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STEER YOUR BUSINESS | THE MAGAZINE

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Seven days**

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Limited Company**

Claire Hughes

**Finding out
what you want,
helps you to get
what you need**

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**Did you ever
dream of being a
successful artist?
- Well, I did!**

Sue Verity

Editor's Review

It seems as if we've only just got over the summer and the talk is all about Christmas. Where does the time go?

Business doesn't stop just because it's Christmas so we all need to keep working ON our businesses as well as IN them.

I often hear people ask if they should be a sole trader or become a limited company. Claire Hughes helps us with that decision in her very informative article.

If you have property which you rent out, David Votta updates us on some of the latest changes in legislation which may affect you. Buy To Let landlords are also running a business which people don't always realise so it's important to keep abreast of what's happening in that sector too.

Is your business growing and generating a good income or dividends for you? If it is, then tax planning is something you should perhaps be thinking about. Have a look at what Ascendancy have to say on planning for the future in the most tax efficient way.

Are you stuck in your business and need some help working out what you need to do next? Karen Chambers has developed some cards which may help with your thinking and show you the path going forward.

We often learn without realising it. Sounds ridiculous maybe but we learn while we are working. Nikki Faulkner explains more.

Have you ever looked at personality profiling? It's a great tool not only for you but also for your clients and customers. People respond differently, and it really helps with communication if you understand each other's preferences so that you can adapt your language appropriately. Reg Goslin gives us a fascinating insight into DISC profiling and how it can help in your business.

All this and more in the October issue of Steer Your Business. I come across lots of people when I'm out networking who are keeping every copy of the magazine on their shelf for reference. If you'd like to make sure that you have every issue, why not take out a subscription and have it delivered to you at home or work at the beginning of every month?

Have a fabulous month. Please get in touch with feedback or questions about the magazine and what you'd like to see – or maybe you'd like to be a contributor? We're always looking for interesting and informative articles to share. By being part of this amazing journey, you and your business will also be networking to a much wider audience which in itself is very exciting.

Sally



Sally Marshall

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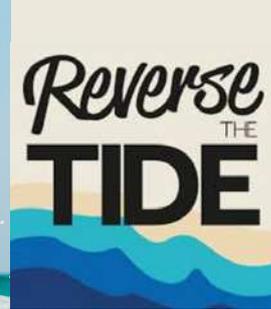
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News From the Beach!

It always amazes me how few business follow-up after a meeting. What is the point of having a meeting or going out networking if you don't really want the business?

I know we are all busy and sometimes it isn't possible to follow-up the same day but an acknowledgement that you've met, a "holding" email until you've had time to prepare a quote or make a connection is appreciated and remembered much more and keeps the conversation alive.

How many times have you met someone at a networking event and expected it to result in business but for whatever reason they don't get back to you? When that happens to me, I just move on to someone else who can offer the same or a similar product or service.

We are all creatures of habit and if that is how someone behaves at networking, then they are probably like that in their business as well as in their personal life. Having a process for logging business cards in your CRM, sending a "nice to meet you" email and then following up with a quote or connection will get you to the place you want to be - in people's minds for being efficient, reliable and providing great customer service.

I work with many businesses, big and small, and they all complain of two things. Not enough leads and not enough cash. It's the same whatever business they are in. These are also the people who don't communicate,

don't follow up and are therefore forgotten by nearly everyone they meet. Do you think that's a coincidence?

If any of the above sounds familiar, have a look at what you currently do. Could you do more? Do you have a process for marketing your business, connecting with other businesses and then providing the product or service that they require? If that conversation was about someone else, you'd probably think that they are missing a trick and losing business but how often do we take a close look at what we are actually doing ourselves?

None of us is perfect but ... what can you do to make sure you are as efficient as possible to ensure that you get the leads that you want and ultimately the cash in the bank? How much easier would business be when cash is flowing, customers are flocking to your door and life is good?

If you don't have the time to implement a process, what about delegating to someone else or using a CRM system to make sure you capture all the data and follow up? Technology is amazing and there is so much you can do to automate your systems and processes. Are you making the best of it?

I will leave you to ponder that thought but if you would like a chat to see if you can do more, please get in touch.



Sally Marshall



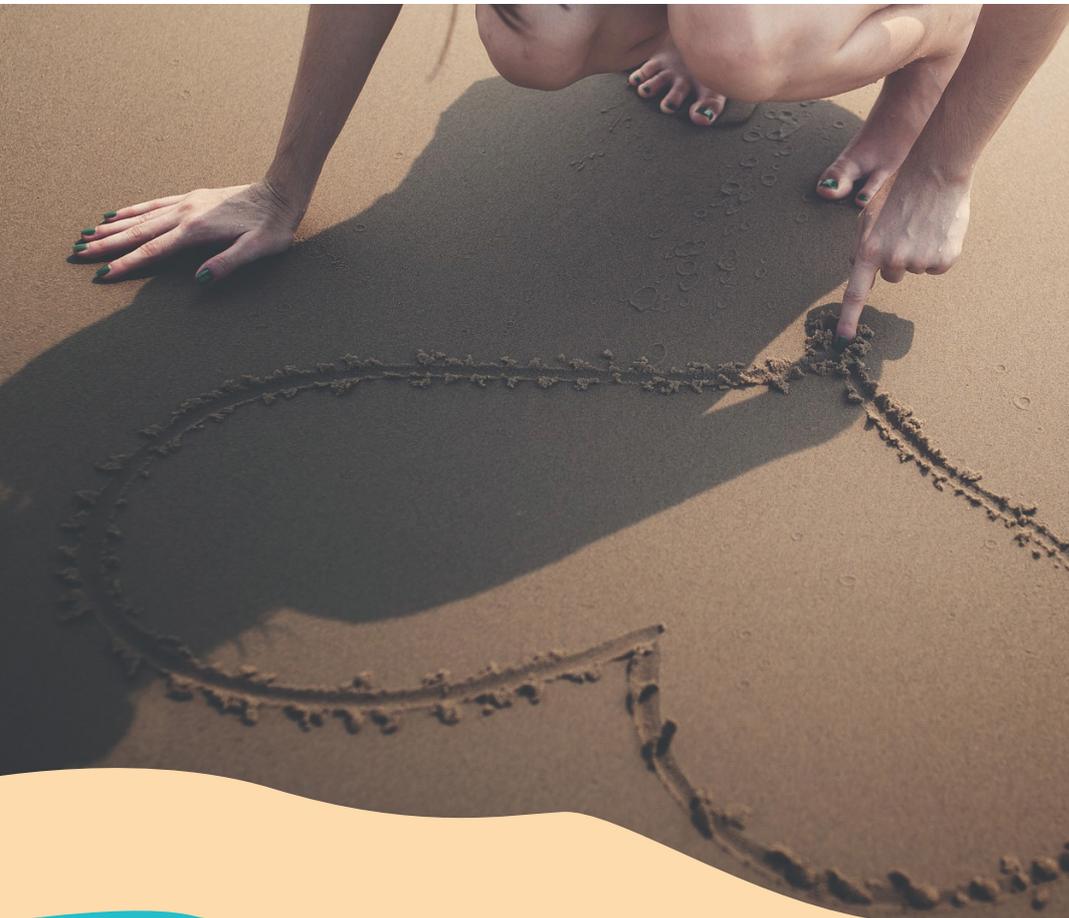
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Reverse ^{THE} TIDE

