

Issue 26

Nov / Dec 2019

Steer

STEER YOUR BUSINESS | THE MAGAZINE

What is CSR?

Why does it matter?

Social Media

Sarah Richardson

EdibleCulture

Chris and Dave

Cash Flow and Late Payment

Leigh and Sam



Editor's Review

Another stunning magazine this month with articles from some new contributors who I've met on my networking journey, both online and face-to-face.

Corporate social responsibility is very topical at the moment and is an opportunity for business owners to give something back. Tracy-Anne explains why it should be part of your business strategy and not just an afterthought.

Social media – love it or hate it, it's become part of our every day lives and something as business owners we need to be aware of and engaging with. Sarah explains the benefits and why we need to take it seriously.

Have you thought about treating your employees but not sure about the rules and what you can claim? Claire shares with us the rules which will keep you on the right side of the tax man!

Going green is something which is very topical at the moment. You'd think going green in the garden would be easy but maybe not. Edible Culture are leading the way and slowly changing the way that the horticulture industry thinks about packaging and gardening in general.

Cashflow and late payment affects every business at some point. Sam and Leigh from Kingsfords explain the legislation and how it works.

Are you using LinkedIn for your business? So many business owners don't seem to see the power of LinkedIn or know how to use it without spamming people. Shabina gives us some great tips on optimising our profiles and also offers a free guide.

Have you seen the rise of the female go-getter! Female entrepreneurs are definitely on the rise and much more vocal than ever before. See what Lisa Wolfe has to say on the subject ...

Have you ever thought about taking on an apprentice? I have to admit that I wasn't aware how flexible the apprenticeship scheme is and that it covers management level training for employees as well as opportunities for those leaving school.

You might ask why a medical doctor is talking about money but after a conversation with Dr Nikki Ramskill I now understand why it makes perfect sense. Money and mental health are linked even though we're often not aware of it. Nikki has some great tips which she shares with us.

Another fabulous issue I'm sure you'll agree.



Sally
Marshall

Sally

Contents

- 04** NEWS FROM THE BEACH
Sally Marshall
- 06** WHAT IS CSR? AND WHY DOES IT MATTER?
Tracey-Anne Barker
- 08** SOCIAL MEDIA
Sarah Richardson
- 10** CAN I TREAT MY EMPLOYEES
Claire Hughes
- 11** EDIBLE CULTURE
Chris and Dave
- 12** CASH FLOW AND LATE PAYMENT
Leigh Prebble-Benn and Sam Shoemith
- 14** HOW TO RUN LINKEDIN CAMPAIGNS FOR FREE
Shabina Rehman
- 16** THE RISE OF THE FEMALE GO-GETTER
Lisa Wolfe
- 19** HIGH LEVEL APPRENTICESHIPS
Jane Holland Roe
- 20** ENTREPRENEURS AND SMALL BUSINESS OWNERS
ARE AMAZING
Dr Nikki Ramskill
- 22** EVENTS

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

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

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



The clocks have changed, the evenings are getting darker and everyone's mood seems to have changed.

I've had a stream of business owners talking to me about their lack of passion for their business, the fact that they've lost their mojo or lost the will to live. There is so much more to life and business and it can be fixed!

One of the main reasons for people feeling like this is their lack of a vision or a reason to get up in the morning. Sometimes they are also focussing on the wrong areas of their business and not getting the results they want

When I talk to these business owners, it seems that there are obvious things which they can do to turn things around, get the passion back and for them to want to get their business back on track.

As with many businesses, lead generation is a key factor and from that follows cash flow. You need one to get the other and several of the businesses I see have untapped resources which would transform that position with just a little bit of thought and effort.

