers feel cared for and to illustrate this concept better, let's look at an example:

The Ritz hotel offers a "great luxurious experience in every single detail of your stay", from the small, delicate and elegant soap for your hands to the exceptional manners from their highly qualified receptionists. In contrast, budget hotel brands such as Holiday Inn or Ibis hotels offer "affordable hotel accommodation for everyone".

As you have probably noticed, these two brands are unique and offer something different for different segment markets, they both have a mission and that is

what allows people to identify each, just by simply hearing their names or seeing their logos.

Whatever promise you make to your customers, ensure you deliver it, because you will be remembered by that and if you fail to deliver it, it will be harder to build your brand's awareness in the minds of those customers again.

### Sponsor a relevant cause to your business

Depending on the type of business you have, through sponsorship you are reaching a wider audience than by simply using methods such as social networks. For example, a business in the employment and recruitment sector can sponsor a University recruitment fair or a networking event in the local area. A business in the beauty and hair industry can sponsor a women's sports event in aid of breast Cancer etc.

It can seem like a big investment and it can be costly but, if done the right way, it will turn out to be a great asset, bringing your brand to the minds of potential customers, thus increasing visibility and profits.

But let's look at a real case I researched about "Santander". This banking brand sponsored a Formula 1 team to increase brand awareness in the UK in 2006, hoping that this would help to reach a wider audience and acquire more customers. Effectively, a few years later, Santander has one of the largest branch networks and is rapidly growing in market share compared with other competitors (Kotler, 2013).

### Invest in social media

Online digital marketing content is now an every day occurrence, and everyone in business needs to educate themselves and seek advice on what they should be sharing and doing when it comes to making themselves visible online - on social media platforms.

According to reports by the Office for National Statistics, only 60% of UK businesses are using social media. These results show that what is still needed is a higher level of awareness of the advantages of social media investment to grow the potential of a business.

Social Media is a powerful tool to create brand awareness because it requires you to be consistent and disciplined. It is about creating content that your audience will find valuable. This is called "earned media" -i.e. the products and/or content your business provides is shared by your audience. So, for example, if you invest in a Facebook advertisement, aimed at increasing

## EXAMPLES OF ONLINE CONTENT MARKETING YOU CAN CREATE

**Blog posts:** these are ideal to give tips, advice and recommendations to your audience for example: "Canva", a graphic design tool for non-graphic designers, which has a blog to inspire and share ideas with its audience to build better visual materials.

I always go to Canva and it is always in my mind when it comes to graphic design, can you guess why?

Blog posts are a great tool to build brand awareness as the value it provides goes beyond a simple service or item.

**Videos:** these tell the story better than any picture; they are the favourites of the Facebook feed algorithm and you can even do them with your Smartphone and a tripod. Usually, short videos are better and, depending on your type of business, you can show what a day at work looks like, give a tip to your audience, share a case study and more.

Be creative and don't be afraid of showing yourself in front of the camera. You are a human being and your audience will love the fact that you are showing yourself as you are and will better connect with you.

**Infographics:** When it comes to resume information, or to give tips on any topic, these are a great tool. I create them myself with Canva, the graphic design tool I mentioned earlier, and the results are excellent. My audience engages with them on my travel blog, plus they are easy to share on social media channels.

**Stories/Case studies:** Customers love to know real case scenarios and results, and they create a sense of loyalty and trust in everyone.

visibility for a month, that investment will create a massive difference in the awareness and profitability of your brand.

### Create powerful content Marketing

Remember when, in former times, you would go to the local shop to look for stuff that you needed? For example, you needed a computer and you expected information, professional advice and support from the sales advisor, right? So, you were prompted by someone in the capacity of offering you the best of the best in terms of advice, tips, experience and reasons to purchase that particular computer. Well, that was the way of marketing a few years ago.

Things have changed. Online Content Marketing has become a powerful tool to engage and build bonds with customers, through interactions with them. It is like having a conversation based on what they like, need or want and this only happens now in the online world; e.g. social media.



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# Think About **'Fit'** For Whoever You Work With

I'm asking you to think about 'Fit' when thinking about who you work with, whether that's employees or a team made up of freelancers or suppliers. But what do I mean by 'Fit'? Let's look at a couple of examples.

## **An Employee**

Jennifer was hired into a technical support team based on her technical background in a specialist area. She had not used the software she would be supporting previously, but in interview had been able to demonstrate she could learn new software quickly. She came across as professional and personable in the interview, and was hired.