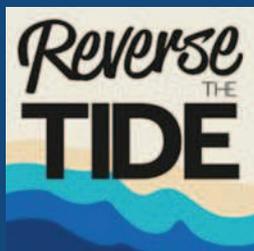


Reverse The Tide aims to make a difference to the local community and environment we live in by increasing awareness amongst businesses and local communities of the impact of products and services we use and where they go when we've finished with them. The Reverse The Tide brand has been heavily adopted 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.

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WEEK

Sun	Mon	Tue	Wed	Thu	Fri

Seven tips for seven days

Recently my book **STUFF for Business** has been selling very well and a lot of happy people that have bought it have asked me if I would do a regular blog with my favourite tips for business and life. Here we go then, seven tips for seven days;

Monday... Stop expecting other people to agree with you. You deserve to be happy. You deserve to live a life you are excited about. Don't let the opinions of others make you forget that. You are not in this world to live up to the expectations of others, and neither should you feel that others are here to live up to your expectations. In fact, the more you approve of your own decisions in life, the less approval you need from everyone else. You have to be yourself, and follow your own intuition, however scary that may feel or prove to be. Don't compare yourself to others. Don't get discouraged by their progress or success. Follow your own path and stay true to your own purpose.

Success is ultimately about spending your life happily in your own way.

Tuesday... Stop expecting them to suddenly change. If there's a specific behaviour someone you care about has that you're hoping disappears over time, it probably won't. If you really need them to change something, be honest and put all the cards on the table so this person knows how you feel and what you need them to do. For the most part though, you can't change people and you shouldn't try. Either you accept who they are or you choose to live without them. It might sound harsh, but it's not. When you try to change people, they often remain the same, but when you don't try to change them - when you support them and allow them the freedom to be as they are - they will gradually change and in the most beautiful way. Because what really changes is the way you see them.

Sat

“You deserve to live a life you are excited about.”

Wednesday... Try one new thing every day. – Variety truly is the spice of life. You can see or do something a million times, but you can only see or do it for the first time once. As a result, first time experiences often leave reflective marks in our minds for the rest of our lives. Make an effort to try something new every day for the next rest of the month. It can be a whole new activity or just a small experience, such as talking to a stranger. Once you get the ball rolling many of these new experiences will open doors to life changing opportunities.

Thursday... Concentrate on being positive at all times. – The real winners in life cultivate optimism. They have the ability to manufacture their own happiness and inner drive. No matter what the situation, the successful person will always find a way to put an optimistic spin on it. They know that failure is only an opportunity to grow and learn a new lesson from life. People who think optimistically see the world as a place packed with endless opportunities, especially in trying times.

Friday... Get uncomfortable and face a fear every day. – With a strategy of continuous small steps into uncomfortable territory we are often able to sidestep the biggest barrier to positive change: Fear. Sometimes we're afraid that we will fail. Sometimes we're subconsciously afraid we'll succeed and then we'd have to deal with all the disruption, growth and change that follows success. Other times it's our fear of rejection or simply our fear of looking like a idiot. The best way to defeat fear is to face it. Connect to your fear, feel it in your body, realise it and steadily address it. Greet it by name if you have to: “Welcome, fear.” Fear can be a guiding friend if you learn how to swallow it, and listen to it only when it serves its true purpose of warning you when you are in danger. Spend

an hour every day for the next 7 days addressing a fear that is holding you back. Beyond your greatest fear you will find your greatest success.

Saturday... Stop playing the blame game.- Either you own your present situation or it will own you. Either you take responsibility for your life, or someone else will. Blame is an excuse – it's an easy way out of taking responsibility for your own outcomes. It's a lot easier to point a finger at someone or something else instead of looking within yourself. Blame is not constructive; it does not help you or anyone else – nobody wins in the blame game. The amount of energy and stress it takes to place blame elsewhere takes away from your power to move forward and find a real solution. It's time to care more; it's time to take more responsibility, it's time to lead from within, it's time for a change, it's time to stop blaming others and grab life by the horns! No one is coming to save you so take responsibility for your results!

Sunday... Know what you know, what you don't know and who knows what you don't. No one knows everything, so don't come off as a know-it-all. Surround yourself with advisors and mentors who will nurture you to become a better leader and businessman. Find successful, knowledgeable individuals with whom you share common interests and mutual business goals that see value in working with you for the long-term.

Do It Now!



Ash Lawrence



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No Fluff:

Grow your business: Sales Technique

Sales technique is a huge area, anything from tone of voice, type of sales closing, good questioning.. We could go on forever, but we won't, you'll be glad to hear!