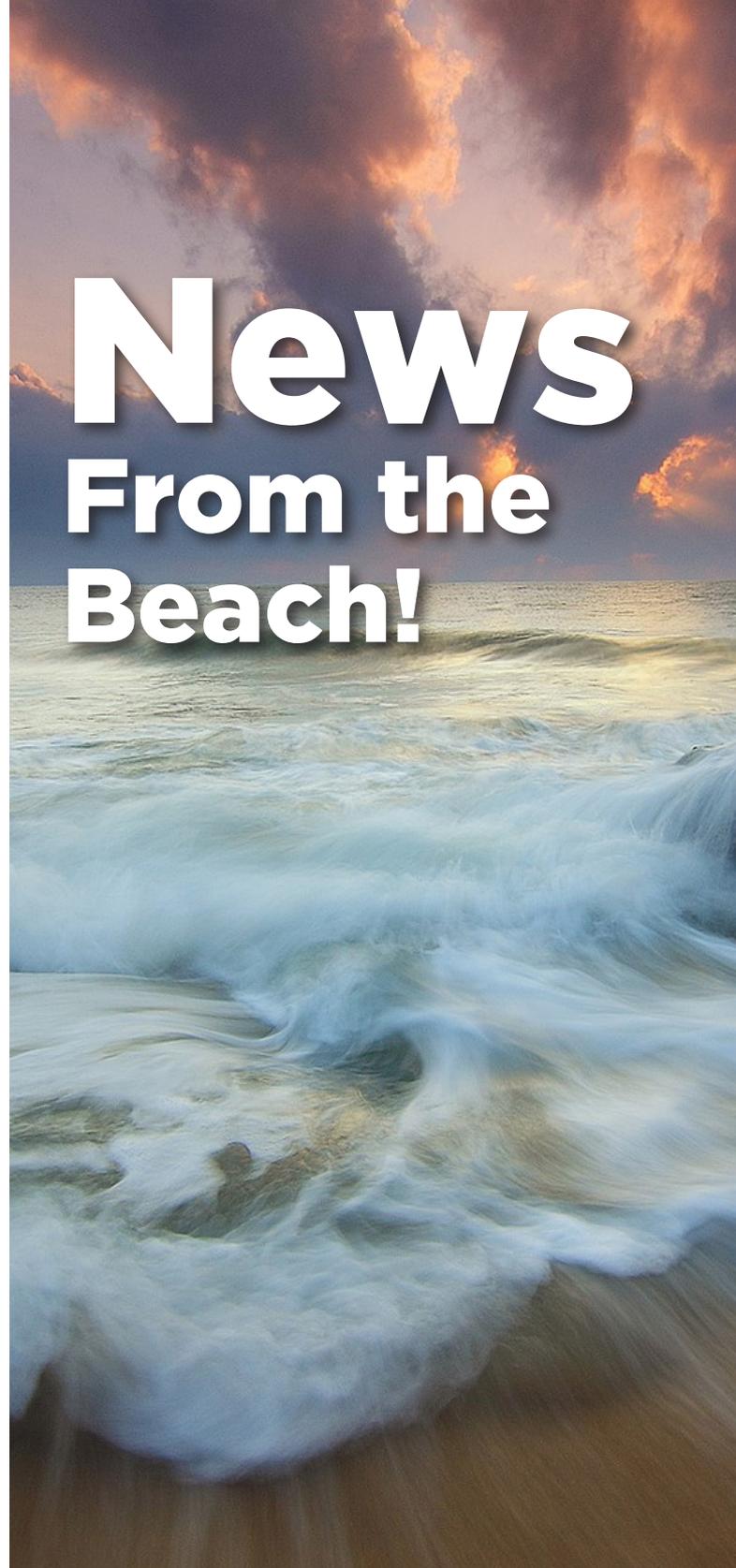
Are you so close to your business that you can't see the wood for the trees? It happens to all of us - me included. Sometimes I just need to talk to someone who is outside my business who can see things that I can't. I get so immersed in what I'm doing that I miss the obvious things which would make a difference.

Let me give you an example. After a health scare a few months ago I decided to scale back the amount of face-to-face networking that I'm doing and reduce the number of coffee meetings that I have with potential clients. To most people that would sound like a crazy thing to do but what has actually happened is that I've become more focussed, have better meetings and have improved the results I'm getting. Just stepping back and reviewing my process has helped me change things around to give me more time, less stress and more clients.

When I talk to clients, I find out about their business and then ask them a series of questions. We don't always want to hear the answers, but if you do, you might be surprised at the difference you can make just by changing a few small things. So, if I was working with you and asked about your business, how would you reply?

- What can you change in your business to improve your results?
- What are you missing that would improve your lead generation and therefore your cashflow?
- Which tasks take up your time that you could and should delegate to someone else?
- Can you take a day off or even have a holiday?

News From the Beach!



Always happy to arrange a call and talk through your business and how it is performing to see what can be done to improve the results you are currently getting.



Sally Marshall



Sally Marshall

sally@sallymarshallgroup.co.uk

0330 107 8337

www.sallymarshallgroup.co.uk

THE NORTHERN BUSINESS EXPO 2020



MANCHESTER CENTRAL // 17TH & 18TH MARCH 2020

GET YOUR BRAND IN FRONT OF
6000
AMBITIOUS BUSINESS
PROFESSIONALS

17TH & 18TH MARCH 2020

FIND OUT MORE & ENQUIRE:
WWW.NORTHEXPO.BIZ

SHOW PARTNER:



**SMALL
BUSINESS**

Consumer Affairs &
Trading Standards
Conference & Exhibition
2020

MEDIA PARTNERS:



elitebusiness



businessagent.com

BBXUK
BUSINESS BANK EXCHANGE



What is CSR?

Why does it matter?

Corporate Social Responsibility (CSR) is a company's sense of responsibility towards the community, environment and economy in which it operates. It means operating your business so that it has:

- A positive relationship with the environment
- A positive relationship with local and wider society I.E community projects and charities
- A positive relationship with staff

CSR should be seen as an integral part of your business and not just an added extra or a benefit, however if implemented correctly it can bring huge benefits to an organisation such as:

- Comply with regulations
- Develop the workforce
- Increase revenue, lower costs and increase profit
- Improve your relationship with the community
- Improve your impact on the environment
- Increase your reputation
- Support staff wellbeing and motivation
- Attract and retain great members of staff
- Enhance trust among your stakeholders and customers
- Provides opportunities for positive PR stories and case studies

Having a CSR strategy and plan, implementing CSR activity as an integral part of your operation will support

your workforce motivation and development, increase revenue and reflect positively on your organisation.

If you are considering entering one of the local, regional or national awards, CSR is usually an integral aspect of most applications.

CSR is not just for large multinational companies and applies to all business sizes.