After a few months, however, it became clear that Jennifer hates to use the phone. She likes to do everything by email. Some customers prefer communicating by email, so for them that's fine, but most prefer talking to technical support by phone. When it was brought up in a quarterly review it became clear that Jennifer was only interested in making life easy and conformable for herself. She's not concerned with what the customers wanted. Technical Support's main measure of success is customer satisfaction and Jennifer was not aligned with that at all.

## **A Freelancer**

Claire runs a business on her own and works with a team of freelancers, some regularly and others when needed. Some of those freelancers work directly with Claire's clients, and that includes Christine. Christine does great work, but doesn't communicate very well. She also often runs behind with her work but if that happens, she doesn't tell Claire or the client, so they don't know what's going on.

Claire herself is the opposite. She communicates well and prides herself on timeliness to deliver projects on time, on budget and to a high quality. Claire is worried that Christine's association with her company and with the projects they work on together is damaging Claire's company's brand. It's making it look like Claire's company can't deliver on time – because as far as the client is concerned, Christine works for Claire's company.

## **They Don't Fit - What Went Wrong?**

What went wrong in is that Jennifer and Christine are not a good cultural fit for the businesses they're working for. Both are technically competent, but in both cases, the business owner or manager didn't check for all the attributes that would be crucial for someone to work well in their particular company. In this case that was being naturally customer-focused (Jennifer) and to have good communications skills and be able to work to deadlines (Christine). Having technical skills is not everything.



## Cultural Fit And Attributes

To hire or engage people who fit well in your company, you first have to identify what type of person you need. Think about the attributes someone needs to have to be successful in this job or role in your company. Don't focus only on technical attributes such as software proficiency, understanding of regulatory requirements or foreign language fluency.

It's often the non-technical attributes that make the difference for fit. Do you need the person to be able to collaborate and work in a team? Do they need to be customer-focused? Must they be able to meet deadlines? Maybe communication is crucial? Or you need someone to be details-oriented or results-oriented?

### Can They Learn It?

You can teach people some attributes, usually the technical ones. For example, you can usually teach someone to use a particular piece of software, especially if one attribute they have is being able to learn new software quickly. In that case the particular brands of software they know is less important. Knowing they can quickly learn the new software your company uses is more important.

It can be very difficult to teach someone a non-technical attribute. You will struggle to get someone who is not a team player to become a team player. You'll have to use a huge amount of energy to get minimal and inconsistent results. The results will be minimal because even if the person wants to try and change, they will also have to expend a huge amount of energy to become a team player. You also can't expect someone to constantly use energy to be something they are not. It's unlikely to be sustainable over the longer term.

### Identify All Attributes That Will Be Important

Identify all the important attributes for each job role in your company. You may find there are common attributes across different job roles that relate to your company culture. You will probably also find some differences, depending on the requirements of the job. A salesperson needs different attributes compared with a book-keeper or accountant. Both would need to fit within your company overall. When thinking about cultural attributes, think about your values and your company's values. The two are likely

to be aligned. You're not looking for a group of clones of yourself though! You may be looking for someone who aligns with your values but can bring something to the business that you cannot. Put time and effort in to decide who the right people are. Doing that before you start the recruitment process will pay off overall. You'll find people who are aligned with what you're trying to achieve, and you'll protect your brand.

### My Question To You

How do you recruit? Do you look at cultural fit as part of your recruitment process? If you work with freelancers, do you interview them (even informally) before you engage with them? If so - is 'fit' part of the interview? If this is something you would like to discuss, book a free 30-minute consultation at [www.talk-to-nikki.co.uk](http://www.talk-to-nikki.co.uk). You can also download my free eBook *Team UP! - Powerful Ways to Build, Develop and Maintain an Effective Team* and sign up for my weekly newsletter which contains lots of team and self-management tips.

View our video" and link it to <https://mulberrybushconsulting.co.uk/>



#### About the Author:

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



Dr Nikki Faulkner

# NEWS

# Funding your business

**“It’s imperative that you fully understand the cost and type of funding you are applying for, what the funding is designed to be used for, and how it will be repaid.”**

One of the toughest challenges most SME businesses face in the early days of being operational is funding. For most business owners in the start-up phase, bank finance in the form of loans or overdrafts is not easily available, until the company is able to demonstrate a financial track record to support the debt. Once you have the beginnings of a track record, you can speak with your bank and see if you could be eligible to receive finance and on what terms.