In this article we will look at a few basic techniques to help you in your selling, you may already know them – but are you doing them?

1. Have a plan. Know who you are calling (the decision maker), WHY you are calling them, what you and want the outcome to be (not always a 'sale' but perhaps rapport building, getting an appointment could be the aim). Also know when is best for these prospective clients – morning? Afternoon? Try it out, see when you get best results. Days of the week can alter conversion rates too!
2. Have a process. See the last issue for sales process tips. These will give you a great framework of what to do and organise your time. For example, how soon after an enquiry arrives should you reply (within 5 minutes is best!). Or, how many attempts to get through do you make? I recommend a minimum of 5 attempts. Not all necessarily by phone, mix it up with email, calls, social networks and snail mail. Most people give up after a second email. Don't be that person!
3. Track your numbers. This will help you see if you're on the right path to your goals. Look at how many calls you're making, how many you get through to, how many result in a sale or meeting, how many meetings result in a sale etc. You're aiming to work out how much time and effort you need to put in to get the figures you need out. Set time aside to make your sales.
4. Ask good questions to find out if you have a match. Ask open ended questions not 'yes' or 'no' questions. Ensure it's a two-way conversation.
5. Listen. Actively. Don't be so focused on pushing your agenda that you don't listen and miss out on what they need.

- 
6. Smile. Even if you're on the phone. Be positive, enthusiastic (but not like a puppy..) and optimistic.
 7. Avoid using 'I' and sounding superior. Use words like 'we' and try and make it a consultative conversation rather than a sales pitch.
 8. Don't talk badly about your competition.
 9. Mimic and mirror, without being weird about it. Subtly match their tone, language and pace of speaking to create empathy.
 10. Don't be put off by a 'no'. Not everyone is going to buy. If you're tracking your numbers you should know how many 'nos' you need before you get a 'yes'. This will keep you motivated. Remember a 'no' isn't personal. And it is usually a 'no for now' so diary to contact them again months or a year later.

The main thing to remember is - if you don't try and 'sell' - you won't. Don't wait for replies to emails and the phone to ring, go out and tell people about the great work that you do! Good luck!



Nicola Lutz



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Photo by thiago japyassu

Sole Trader VS Limited Company



Whether you're starting out in business, or you have been running a business for a number of years, you need to think about your trading status. Every business – no matter how big or small – must have a legal structure. There are various options to choose, however the majority decide to be a sole trader or limited company – so what's the difference between the two? And which is the best fit for your business?

What is a sole trader?

A sole trader is essentially a self-employed person who is the sole owner of their business. It's the simplest business structure – which is probably why it's the most popular – and you can set up as one online with HMRC.

What is a limited company?

A limited company is a type of business structure that has its own legal identity, separate from its owners (shareholders) and its managers (directors). This remains the case even if it's run by just one person, acting as shareholder and director. The company has to be 'formed' with Companies House and will be included on the company register – details of which are available in the public domain.

Sole trader advantages

- Easy to set up and no real set up costs
- Relatively little paperwork other than an annual self-assessment tax return
- Greater privacy than a Limited Company as your details are not available on public record
- You are free to withdraw cash from the business as you please as all of the money is yours
- Lower priced accountancy fees

Sole trader disadvantages

- Sole traders have unlimited liability as they are not a separate entity in UK law, therefore if the business gets into debt the business owner is personally liable. As

such, if things go wrong sole traders could lose personal assets, including your house. There are insurances available to protect you against debts but it is advisable to check the small print carefully

- Raising finance can sometimes be tricky and will be based on your personal credit rating
- Less opportunities for tax planning

Limited company advantages

- As a company is a separate legal entity in most cases your personal assets are protected – there are some exceptions, for example if there is proof of fraud, but on the whole a company director cannot easily be held accountable for the company's actions
- Running a business as a limited company looks more impressive and professional as you simply look like a bigger operation
- Once you have registered a company name nobody else can use it, whereas sole traders aren't offered the same protection
- There is a wider range of allowances and tax-deductible costs that a limited company can claim against its profits
- Broadly speaking limited companies stand to be more tax efficient and there are more opportunities for tax planning

Limited company disadvantages

- There are set up costs involved, including paying to form a limited company
- A company has to submit accounts to Companies House each year which are available for viewing on public record. In addition, you have to file accounts, a

company tax return and related computations to HMRC every year and each director has to submit a self-assessment tax return. You are responsible for this as a company director

- Accountancy fees are generally more expensive as there is more work required

How does the tax work?

As a sole trader you will be taxed on all of the profits made by your business, regardless of whether you actually withdrawn these. The current tax rates are 20%, 40% or 45%. In addition to tax you will pay Class 4 National Insurance Contributions (NIC's) on your profits at 9% or 2%, as well as Class 2 NIC's at the annual flat rate.

A limited company pays Corporation tax at 19% on all annual profits – the Government has stated its intention for

cut this further to 17% from the April 2020 tax year. Company directors are taxed personally on the income they draw down from the company and there are tax efficient ways to do this.

It is far from an easy decision but hopefully this article has helped to clear a few things up. It is certainly worth speaking to your accountant before deciding as every business is different.



Claire Hughes



Claire Hughes from CH-Accountancy, can be contacted on, email claire@ch-accountancy.co.uk

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APPRAISAL TIME

At this time of year, I like to spend some time in my garden with a notepad and a pen. With the exception of the spring bulbs, all the plants are in leaf. They have grown as much as they were going to during the year. It is a good time to take stock.

Is every plant earning its keep? Are they all healthy and thriving? Is the design working well? If this is the case in your garden, congratulations! No need for you to read on.

However, if your garden is 'normal' - i.e. work in progress - go and take a critical look at it, notepad and/or camera in hand. Are the borders looking a bit sparse? Should they be made wider to make space for larger plants? Have most of the shrubs got small leaves so that they visually blend together? How about adding something with contrasting foliage: large, variegated or purple? Amongst the flowers, is there a colour theme or a colour mish-mash? Is there space for an ornamental grass or three to add some movement? Have some shrubs outgrown their space? What is standing out the most in your garden picture: an attractive tree, or an old shed? And so on.