Jenna Wells HR Manager from RJ Power a Kent and Sussex based specialist electrical group providing engineering solutions to the power industry says ' CSR is a fundamental element of the RJ Power business strategy for a range of reasons. CSR activity is a key part of our employee engagement plans and we do this by choosing initiatives that are personal to our people, such as charities close to their hearts or activities that align with their interests and motivations.

From a Business Development perspective, initiatives that support the environment, local community and charitable causes are becoming prominent within bids and tenders, so we need to retain momentum and be genuine in our efforts. Through close staff links last year we supported The Rough Runner obstacle course, sponsored waxing and other social events. We also keep our efforts relevant to our local community, choosing a person based charity and an environmental cause each



year. For example, at our office locations we have Beach cleans, created Bee and butterfly gardens and worked with local schools. This helps to build our local profile, raises our profile as an employer and attract talented local individuals to help contribute positively to our local economy'.



Tracey-Anne Barker



If you would like some support, TA Barker Associates support businesses planning, and implementation, of a CSR strategy including identifying appropriate charities and community projects.

For a free 30 minute consultation please contact us at info@tabarkerassociates.co.uk
www.tabarkerassociates.co.uk

CSR 2025

#makeadifference



Gain the business edge, make a difference in your community, improve staff motivation, retention & productivity

Come to CSR 2025 forum on 20th Feb 2020

Share good practice and ideas that WILL support your business. Express your interest at info@tabarkerassociates.co.uk

Follow TA Barker Associates on LinkedIn





Social media



Over the past decade, social media has become increasingly more popular, which is why it is no surprise that businesses are now using it as both a form of marketing, as well as posting engaging news and information to customers. With more than three billion users to social media sites every month, why would you not want your business to be part of it?

The benefits of social media are that it allows you to build awareness of your brand and product. It allows you to show authenticity and encourage engagement. Social media also allows you to steadily grow organically, with minimal cost. It allows your potential customers to get a preview of new content on your website, and drive traffic through to it. In addition to this, a social media presence also helps to boost SEO to your website.

If you are not taking full advantage of your social media, you are potentially missing out on an effective and inexpensive way to reach over half the world's population.

I have had many small business owners come to me, frustrated with social media, due to the time and effort



they feel it takes to maintain a business page. This does not need to be the case - long gone are the days where you must log in separately to all your social media accounts, and individually create the same posts in the different platforms. Time can be saved by using a social media scheduling platform, of which there are many on the market. Some of these platforms even allow you to engage with your customer comments and posts via the platforms. This eliminates the need to have five different tabs open at the top of your browser, regularly checking them for potential customer engagement. If you only use Facebook and Instagram, do remember that the two are now becoming more and more interlinked with posts, since Facebook bought Instagram. Engaging with your customers via social media should be both cost and time effective.

So what are the best social media platform to use?

Facebook is one of the oldest and most widespread social media platforms. It is best suited for text and image or video combinations. Posts without a visual element are not as successful in terms of reach and engagement. Are you looking to promote local events, share information about your business, and build a community? Facebook is a great network for just that.

Instagram's popularity is growing, and it is quickly becoming a big player in the social media world. Instagram is all about images. In order to be successful on this social networking platform you need to be able to produce high quality images and videos. However, do

be aware that Instagram users can be picky. If you do not post high quality images, it can reflect poorly on your brand. If your business has a high visual aspect to it, then Instagram is a must.

Twitter heavily relies on its users sharing posts. Twitter is largely a text based social networking site. Users can only 'tweet' 280 characters per post, so you do need to make sure that each character counts. Twitter is an excellent platform for news, public relations, and connecting with influencers. When an event is going on or a hashtag is trending, it can be a great way to join the conversation and make a mark.

LinkedIn is a social networking platform that is very business-oriented. LinkedIn is a great way to connect with other businesses and professionals. If your business operates in the B2B landscape, LinkedIn is a must. LinkedIn is excellent for lead generation, and unlike other forms of social media, its primary purpose is business connection. LinkedIn relies less on media content and more on text based updates. This network is a great place to find connections and employees, but not the most ideal place for large-scale marketing campaigns.

Google My Business is the most unique of the social media platforms. It has been described as a cross between a listing directory and social network. Google My Business is the page that customers can click on when searching for your business on Google; it details information about your company, such as your contact details and opening times, but it also allows you to post about your business. Did you know that over 56% of small businesses haven't claimed their Google My Business Listing? Yet an estimated 86% of potential clients use an internet search engine to find a local business. You can post images as well as text using this platform, however there is one drawback; posts expire after 7 days.



**Sarah
Richardson**



If you have any questions regarding what social media platforms would best suit your business, or about SARJ Social (our own social media scheduling platform), then please contact Sarah Richardson of SARJ Group, for a free, no-obligation demo.

sarah@sarj-group.co.uk | 07817752870

Can I treat my employees?

With the festive season approaching you may be thinking about treating your employees to a Christmas party and/or gift and need to know the tax implications of these. The good news is that these can be exempt from tax and National Insurance for the employee and also tax deductible in the company as long as certain criteria are met.