You should expect to be asked to provide security in the form of charges over the assets of your business, and in some cases your personal assets. The evidence suggests banks are still unwilling to help early stage businesses, so if the bank says “Sorry, we can’t help you”, what other options exist?

There are many types of finance that have been developed to suit a specific purpose, so now is the time to concentrate on exactly what you need the funding for.

- **Invoice Discounting** – funding against your invoices leaving you responsible for collecting the monies owed by your clients, (a full factoring agreement includes outsourcing the collection of payment from your debtors and can be more expensive).
- **Asset Finance** allows you to purchase an asset and to pay for it over its economic life. The most common types of asset finance are leasing and hire purchase and involve using the asset as security. Personal guarantees may also be required.
- **Trade Finance** enables you to finance large orders by providing funding to pay suppliers before receiving final payment from the customer. This will involve bank guarantees or letters of credit from the banks/funders.
- **Stock Finance** allows you to buy additional stock, or release a proportion of the cash tied up in existing stock, against the security of these items.

In all cases, fees and interest will be payable and some of the fees can be quite complex so it is worth getting advice to make sure you fully understand any agreement you are entering into. You may also be required to give personal guarantees.

There are now more providers of finance for small businesses than ever before, and the key to your growth is in establishing the most appropriate funding for your circumstances. Types of non-bank lenders include lenders offering cashflow support, a short term loan, revolving facilities or more specific funding such as Merchant Cash Advance. There are also specialist growth lenders, providing fixed term loans or flexible lending facilities to fund growth opportunities.

It’s imperative that you fully understand the cost and type of funding you are applying for, what the funding is designed to be used for, and how it will be repaid. You don’t want to choose something that is more expensive than necessary or is not appropriate for your funding requirement. A key point here is in understanding the cash flow of your business, especially if your business is seasonal.

There are a number of informative sites that are available to support small businesses in finding appropriate funding. Aggregator sites such as Funding Options, Alternative Business Funding or Funding Exchange help by setting out many of the financing options in one place. Independent brokers, such as Acumen Finance who belong to the National Association of Commercial Finance Brokers (NACFB), know the market well and our knowledge should help you to identify the right solution for you.



**Robin Hoque**



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 Tel: 0754 998 3101  
 Commercial & business finance specialists