Once you have assessed and documented the development needs of your garden, don't rush ahead with the implementation. The best time for planting trees and shrubs is November, and February and March are the best months for hard pruning.



A few TOPICAL TIPS for late summer.

Lawn recovery

Did your lawn turn brown during the summer? The green colour will return but it may be patchy. Don't just leave the dead patches or weeds will move in. Instead, scrape off with a rake as much of the dead thatch as you can, spread a thin layer of weed-free topsoil and re-seed. Keep it damp until the new grass is growing strongly.

For a perfect lawn, the late summer routine would be: scarification, aeration, feeding, top dressing, re-seeding. To be done after the grass is back to being green and growing. But if you only do one thing, let it be an application of an autumn lawn feed. It is especially formulated to keep the grass green and to strengthen it in preparation for winter.

Wildlife pond tidy-up

Pond plants can now be taken out and divided, or removed, without disturbing the wildlife too much. Before throwing away any plants, leave them by the pond for a day or so for any little creatures to crawl back into the water.

If there are trees nearby, fit a net over the pond, to catch any falling autumn leaves.

Planting spring bulbs

So many to choose from! But if you want an easy life, go for the stalwarts: daffodils, tulips (plant in November to avoid the disease called Tulip Fire), hyacinths, crocuses. Give them sunny locations, although short-stemmed daffodils will also do well in semi-shade.

It is a good idea to plant your bulbs close to perennials that form a mound of leaves in spring and summer, for example lady's mantle, cranesbills or ferns. Their new spring foliage will hide the withering leaves of the bulbs.

Plant the bulbs in groups of several close together to form clumps of colour. Mark each group with a label, a stick, a stone - anything to stop you digging into them if you later decide to plant something else in that area. If you are anything like me, you will NOT remember where you had put them!



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Horrendous

Housing decisions implemented by Government.

The Private Rented Section accounts for near enough 50% of the market now, so one might say there's a growing trend here and the PRS has become very important. There's a huge demand for rental property and not just because tenants can't afford to buy, for many it has become a lifestyle choice. A property they could rent that's in a great location with glorious views or a swanky design is something that may be out of their reach to buy one day so many will make the decision to rent it whilst they are still

young. Social media is powerful and everyone wants to put filters on their selfies of them out partying, or away at a city break, or photos of parties in their luxurious home to portray a lifestyle that's not entirely accurate.

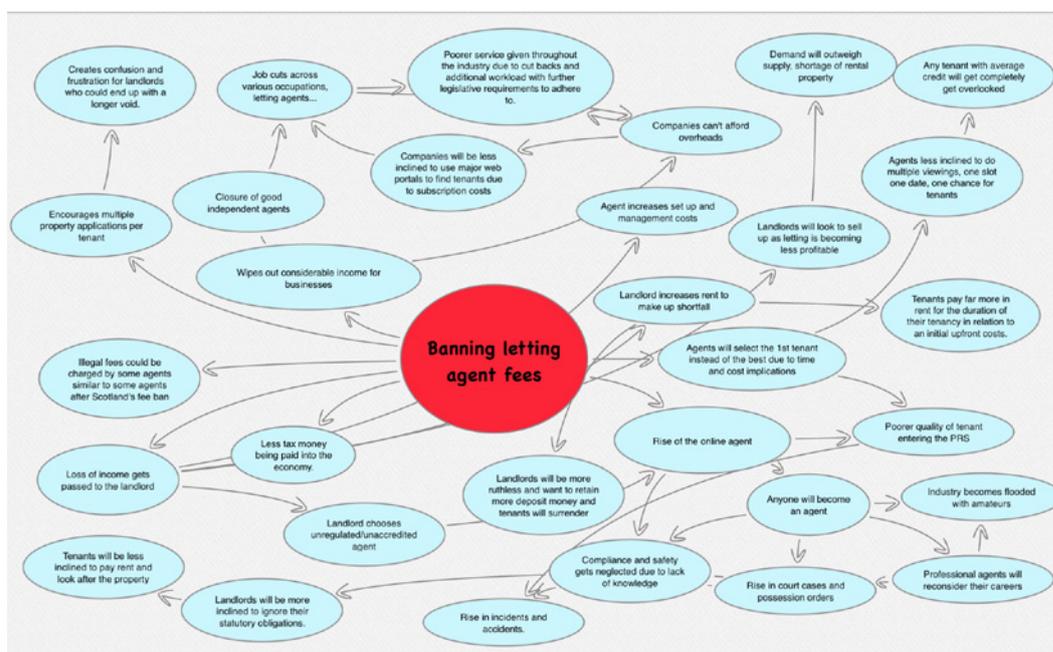
Three things are happening in the PRS that will destroy it. In fact, it's a slow car crash waiting to happen and a nightmare that I'm not about to wake up from anytime soon, but I need to share this information with you all.

Section 24 of the Finance Act 2015: means that landlords will no longer be able to claim the interest on their mortgage as a tax-deductible allowance.

The implementation of three-year tenancies: will restrict both landlord and tenant to only do that term and both parties are in a legally binding agreement until that term ends regardless of circumstance (whatever happened to flexibility for renters?)

The Tenant Fee Ban: banning tenant fees charged by letting agents because some agents charge too much and use it as a cash cow whereas others charge a fair fee for the amount of work conducted. This will be stopped and the fee will be passed back to the landlord to pay instead of the tenant. This has been bought about by a minority of tenants who have complained to charities and who have taken it upon themselves to lobby government.

I speak with landlords, agents and tenants from all walks of life and the result of the above is that landlords are now looking to sell off their buy to lets because it's no longer



profitable, they feel they are being picked on for making a success of their life and hard-earned pension/retirement/child's inheritance money.

The consequences will have a huge ripple effect, see the attached the spider diagram on the fee ban.