Staff Entertaining

As an employer you can have an annual (yes, just one!) staff party or function as a tax-free benefit for your employees providing:

- The total cost per head must not exceed £150 gross (VAT inclusive). If the cost exceeds this limit then the whole cost would be taxable!
- The above cost must cover any extra costs such as transport and accommodation
- The event must be primarily for entertaining staff
- All employees and directors must be invited, they do not have to attend but must be invited

The total costs will be deductible for Corporation tax and you can also reclaim back the VAT incurred, although this will be restricted where you are also entertaining customers or suppliers.

Trivial Benefits (Gifts)

If you would like to give your directors and/or employees a gift (benefit), whether it be a turkey, a hamper, some fizz, a meal out or something else the rules are the same.

The trivial benefit exemption means that any benefit (gift) provided to a director or an employee, which meets the following criteria, will be exempt from tax and National Insurance. Better still the cost of the benefit is a tax deductible expense in the company so you also save Corporation Tax.

All of the following conditions must be met:

- The cost to the employer of providing the benefit must not exceed £50 gross (VAT inclusive). If the benefit exceeds the £50 limit, the whole benefit would be taxable, not just the amount exceeding the £50!
- If it is a benefit provided to multiple employees, the average cost per employee must not exceed £50 gross

- The benefit cannot be cash or a cash voucher
 - The benefit could be a gift card, as long as it cannot be exchanged for cash
- The employee cannot be contractually entitled to the benefit
- The benefit cannot be provided as recognition of particular services performed by the employee as part of their duties

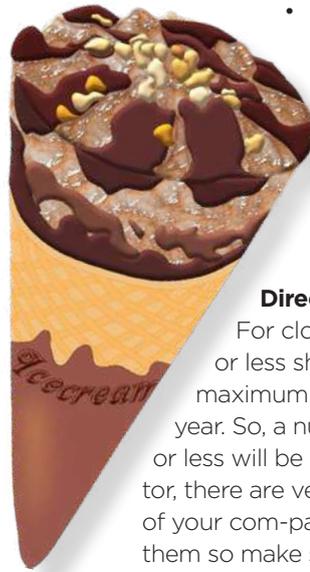
Directors

For close companies (a limited company with 5 or less shareholders), any director can have up to a maximum of £300 worth of trivial benefits in the tax year. So, a number of trivial benefits all totalling £300 or less will be exempt from tax in any tax year. As a director, there are very few ways that you can take money out of your company completely tax free, but this is one of them so make sure you make the most of it!

The good news is that this can happen all year round it doesn't just have to be at Christmas! Here are some examples of the type of trivial benefits that are allowed:

- Taking a group of directors and/or employees out for a meal to celebrate a birthday
- Giving a birthday present
- Flowers on the birth of a new baby
- A bottle of champagne to congratulate an engagement or wedding
- A party for employees, which may fall outside of an annual party £150 exemption

For all staff entertaining and trivial benefits provided you must ensure that you keep sufficient records and documentation to demonstrate the amounts are within the limits.



Claire Hughes



Contact Claire at CH Accountancy Ltd
01233 329545 | info@ch-accountancy.co.uk

EdibleCulture



You'd have thought it would be easy to be a green gardener, but have a look inside any garden shed and you'll find teetering stacks of single-use flowerpots, piles of plastic bags full of compost (often far from peat-free), plastic handled tools from far and wide, plus a poisonous pharmacopoeia of remedies.

The horticultural industry is slowly mending its ways, but it takes trailblazers like David Ware & Chris Williams of Edibleculture in Faversham to prove it can be done. They believe plants should be grown organically and in-house, the ideal garden product should be locally and ethically produced, and packaging should be re-usable and end its life in your compost heap.

Buy an organic herb or veg plant from Edibleculture and it will have been grown in a black square pot because that's where plants like to grow best: the pots are stackable, take up little space and will be used over and over again by the nursery, but you won't take them home to put in the landfill bin: your plant will be de-canted into a locally produced paper container, called 'POSipot®' that will rot down in the soil.

POSipot®, created by Edibleculture, is a simple solution to stem the tide of the 100's of millions of single use plastic pots (and labels) being sold with plants every year. The huge majority of which end up being incinerated, sent to landfill or exported across the world to be 'recycled'.. all simply to transport a plant from shop to garden to be planted.



Chris and Dave



Edibleculture is based at the Abbey School in Faversham, Kent, ME13 8RZ
www.edibleculture.co.uk 01795 537 662
www.posipot.co.uk

Buy compost from Edibleculture - Melcourt organic peat-free, the one the trade uses, and you'll get a re-usable 50 litre portable bag that will have been filled from a bulk container. The same bag can also be filled with locally grown and produced chestnut woodchip mulch, so no single-use plastic packaging for landfill.

With long and varied horticultural pedigrees, Brogdale-trained Chris and David are a mine of information on all plants edible and will deliver, plant and maintain gardens and orchards in their electric van. A visit to Edibleculture, housed in the redundant horticultural classrooms and greenhouses at Abbey School and rooted deep in the local community offers a snapshot of what's in season with ideas, recipes and the chance of a chat over a cup of tea. An exciting rollcall of events and festivals, training and talks celebrate the seasons.

edibleculture.



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



Talk to **geerings print** about reducing your own carbon footprint by opting for the natural woodland solution.