## ARE YOU LACKING A LITTLE OF THIS RECENTLY?

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

### SO HOW CAN WE HELP ?



#### 12 months of support

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



#### A 2 day live event

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



#### A real business community

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

### WHAT'S THE SECRET ?

Define YOUR Vision

Focus on what YOU want

Set goals and be ACCOUNTABLE

Have a strategy to deliver what YOU want

### WHO AM I ?

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

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



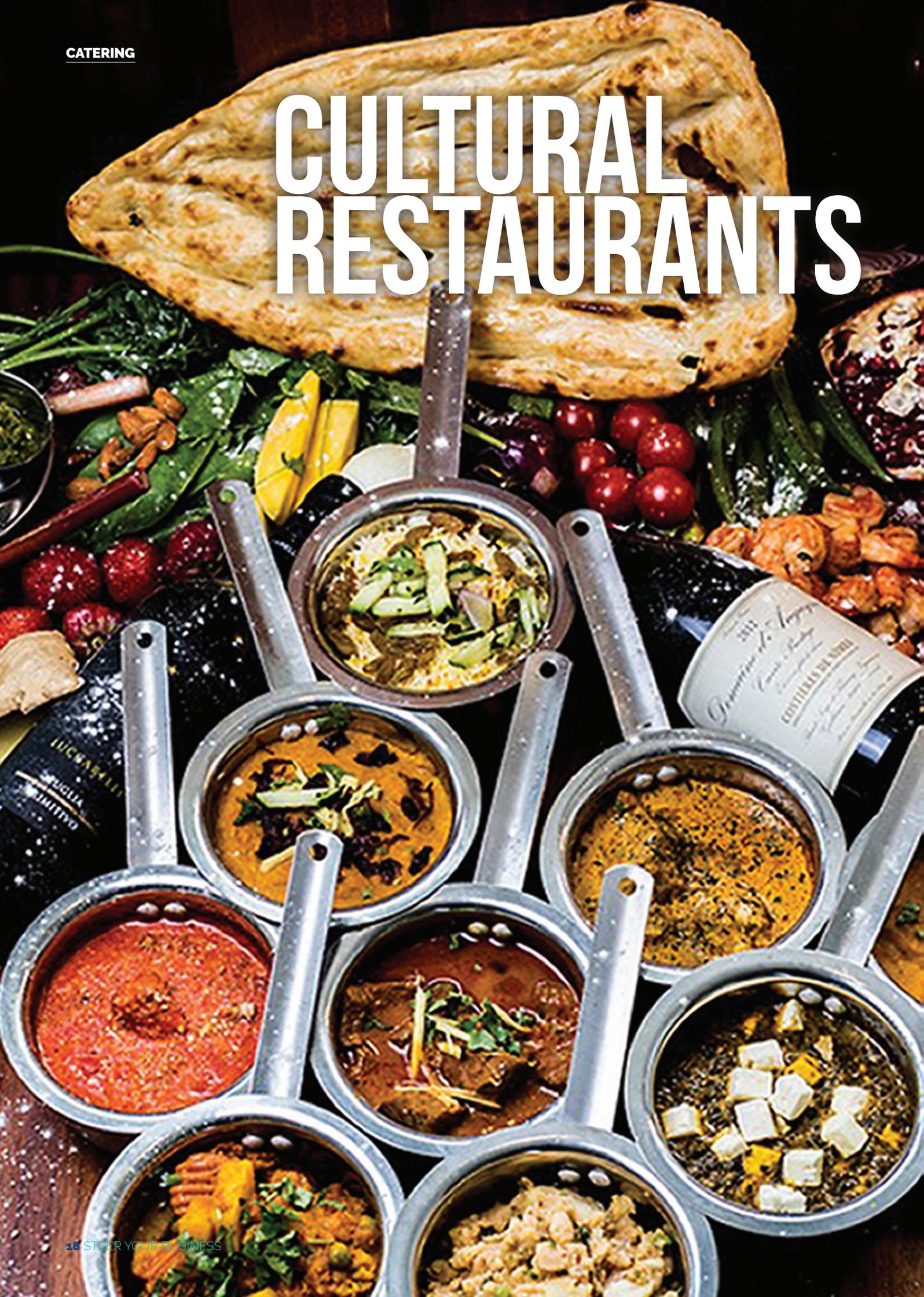
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# CULTURAL RESTAURANTS



# STAFF CRISIS

The current staff crisis is the most spoken about situation in the Indian and Bangladeshi catering industry. We all know how difficult it is to find fully trained staff in the restaurants to run the business effectively and efficiently. The backdrop of not being fully staffed affects not just restaurants but the entire economy in the UK. Restaurant owners are literally working 24/7. It affects them mentally, physically and emotionally. The industry is in a very depressing state.

Many years ago restaurant owners encouraged their children to study to become a doctor/lawyer or anything other than restaurant staff. Education was more desirable. It raised the class status and was embedded in the culture that labour is for the uneducated and being prosperous was for white collar roles. The majority of the younger generation were pushed to study and become better, only to leave the Bangladeshi catering industry at a weak point. Who would have thought immigration rules and laws would change so dramatically to affect each and every restaurant in the UK?

Bangladeshi restaurants are lacking staff because the government has made it impossible for them to bring experienced workers from abroad and the government finds the industry an easy target. The Indian/Bangladeshi catering industry is the third biggest privately-owned industry, therefore one of the biggest taxpayers in the UK.

The Government states that the staff in Bangladeshi restaurants need to have the correct paperwork, National Insurance number and a passport photocopy. If a restaurant is visited by HM Border agency they will come in, stop all the workers on the spot, the customers cannot be served and frankly the whole procedure is totally humiliating. Bear in mind that no formal training has been given to restaurant owners to spot fake paperwork. What is most astonishing is how these illegal people have managed to enter the country in the first place. Considering the Government spend hundreds and thousands of pounds training their staff to detect original from false documents they have been unable to carry out their job correctly. Were the Border Agency sleeping when these people entered the country? They are unable to detect illegal immigrants so how on earth can they expect a restaurant owner to know the difference?

There are no qualified staff. You can get staff but they don't know what they are doing. They are people who are local and they do not fit in the industry; they don't

want to work. These affected restaurants need chefs, second chefs and tandoori chefs. It is being advised that training colleges would sort the staffing issues, but the problem is that training to the level that is required will take a lot of time. Systems can and are being put in place for the future to overcome this problem. However, that does not address the problem here and now. The government need to open the doors and let these qualified and specialised workers come back and continue doing these jobs. Every Bangladeshi restaurant encounters so many problems with staff who are taking full advantage of the situation. It is about time some drastic changes took place in the law to support and help our local businesses rather than just larger corporations.