The solution is:

1. Compulsory agent regulation
2. Cap tenant fees to 25% of whatever the rent is
3. Actually enforce legislation that's already in place as its very comprehensive
4. Wipe out higher rate stamp duty for second homes
5. Wipe out landlord taxation on their mortgage interest



David Votta



If you are a landlord or tenant reading this then you need to stand against this tidal wave. To find out more please do get in touch. Thank you for reading David Votta MARLA Lettings Expert.

davidvotta@arla-reps.co.uk | 07970395430

Finding out what you **want**, helps you to get what you **NEED!**

Easier said than done! You may know what you need to develop your business, but are you aware of the subconscious factors preventing you from making real progress? I have developed a tool that can quickly identify your needs and help you move forward.

How it started

A prospective client wanted to know how I could help develop his management team. Preparing for the meeting I took some keywords from my testimonials and aligned them against each type of workshop where I had received that feedback.

In the meeting I highlighted the keywords that my client mentioned. He was intrigued with my spreadsheet and started highlighting the words himself. He quickly identified the team workshop he needed: "Yes, that's the workshop I want you to run".

That was easy, will it work again?

A month later at a meeting with an Operations Director in a different industry, I gave her my spreadsheet and she immediately started to highlight the keywords which identified the gaps, and again she quickly identified the modules needed for the team development workshops, which I delivered.

I felt I was onto something and discovered that this tool was not only valuable for designing team coaching workshops but also in providing structure in one-to-one coaching....

....so I shared my tool with other professional coaches and with their help and feedback the KC Clarity Cards® were born.

Think of an issue in your business....

What's stopping you from moving forward? Be specific. Select up to 7 keywords from the figure below. What do you need more of, or less of, to help you with your issue?



Keyword Colours	Areas to focus on	Questions to ask yourself
Mauve	VALUES DECISION-MAKING	How are your values being affected? Which values are at odds with your issue? Being aware of this will help your decision making and reaching a solution.
Aqua	PRIORITISING PLANNING	How will you break your goal down into smaller, easily achievable chunks and set deadlines on each task so that you know what you want to achieve by next year, month, week and tomorrow?
Yellow	ENCOURAGEMENT RESOURCEFULNESS	What skills and abilities do you have? Write a list of them, plus all the resources you have to help you with your issue. Include the support of colleagues and contacts to help you get started.
Pink	UNCERTAINTY FEAR	Life can sometimes throw you a curve ball, and you certainly can't plan for all eventualities. Once you are able to accept the challenges you are facing, what are the opportunities that may arise from it?
Red	ACCEPTANCE RECOGNITION	What do you like your clients saying about you? Re-read your testimonials and ask others for feedback. It's easy to forget what good work you've done, so keep that in mind to help you feel valued.

From the keywords you selected, which colour did you mostly pick?

This quiz gives you a taster of the 115 KC Clarity Cards®. If you would like a more personalised and in-depth exploration to help you gain more clarity in your business please contact Karen.

If you are a professional coach and would like to learn more about using the cards to help you gain business contact Karen to attend one of her free webinars.



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Tax planning tips for the growing business

Tax is complicated and not just for new business owners. Here are a few simple principles of effective business planning:

- **Allowances and Reliefs** - Whether a sole trader or company director the simplest way to minimise a tax liability is to ensure you are claiming for all allowable expenses (car lease, office costs, professional fees) Costs such as the proportion of household bills for the use of your home office are often overlooked. Sole trader BTL are now losing the ability to claim relief on what is usually their largest expense, the cost of lending i.e. mortgage interest. Other businesses may benefit from lesser known reliefs such as Research and Development Allowances, Pension Contributions.
- **Corporate Structuring** - Incorporation, here we can look at changing from a Sole Trader to LTD Company, separation of legal identities. Husband and wife can set up dual allowances. Section 28 of the Corporation Tax Bill 2010, now 20% reportedly reducing to 17%. Whilst Corporation Tax is chargeable on profits, businesses with genuine growth strategy and the associated spending, this will reduce the taxable profit on the company. LTD Company structures also offer the ability to “turn off the tap” when it comes to attributing funds to an individual triggering a personal tax liability.
- **Planning the Exit** - Whether for natural succession of the family business or if you choose to reward your hard work by selling up to run to the sun, a properly defined and pre-planned exit strategy can make a huge difference. Entrepreneurs Relief and Business Property Relief (BPR) to name a few.
- **Trusts** - Many owners of family businesses have found benefits in placing the Company Shares into Trust. If properly administered, a Trust can offer asset protection benefits in the face of insolvency whilst the business is under your control.
- **International Structures** - With HMRC's recent actions of deploying punitive new tax regimes retrospectively, many business owners are beginning to feel vulnerable that the sector their business operates in could fall victim to the next ill thought out measures aimed at gaining popularity among the electorate. With that in mind it's no wonder that with the growth of a business, many will opt to branch out to overseas territories. This step should not be taken lightly and requires expert advice.
- **Advice** - The line of separation between use and abuse of tax legislation is slim. UK tax law is among the most complicated on earth. Business owners should be concerned with the running of the business for profit and improvement in their lifestyle. Trying to gain enough knowledge for a DIY approach to tax planning will not only detract from the success that has led you to this point but could result in unfitting or even illegal results. Take the stress time and margin for error out and leave it to the professionals, with the recommended Personalised Legal Advice route.

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Get Involved!

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

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

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

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

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

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

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

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

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ADVERTISING

Size	Ratecard		
	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

We Learn **Most** From **On-the-job** **Development**

Most of what we learn we learn through on-the-job development. Managers often get complaints from their staff that they are not being developed and that they never get to attend training classes. Maybe we even think that ourselves. So here's an exercise for you to use for yourself and with your team. Think about this time last year and write down the following as it relates to your job:

- *What did you know?*
- *List the skills you had.*
- *What experience did you have?*

Now compare that with today. For the same job, write down:

- *What do you know?*
- *List the skills you have.*
- *What experience do you have?*

Do you know more and have a greater depth of experience today than you did a year ago? I hope the answer is yes.