Martin Almond

T: 01233 658602

E: martin.almond@geeringsprint.co.uk



FOREST CARBON

CARBON WOODLAND PAPER
 Creating UK forests, compensating CO2



Cash Flow & Late Payment

The aim of late payment legislation is to encourage prompt payment and have late payment seen as unacceptable. It creates rights for businesses to claim interest, compensation and recover reasonable costs where each party is acting in the course of business.

The purpose of this article is to make readers aware of the benefits contained in the late payment legislation and how businesses can potentially recover the costs incurred in commercial debt recovery actions.

Contracts to which the Act applies

The legislation applies to contracts for the supply of goods or services where the purchaser and supplier are each acting in the course of business and a debt has become due and that the debt is a 'qualifying debt'.

Unfortunately, the act does not provide a definition of 'debt' although it does reference that a 'qualifying debt' is defined as 'a debt created by virtue of an obligation under a contract to which this Act applies to pay the whole or any part of the contract price'.

Late Payment of Commercial Debts (Interest) Act 1998

Many businesses will already be aware that a creditor, in any contract for the supply of goods or services, is entitled to claim simple interest for the late payment of a commercial debt under a term implied into the contract by the Late Payment of Commercial Debts (Interest) Act 1998.

Such a term is to be treated as if it were an express term of the contract.

Interest generally starts to run on the day after the relevant day that the debt becomes due and is calculated at 8%, plus the Bank of England base rate for business to business transactions which is currently 0.75%, the highest it has been in almost a decade.

Late Payment of Commercial Debts Regulations 2002

Following the Late Payment of Commercial Debts Regulations 2002, which amended the Late Payment of Commercial Debts (Interest) Act 1998, in addition to interest, a creditor is entitled to claim a fixed sum of compensation per invoice for costs arising out of the late payment that will either be £40, £70 or £100, depending on the value of the invoice being pursued. The table below shows how much compensation the supplier is entitled to:

Size of the unpaid debt	Compensation
Less than £1,000	£40
£1,000 to £9,999.99	£70
£10,000 or more	£100

Late Payment of Commercial Debts Regulations 2013

In 2011, in continuing its attempt to develop a culture of prompt payment in commercial transactions, the European Union issued a directive stating that creditors should also be entitled to the reimbursement of the other recovery costs they incur as a result of late payment by a debtor. Such costs should include, in particular, those incurred by creditors in instructing a lawyer.

As a result, the Late Payment of Commercial Debts Regulations 2013 were passed, amending the Late Payment of Commercial Debts (Interest) Act 1998, and allows a right to compensation for the reasonable costs incurred by the creditor in recovering a debt for contracts entered into on or after 16th March 2013, if that amount exceeds the aforementioned compensation. Presumably, a Court, when asked to assess 'reasonable costs' will exercise its discretion and take a similar approach to awarding costs in litigation.

Additionally, it should be noted in relation to the calculation of interest, where a contract is silent as to the time for payment of the debt then statutory interest will run after 30 days from the later of:

- Delivery of goods and services;
- Day of the notice of the debt; or
- Once acceptance procedure is complete (For contracts after 14th May 2013)

Parties may agree a payment date up to 60 days or longer, provided the period is not 'grossly unfair' to the



Company and Business Law

Conveyancing

Commercial Property

Wills and Probate

Employment Law

Family Law

Dispute Resolution

French Property

Ashford Hythe Cranbrook
01233 665544 01303 268775 01580 715144

www.kingsfords-solicitors.com

Kingsfords is the trading name of Kingsfords Solicitors Limited (No. 4216752) registered in England and Wales. Registered office 2 Etwick Road, Ashford, Kent TN23 1PD. Authorised and regulated by the Solicitors Regulation Authority (SRA No. 621166)

supplier. It should also be noted that a consumer, for the purposes of calculating interest, is limited to 30 days to verify the conformity of the goods or services.

Therefore, for contracts made after 16 March 2013, where a business needs to pursue an overdue invoice for payment, not only does the creditor have an implied right to claim interest and compensation but the creditor also has an implied contractual right to be paid all reasonable costs of collection, including administration and/or legal fees, where those costs exceed the amount of recoverable compensation.

It is important that terms and conditions and invoices details the credit control process and your right to charge interest if you do not wish to rely on the above legislation. Please note that this article does not constitute legal

advice and is intended to make creditors aware of their entitlements under the legislation and debtor companies aware that they can review their procedures and terms of business. We would be happy to review your businesses terms and conditions and any entitlements you may have under the legislation, whether you are a creditor or debtor company.



Sam
Shoemith

Leigh
Prebble-
Benn



For specific legal advice on the above or other legal issues please contact **Sam Shoemith (sxs@kingsfords.net)** or **Leigh Prebble-Benn (lap@kingsfords.net)**.



Come chat to the Kat for design, layout and print on all your marketing. From logo design, leaflets and brochures to magazines and catalogues. We make sure you stand out from the crowd. Don't just print it, design it, USE it!

Tel: 07399 712 721

Email: kathy@graphickat.co.uk

www.graphickat.co.uk



 **GraphicKat**
graphic design & print

Industry expert shares secrets on:

How to run LinkedIn campaigns for free in 3 simple steps

The internet today is full of businesses trying to vie for a client's trust and patronage. What does it take to stand out amongst the many?