One of the ways to handle the current crisis is to attract the younger generation and to show them the good side of the industry. To help them, guide them and support them. The way to achieve this is through media platforms and by having a programme on mainstream media. There needs to be a presence which addresses the extent of this issue.

- The above is the article which made it into the Bangladesh Caterers Association Annual where the author (Sarah Ali Choudhury) was given a standing ovation by the 1000 guests that attended the Award Ceremony for being the first ever Asian woman to be involved in 57 years.



Sarah Ali Choudhury



**Sarah Ali Choudhury** is an award-winning chef who appeared on Channel 4 where she cooked for two-time Michelin Star awarded restaurateur Michael Caines MBE and one of Britain's most acclaimed chefs, Prue Leith CBE. Her expertise is highly sought after. Sarah is the Winner of the UK Small Awards and also recently won Influential Woman of the Year by Venus Awards and is sponsored by Mercedes Benz. Sarah is the Lead Ambassador for Venus Awards 2018 and has made it to the National Venus Awards for Influential Woman of the Year.

# SUPPORT THE UNIVERSITY OF KENT'S EMPLOYABILITY POINTS SCHEME!



## What is the EP Scheme?

In a nutshell: the Employability Points Scheme is a University of Kent Programme that connects businesses with high-calibre students in order for them to undertake mutually beneficial summer placements.

## How does it work?

To qualify to apply for a placement students first must earn points by taking part in co-curricular activities. These may include part-time employment, community volunteering or organising events on campus (among many other things!). They gain points for partaking in and reflecting upon these activities, which heighten their employability, work ethic and professionalism.

The students redeem their points for the chance to apply for experiences offered by companies which can vary in length from two days of work-shadowing, to two weeks work experience or a paid three-month internship



**Last year we engaged with over 7,700 students and 145 companies offering a total of 803 experiences.**



The EP Scheme is currently supported by local, national and international companies and organisations, including Enterprise Rent-a-Car, Santander Universities and the Civil Service Fast Stream.

Locally, the EP Scheme has partnered with Sleeping Giant Media, a digital marketing agency based in Kent, which has led to a number of students undertaking short-term placements. The company and students alike benefitted from the placements, with Sleeping Giant Media reflecting that 'letting the students have complete creative freedom in this project was imperative and they really did deliver'.

Medway Council offered over 30 opportunities

to students in the summer of 2017, ranging from placements in social care and housing to HR, legal, auditing and much more. In fact, Kent Business School student, Vladislav Kozub, impressed the council to such an extent during his procurement internship, that they offered him a one-year industrial placement. Lauren Hocking, who completed an internship in planning, also dazzled the council with her work ethic, resulting in her being offered part-time employment as an External Investment Technical Officer, whilst she completes her postgraduate studies.

## Why should you get involved?

Our students are dedicated and highly motivated, having worked hard all year for the opportunity to apply for placements (they need 200 points to apply for an internship!). Many of our sponsors return year upon year and are often so happy with the students that they offer them temporary and long-term employment outside of the scheme.

Our sponsors and supporters are promoted across all of our marketing platforms, including our website, social media and new stories, creating awareness of these exciting opportunities across the university.

If you feel that your business could benefit from taking on a student this summer or you would like to offer a skills workshop, please email the team at [employabilitypoints@kent.ac.uk](mailto:employabilitypoints@kent.ac.uk)

You can find out more information about the scheme at [www.kent.ac.uk/employabilitypoints/what-is-ep.html](http://www.kent.ac.uk/employabilitypoints/what-is-ep.html)

**Get in touch before Friday 16th February to be featured as one of this year's sponsors!**

# Get Involved!



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

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

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

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

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

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

 @SallyDMarshall

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followers

 Sally Marshall

**6k**  
followers

## EVENTS LISTING & DIRECTORY

Listing	£120 per year	Enhanced Listing	£240 per year
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## ADVERTISING

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

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Presented by International Business Speaker & Multi Award Winning Coach - Ian Dickson

**When** - Friday 27 April 2018 09:00 to 16:30

**Where** - The Langstone Hotel - Hayling Island, Portsmouth PO11 0NQ

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## BOOKING INFO

[www.iandickson.co.uk/my-events](http://www.iandickson.co.uk/my-events)

office: 01329 285694

email: [ian@iandickson.co.uk](mailto:ian@iandickson.co.uk)



### **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](mailto:info@steeryourbusiness.com)  
for more details