How Did You Learn Most Of What You Know?

Looking at everything you've learned this past year, how did you learn it? I expect that even if you attended one or more in-person training classes, or used online training tools, most of what you learned you learned by actually doing your job.

You probably learned by trial and error and by experiencing different situations. Maybe you learned by asking colleagues and by observing others. Or maybe you read books, manuals or process documents. You most likely gained your skills by practicing them whilst doing your job. Your breadth of experience will have developed by performing a task in different situations. This is all on-the-job development.

On The Job Development

In most cases, you don't have to wait for a training class to learn. A training class can accelerate learning theory and give you some knowledge. Practical classes can get you started on developing skills. But in general, the development of skills comes through practice - more practice time than you get in a class. The development of experience comes through applying skills in a variety of situations over and over again until you can perform the skill in any situation.

Knowledge and Skill

Let's imagine I asked you to take an engine apart and put it together again. If you'd never done it before you would probably struggle. With a manual you could learn the theory and gain some knowledge. If you used the manual to actually try it, you might need a few attempts to master the practical side and develop the skill to be able to physically take the engine apart and put it back together again. If you had an experienced colleague to ask you could accelerate gaining knowledge by asking them questions, and they could help accelerate you developing your skill by showing you how to do key tasks.

Experience

Over time, you would develop confidence and could start to branch out. Maybe you would learn to work with engines that were slightly different from the one you learnt on. Or maybe you would learn to work with engines outside a training workshop - in the real world where the environment is not so clean and organized, and where people are busy working around you. That would give you experience. Learning to rebuild any engine in a variety of situations would increase your experience until you might be considered an expert.

Gain Experience as You Work

All of the above could be done with no formal training. It could all be part of on-the-job development. Attending a class might accelerate the acquisition of knowledge (the theory). It might accelerate acquiring the initial skill to be able to rebuild the engine because you will probably have a trainer who could help you get it right first time more quickly. Developing experience, however, will only come with practice and the application of your skill in the real world over time, in a variety of situations. That can only be done on the job.

How Can You Learn On The Job?

Encourage your employees to think for themselves and identify the skills they want to develop to move their careers forward (you can also do this for yourself). You as their manager should be able to facilitate their career progression, but it's also their responsibility to decide what they want to do. Jointly look for ways to develop on the job. Would spending some time working with a colleague help? Do you or they need an opportunity to practice

something they do every day, but in a different environment?

Set SMART goals for on-the-job development. Find resources to use such as reading materials or identifying colleagues to ask. Identify people who are good at doing the thing you or they want to develop and observe them. By making yourself and your team aware of what you are learning as you work you will realize that a) you are always developing and b) you will be able to take a moment now and again to pat yourself on the back as you achieve milestones.

My Question to You

Do you strategically make on-the-job learning part of your team's development? Are you aware of what you're learning on the job? If this is something you would like to discuss or would like some help with, contact me at nikki@mulberrybushconsulting.co.uk. You can also download my free eBook Team UP! - Powerful Ways to Build, Develop and Maintain an Effective Team and sign up for my weekly newsletter which contains lots of team and self-management tips.

About the Author:

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



Nikki
Faulkner



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Did you being a



Ever since I can remember I used to draw and paint, my father would leave lining paper on my bedroom wall so I could paint murals. I wanted to stay on at school to study art and photography but got tempted by an offer of a hairdressing apprenticeship paying £25.00 a week! It was probably the worst decision I have ever made but it did give me a career that lasted twenty years. A slipped disc and operation made me re-evaluate my career and returned me back to my artist roots. I enrolled into art college at the age of 35 as a single mum whilst still working as a hairdresser. I managed to complete the course and also won a personal achievement award.

I decided to start a business painting murals for children at nurseries, schools, hospitals and private bedrooms. I was also experimenting painting portraiture in different styles influenced by Andy Warhol and David Hockney. I took some of my subjects, Johnny Depp as Captain Jack, to a local gallery to get some feedback. The gallery owner was so positive and offered to hold an exhibition of my work which formed the Legends collection. On the opening night I sold six paintings, which was amazing, and over the following weeks most of the paintings were sold,

ever dream of successful artist? *Well I did!*



so I decided to paint more. Prints were also produced which ended up far and wide across the Midlands.

I painted one of my heroes, Robert Plant of Led Zeppelin and had the idea of getting him to sign it. Through a contact at Wolves (who he goes to see quite often) I managed to arrange a meeting. He was amazing and signed the painting for me; I went on to sell the painting and donated all the proceeds to Acorns Hospice. This started me on the path of getting my portraits signed by their subjects. I have worked with some wonderful people throughout my career including Liam Gallagher, Johnny Depp, Jose Mourinho, Wayne Rooney, Gareth Bale, Mike Tyson, Sir Roger Moore, Ryan Giggs, Bryan Ferry, Brian May, Lee Westwood, Andrew Flintoff, Ian Botham, Steven Knight and many more! It's such an honour to meet these people who like my work enough to sign it and some of them now even own my work. But, there are plenty more subjects I'd still like to paint.

As far as business is concerned I still have much to learn. I'm trying to train my brain to be more business-like and have now gone under Ash Lawrence's wing who is a business physiologist from Kent. It's good to seek outside

advice as working on your own it's hard to discover new marketing and media ideas to promote yourself. I am always grateful to anyone who helps me.

So, in conclusion I would say always chose a career you love to do, yes big money (£25 a week was a huge amount to me) is tempting, but job satisfaction is your ultimate goal! Follow your passion and I'm sure you will succeed.



Sue
Verity



Contact Sue Verity - Verity Art,
verityart.co.uk



Figuring out the FRANCHISE AGREEMENT

It is critical for you as a franchisee to understand the essence of your Franchise Agreement – not only because it is a contract but more importantly it lays the ground rules for the relationship between franchisee and franchisor.