This article is for anyone providing B2B services and is looking for more clients. Let me explain; LinkedIn is a powerful platform for making the right connections. With a simple search, you can directly reach over 61m senior level influencers and 40m are in decision making positions. And it is growing fast, with a reported 2 new active users joining every second of every day.

The opportunity to be seen is exponential; with a highly optimised LinkedIn Profile and by sharing interesting and relevant content consistently; you have the potential of your feed being seen by your network and if it gets a lot of engagement, it can be shown to other networks as well.

Step 1

Optimise your LinkedIn profile from a legacy CV version to a highly informative landing page. Customers nowadays need to be impressed. And without a professional online presence, it's unlikely you'll close as many sales as you would like. With so many generic ads out there, it's easy for your brand to get lost in the crowd.

The solution, however, is simple and elegant! Having a professional, branded profile for your business on LinkedIn could be the answer to landing more clients!

LinkedIn's own search engine reviews profiles in the order of the different sections that they deem most important on your profile, such as;

- Your title
- Your headline
- Your experiences
- Your profile photo

Which means it is important to add keywords on your profile in a way that makes sense to your connections. This can also help with Google search results.

Download our FREE 8 points to optimise a LinkedIn Profile

Step 2

Grow your network. Be clear about your goal and who you want to talk to. Making connections with people who are your prospective clients or influencers in your industry is important. With a simple search and a connection request you could be chatting to your ideal client and a decision maker in one go.

Step 3

Do not spam! There is nothing more off putting than receiving a message "buy my stuff" without first building

”
Fill your calendar with
decision makers!

**B2B LEAD
GENERATION**

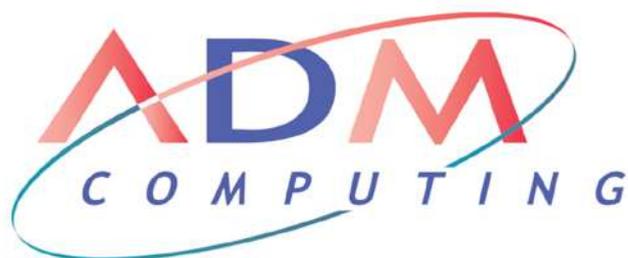
”
www.cipherads.com
+44 (0) 20 3920 0323

CIPHERADS
consultancy

★★★★★



ith



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

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

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



a relationship. Ask the prospects questions about them, their business, give them your attention and engage in a conversation with them.

We can help train you so you can use LinkedIn as your main client generating machine.

- How to build a killer LinkedIn profile and why do you need one
- Why your clients will trust you more if your brand looks professional
- Learn how to prospect like a pro on LinkedIn

When potential clients are put off by the lack of professionalism of your LinkedIn profile, they'll most likely leave and run to the competition. Don't let that happen, give us call.



**Shabina
Rehman**



Download our FREE 8 Points to Optimise a LinkedIn Profile here or contact us at

Tel: 02039200323

Email: shab@cipherads.net

Book a Call Web: www.cipherads.com

The Rise of the

Female go-getter

Love her or not, Victoria Beckham is still one kick-ass female entrepreneur who manages her growing multi-million-pound businesses whilst juggling family life. I must admit it took me a while to warm to her, but that's what happens when we believe the hype. Look a little deeper and you find a woman who stops at nothing to achieve her goals and dreams. Everything the Beckham brand is has been achieved through hard work, sleepless nights, making positive choices and a go-getter attitude. As of September 2015, the couple's joint wealth was estimated at £508 million, which just goes to show what hard work, confidence and unstoppable self-belief can achieve. I read something once that said Victoria wanted to be household brand, just like Persil. Well, I think she's done it don't you? Even in the face of adversity and scepticism she's pulled it off, and for that Mrs B OBE, I admire you. Not put off when things don't go according to plan, she just keeps going. Something I believe we should all do. Get knocked down 7 times, get up 8. Get up injured, get up hurt, just get up!

Female entrepreneurs and more importantly, millionaire female entrepreneurs are on the rise, and are the fastest growing demographic right now. We have so many options available to us, it makes me wonder why we don't all grab opportunities when they come our way. If you don't believe me, check out Lenka Lutonska, Carrie Green, Gabriella Bernstein, Arianna Huffington, Karren Brady, Michelle Mone, this list is long and getting longer every day. Read into any of these powerhouses and you'll see that it hasn't always been plain sailing. The common

denominator is that no matter what, they rebuilt confidence, businesses, self-esteem and with a massive leap and a shedload of courage, forged ahead. Gone are the days when we need to be a slave to a desk, slogging the 9-5

(gotta love Dolly too!). Thanks to smart technology, huge businesses are being built using an iPhone or iPad and savvy social media strategies, part-time, at the weekend, or once all our other commitments have been dealt with. What's not to love? Don't get me wrong, I'm not saying that everything is solely driven by technology (well ...), but surely, it's the easiest place to start when you want to reach out to someone new, collaborate business-wise, and build a formidable business? Over two decades ago, I was introduced to a skincare network marketing company. My eyes were well and truly opened. Through positive steps each day, consistently and persistently I built a profitable and sizeable business in a matter of months, inspiring, motivating and supporting women to do exactly the same. I haven't looked back since. I may not be with the same company, but what network marketing offered me, and actually gave me was so powerful, I was hooked. I saw hundreds of women achieving their goals, and taking charge, getting to achieve their dreams, and I LOVED IT. Today, I get to offer that same level of support to women who are stuck, starting again, looking for that 'something' that seems to be lost, need a shove in the right direction confidence-wise, or simply need coaching towards a better life. One of their creation



“If you want more,
you have to
become more.”

and which matches their dreams. For this, my reward is a fabulous business which allows me to spend time with family and friends, travel and creates financial freedom. We are not all the same, but we do all have the right to live a life on our terms, doing what we want to do and making an impact along the way. I find I work best when I am me, which sounds silly as who else would I be, but when we truly step into our power, and be the best version of ourselves, we can do and achieve ANYTHING. Just ask JK Rowling.

Network marketing taught me that it's all about growing as a person. It's personal development with a compensation plan. One of my most favourite quotes must be from the delightful Jim Rohn, who simply asks 'why not you?'. Excellent point. 'If you want more, you have to become more'.

I am the CEO and founder of my own positive mindset and personal development company, which makes me ideally placed to cajole, push, enable and support women using straight forward approaches, kick-ass confidence and proven solutions to maximise their potential. My life story is another article all together, but well worth hearing. So, what's the catch I hear you say? There isn't one. Switch up your energy, get your butt into gear, and maximise your mindset, thoughts and actions and guess what? You get rewarded. Simple. The only thing in your way, is you my beautiful woman, so isn't it about time that you stepped UP and IN to your life?

I love working with women to achieve what they want. Very simply, enable people to smash their goals, and

along the way, you'll achieve yours too. It's not difficult, complicated or time-consuming, but you do have to be prepared to work and to learn.

The rise of the female entrepreneur is here - and long may she live. There are literally thousands of women out there, looking for something different to do, sick and tired, working the 9-5 whilst balancing everything else too. This life is not a dress rehearsal, and it needs to be lived.

We owe it to ourselves to grab it with both hands and not let go. Opportunities are all around us if we only open our eyes. Are you ready, and I mean really ready to open yours and see where an opportunity takes you? As serial entrepreneur, founder of Create & Cultivate and business-woman extraordinaire Jaclyn Johnson is quoted as saying 'if you doubt yourself, you're dead'. Time to step up, show up and dance like the whole world is watching? I think so too.



Lisa
Wolfe



Contact Lisa on
www.lisawolfecoaching.co.uk
hello@lisawolfe.co.uk



WORKING HARD BUT NOT MAKING MONEY?

**Are you struggling to find time to do everything? You feel stuck?
Do you work IN your business not ON your business**

Whether you're a start up , in retail, transport, or manufacturing and any of the above sounds familiar, then the **Steer Your Business Programme** is the answer you've been looking for. Here are some key issues we cover...

Vision: The key to success: knowing where you want to be in 5 years' time. Do you know what you want from your business? Are you jumping from one idea to another? Are you following the shiny object time and time again?

Strategy: Have a Plan: How Are You Going To Get To Your Desired Goal? Do you have a plan for your business journey? Do you drift from one thing to another with no real focus on the outcome?

Systems & Processes: Having a Process for Everything Enables Your Business to Run Smoothly Are you offering the same service to every customer? Does everything you do look the same?

It's time to start your business improvement - TODAY!

Visit our website to find out more about the perfect programme for you and your business:

Web: <https://steeryourbusiness.com>

Email : connect@steeryourbusiness.com

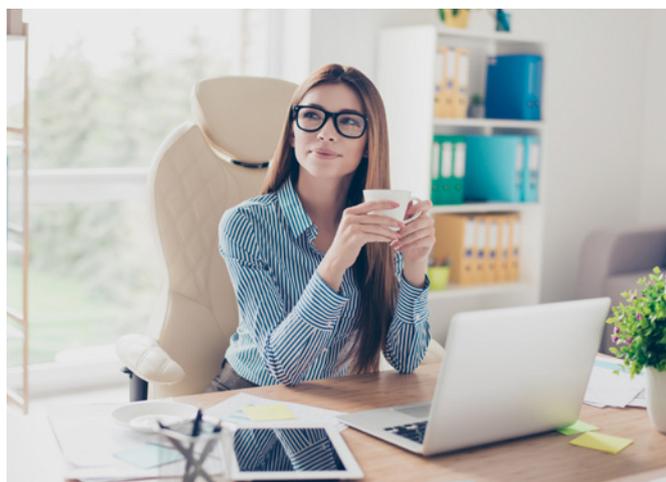
Phone: 07771 714221



Higher level Apprenticeships equal long-term business rewards



kt&a
kent training and
apprenticeships



You're missing out if you've yet to consider the benefits of an Apprenticeship.

With such a wide variety of Apprenticeships now available, together with government funding, it's time to seize the opportunity and sharpen your professional edge. Higher level Apprenticeships are extremely valuable. Introducing these as part of your training offer can help you retain staff and increase productivity.

Level 4 and 5 Apprenticeships provide the opportunity to gain qualifications whilst continuing to work. By combining on-the-job training and off-the-job learning, higher level Apprenticeships are an alternative to a university degree. Apprentices learn practical skills alongside academic knowledge to develop the occupational competencies demanded by specific job roles, they often make highly productive employees.