To me a successful franchise is a marriage that demands that the franchisor and the franchisee work together as one with a common objective of business success. Trust, respect and a shared vision all help to create a common bond between the two parties. However, to ensure such mutuality you need to base it – from the beginning – on the clear knowledge and understanding of each party's specific responsibilities.

This is where the franchise agreement comes in. It sets out in detail the contractual terms, conditions and obligations of both the franchisor and the franchisee.

Basically, it sets the rules of the game and it is also the basis of the formal relationship between the two parties.

A franchise agreement has three fundamental objectives: Accurately set out the terms and conditions of the arrangement between franchisor and franchisee; protect the franchisor's intellectual-property rights and specify the ground rules for operating the franchise units. Both sides need to follow the rules: if they do so then it will be a happy and successful relationship. Problems only arise when people break them.

The franchise agreement is often quite lengthy and will cover a whole plethora of conditions surrounding the running of the franchise. Of course, as with most contracts, in a good franchise system people seldom refer to the franchise agreement until this period is coming to an end. As a franchisee, you need to ensure that you have both enough time to reap adequate reward for your efforts and to enable you to sell on a valuable capital asset.

The Franchise Agreement will have an end date BUT often franchise agreements will provide an option to renew – and certainly with The Bardon Group companies we provide an option to renew with no additional franchise fee payable.

Franchises work because everybody rows the boat in the same direction and every franchisee has the same opportunities, rights and obligations. Every franchisee should sign the same franchise agreement and you should be cautious of the franchisor who is willing to change theirs simply to suit the needs of prospective franchisees. If you and your solicitor – who must be experienced in franchising matters – cannot accept the franchisor's standard agreement, then you should look elsewhere.

Ultimately, the magic of franchising is that it combines local knowledge, drive, ambition and individual skills with a proven business system, ongoing corporate support and professional guidance to hopefully create a successful business venture for both parties.

The Franchise Agreement sums up the elements required to make this magic work. But for all that it lays down the rules, provide the parameters and document the means of working together, it cannot detail the most important attributes of a successful relationship – attitude, honesty, integrity.



**Nigel
Topliss**



Nigel Topliss is managing director of The Bardon Group. Contact him on
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Email: info@thebardongroup.co.uk

From cover to cover

It has been about 35 years since my face graced the cover of a magazine and my road to success has been hard. Being a successful model in the late 70's and 80's started me on a journey that would come back to bite me years later.

It all started with an encounter with a photographer who told me to take my top off as I posed for some pictures. My journey to Page 3 Girl was swift as my 19-year-old body hit the mark all too readily.

It wasn't long before I moved to more satisfactory work doing TV commercials and magazines, trips around the world, posters gracing the walls of UK cities, success in Japan where I lived for 6 months.

But my decisions were not driven by good sense and alongside, but separately to my career, grew an addiction to hard drugs.

As an executive coach I often find myself working with leaders, those at the top who are alone. One thing I have discovered is that so often the isolation can result in suppressed feelings. How are feelings suppressed? By working too hard, driving too fast, eating too much, drinking too much, watching pornography, anything rather than feeling.

My addiction paid a heavy price, my life in ruins, a conviction, a lost career, trauma for my family as they watched in horror as I deteriorated. Full of disastrous decisions, I finally married my dealer, I had been pregnant, but my addiction resulted in a miscarriage.

As a leader, how do you manage when you get to the end of your tether? Do you share your concerns or shove it all back down out of sight lest someone see your vulnerability?

I am known as the miracle girl, I was freed of my heroin addiction by God healing me instantly. No withdrawal, no side effects!

Did it change me instantly? Not completely. Like most people I was on a journey. A journey to face myself fully rather than run and hide.

Years later, I became a successful therapist working with men and women from all walks of life. Often, from the corporate world; they would appear in my room full of stress and angst because of overwork and lack of self-care. Many had their self-worth on the floor and marriages and relationships in tatters.



I knew they needed to be seen quicker but therapy, although it requires a step of bravery, is often seen as a sign of weakness.

I re-trained and now as an executive coach I work with leaders supporting them to finally face themselves.

My past finally caught up with me on the internet when my images were discovered. Naked images that I had never seen, pictures of my beautiful 19-year-old self. Pictures linked to porn sites. I was so ashamed. I

often found myself working with those addicted to pornography. I was a married mum of four. Respected and a professional therapist, but now I was face to face with my bad decisions.

What do you do with your mistakes? Drink them away, work them away, shove them down out of sight?

I decided I would shine a light on mine and wrote my autobiography. I use it to challenge the darkness and those who are addicted to pornography. I then wrote a novel to shine another light on my past to support those caught up in domestic abuse.

How does this translate into the business context?

I believe in authenticity, in congruence. I think that we need to be real to truly thrive. As an Executive Coach I support business owners and senior leaders to experience a safe, trusting professional relationship to enable them to be all they can and get out of the way of themselves.

What about you, what part of the real you do you take into your professional life? What is your core process, the part of you that gives you purpose and drive?

Sometimes it is good to stand still, take stock, to understand and come to terms with all that we are. To risk feeling. Only as we look ourselves in the face can we truly be free.

Will you take the risk?



Penelope James



Susie Flashman Jarvis is a speaker, writer and executive coach.
www.thebespokecoach.com



Pathfinder Trade & Invest

The UK has a long history of exporting goods and services, from mechanical machinery to education. Although there is still uncertainty surrounding Brexit, this should not prevent you from exporting your goods or services to a wider market. Recent statistics released by HMRC (Her Majesty's Revenue and Customs) shows that the number of VAT-registered businesses exporting goods from the UK rose by 4.1% compared to 2017. However, if you are new to exporting or currently export your goods or services but want to branch out into a new country or region, how can you jump start the process?

Traditionally, one of the tasks all governments assign their diplomats is to search for promising business leads and trade opportunities. Once identified, they are then tasked with organising a Trade Mission with the objective of aiding home-country businesses to enter and ultimately profit from these leads and opportunities.

Recently, due to increased budget cuts, diplomats no longer have access to all the resources needed. Not only is this limiting the influence of the Foreign Office but Brexit too has been responsible for diverting much of the UK government's resources, focus and attention. Consequently, widening gaps in the UK's presence in foreign markets are now appearing which, if left alone, will be rapidly filled by other countries.

One way to ensure this does not happen is to take part in a Trade Mission, but what exactly does this entail?

During a Trade Mission delegates get the opportunity to promote their products and/or services by putting them in front of key decision-makers and stakeholders either to sell to or buy from, giving the Mission participants and their companies a competitive advantage over the lone business traveller. A Trade Mission also allows you to experience first-hand, and establish the viability of, the business prospects that are available in that country.

Although we now live in a digital age, where businesses from the other side of the world can be contacted within seconds, you should not underestimate the power of a personal visit. Some potential customers and partners need more than an email, a phone call or a web-based meeting, particularly in countries where there are cultural differences in how business is conducted. Many will not establish a relationship until they shake your hand.

Connecting businesses on a global basis, and all the more relevant because of Brexit, Pathfinder Trade and Invest has thirty years of experience in trade and investment missions worldwide. To further develop business interests, we organise a selected number of high-level conferences and roundtables in London to discuss key topics on trade and investment, offering advice and connecting all interested parties. Current confirmed Trade Missions include Russia, Kuwait and Saudi Arabia with new Trade Mission locations added regularly.



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Working alongside the Government and exporters, to promote and increase UK trade



For more information on Pathfinder Trade and Invest or to register your interest in one of their Trade Missions or events please visit

www.pathfindertradeandinvest.com.



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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



Events October

Company	Name	Date	Time	Location	Cost	To book your place
ABC Networks	ABC Maidstone	2nd Oct	7.30am-9am	K Sports, Cobdown, Station Rd, Ditton, Aylesford ME20 6AU	£16	www.abcnetworks.co.uk/bookings/
Kent Invicta Chamber of Commerce	After Hours Club	2nd Oct	6pm	The Conningbrook Hotel, Canterbury Rd, Ashford, TN24 9QR	Free	https://www.kentinvictachamber.co.uk/events/after-hours-club-324/
ABC Networks	ABC Gillingham	3rd Oct	7am - 9am	Gillingham Golf Club, Woodlands Rd, Gillingham ME7 2AP	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Sittingbourne	5th Oct	7am - 9am	Sittingbourne & Milton Regis Golf Club, Wormdale Hill, Sittingbourne ME9 7PX	£16	www.abcnetworks.co.uk/bookings/
Biz'ee Women	Biz'ee Women Dartford	9th Oct	9.45am-noon	Beefeater The Beacon, Halcrow Ave, Dartford, DA1 5FX	£7 / £10	https://www.bizeewomen.co.uk/dartford/
Alpha Charity Consulting Ltd	Effective Fundraising	9th Oct	9.30am -12.30pm	Singleton Environment Centre, Ashford, Kent	£3	Phil Auden 07949 780446
Kent Invicta Chamber of Commerce	After Hours Club	9th Oct	6.00pm - 7.30pm	The Burlington Hotel, 3-5 Earls Avenue, Folkeston, CT20 2HR	Free	https://www.kentinvictachamber.co.uk/events/after-hours-club-301/
ABC Networks	ABC Canterbury	10th Oct	7am - 9am	The Blean Tavern, Blean, Canterbury, CT2 9EF	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Ashford	11th Oct	7am - 9am	The Flying Horse, Wye Road, Boughton Aluph TN25 4HH	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Upon Medway	12th Oct	7.30am - 9am	George Hotel, 7-8 New Rd, Chatham ME4 6BB	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Maidstone	16th Oct	7.30am - 9am	K Sports, Cobdown, Station Rd, Ditton, Aylesford ME0 6AU	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Gillingham	17th Oct	7am - 9am	Gillingham Golf Club, Woodlands Road, Gillingham, ME7 2AP	£16	www.abcnetworks.co.uk/bookings/
Ladies Who Latte	LWL Ashford	18th Oct	10am - 12pm	The Farriers Arms, Church Rd, Ashford TN5 6NU	£16	https://www.facebook.com/groups/383353965115057/
Dragon CoWorking & ABC Networks	Waffle 5.0	18th Oct	4.00pm - 5.30pm	Dragon CoWorking 7-8 New Road Avenue Rochester, ME4 6BB	Free	https://www.eventbrite.com/e/waffle-50-sponsored-by-creatobot-tickets-48109360392?aff=es2
ABC Networks	ABC Sittingbourne	19th Oct	7am - 9am	Sittingbourne and Milton Regis Golf Club, Wormdale Hill, Sittingbourne ME9 7PX	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Canterbury	24th Oct	7am - 9am	The Blean Tavern, Blean, Canterbury, CT2 9EF	£16	www.abcnetworks.co.uk/bookings/
Networking with a Difference	Networking with a Difference	24th Oct	10am - 12 noon	Broome Park, Canterbury Road, Canterbury, CT4 6QX	£15	https://www.eventbrite.co.uk/myevent?eid=50326166920
ABC Networks	ABC Ashford	25th Oct	7am - 9am	The Flying Horse, Wye Road Boughton Aluph, TN25 4HH	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Upon Medway	26th Oct	7.30am - 9am	George Hotel, 7-8 New Rd Ave, Chatham ME4 6BB	£16	www.abcnetworks.co.uk/bookings/
ABC Networks	ABC Maidstone	30th Oct	7.30am - 9am	K Sports, Cobdown, Station Rd, Ditton, Aylesford ME0 6AU	£16	www.abcnetworks.co.uk/bookings/
Dakota Blue	Breakfast Club	30th Oct	7.30am - 9am	Holiday Inn Ashford Central, Canterbury Rd, Ashford, TN24 8QQ	£15	www.dakotablueconsulting.com/events
ABC Networks	ABC Gillingham	31st Oct	7am - 9am	Gillingham Golf Club, Woodlands Road, Gillingham, ME7 2AP	£16	www.abcnetworks.co.uk/bookings/



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Get to know us...

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

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