If you are looking to focus on senior staff, training will equip your team with the knowledge to meet daily management challenges in a professional and proficient manner. Improving performance and effectiveness at managing people and projects will raise confidence, fill higher level skill gaps and can also attract higher calibre staff.

An Apprenticeship is also an opportunity for managers who want to sharpen their professional edge, enhance their effectiveness and increase productivity. There are additional benefits too; the Level 5 Departmental Manager Apprenticeship offers membership to the Chartered Management Institute. The ultimate management accolade can be achieved - Chartered Manager status. Being part of an extensive management community opens doors for opportunities and business growth.

If you're a levy-paying employer, higher-level Apprenticeships are a great way to attract talent to your business, train your staff and get a real return on investment from your levy payments.



Jane
Holland
Roe



Get in touch today and start growing your business.

kenttrainingandapprenticeships.co.uk
0800 731 4297

Entrepreneurs and small business owners are amazing!

Entrepreneurs and small business owners are amazing! When starting out, they are managing everything from websites to social media to hiring and firing, but what about income and retirement? And what about maternity leave?

One of the biggest problems I see as a GP when it comes to the self-employed is a lack of financial planning.

In fact, last week, a patient of mine broke his ankle and couldn't work as a self-employed car mechanic for 6 weeks while he was in plaster, on crutches.

To say he was panicking was an understatement. He had several problems:

1. The first being a lack of savings at all. Literally. None!
2. The second was that he had no kind of sickness cover or income protection in place.
3. The third was that he still had a mortgage and bills to pay and a family to support and he had been living hand to mouth as it was!

The self-employed are a unique bunch. They have total control of everything - the hours they work, the time they spend on a project, the prices they charge for their services. But this also means they have FULL control of their pension and their sickness benefits too.

If a self-employed person can no longer work, the financial help available is not good, and certainly not quick to access. In fact, if you are not considered to be "gainfully employed", you would be expected to find a job. And if you can't work due to illness, you'll have to jump through hoops to prove that you can't do any kind of job while sick. Not to mention that this process is getting harder and harder to go through as time goes by.

So what's the solution?

Let me introduce you to the two P's..... Protection and Planning!!

Self-employed people need to have a plan in place for adverse eventualities such as not being able to work through sickness. They also need to have money for retirement.

Both of these things require thinking ahead.

My suggestions include:

1. Having an emergency fund in place - a sum of money that would cover your outgoings for 3-6 months, after which an income protection plan could kick in should the worst happen;
2. Looking at insurances, particularly income protection and sickness cover. It's cheaper to have it start after a few months, so this works well with a decent savings pot;
3. Planning ahead for retirement and starting a pension. This can easily be done through sites like Hargreaves Lansdown or Vanguard in a self-invested personal pension. If in doubt, seek out financial support from a financial adviser to guide you.
4. Thinking about maternity leave and how long you could take off. Statutory maternity pay isn't huge, so consider if you could live off of this, and how else you could support yourself while enjoying your new baby!

So while you are focusing on the job at hand, don't forget to look after your finances too. With great freedom comes great responsibility - what plans do you have in place should you no longer be able to support yourself?

If you'd like to discuss these topics, or get more support in a friendly and supportive environment, I run a free private facebook group here: <https://facebook.com/groups/thefemalemoneydoctor>



Dr Nikki Ramskill



I look forward to "meeting" you!
Dr Nikki

The Female Money Doctor
<https://thefemalemoneydoctor.com>
info@thefemalemoneydoctor

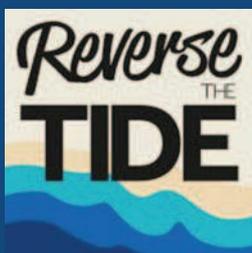
Reverse ^{THE} TIDE

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

Help us Reverse the Tide



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



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

Events NOV & DEC

Date	Name	Company	Time	Location	Cost	To book your place
01 Nov	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
05 Nov	BizLinx Maidstone and Sevenoaks	BizLinx Guest Meeting	12:00 - 14:00	The Holiday Inn London Road, Wrotham Heath TN25 7RS	£20	Includes lunch. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
05 Nov	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT		http://bnikent.co.uk/kent-sitting-bourne-bni/en-GB/index
06 Nov	Steer Your Business	SYB Breakfast Networking - Ashford	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
07 Nov	BizLinx Margate	Halloween Evening Ghost Tour in Canterbury	16.00 - 19.30	The Shakespeare, 5 Butchery Ln, Canterbury CT1 2JR	£50	Open to all members and their guests. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
07 Nov	BizLinx Margate	BizLinx Guest Meeting	12.00 - 14.00	Sands Hotel, 16 Marine Drive, Margate CT9 1DH	£20	Includes lunch. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
07 Nov	E-Training	Problem Solving & Decision Making	10:00 - 12:00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
7 Nov	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel - Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
11 Nov	Steer Your Business	SYB Breakfast Networking - Thanet	07:30 - 09:30	The Holiday Inn, Tothill St, Minster, Ramsgate CT12 4AU	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-thanet-tickets-65665899473
12 Nov	BizLinx Tunbridge Wells	BizLinx Guest Meeting	12.00 - 14.00	Tunbridge Wells Hotel, 58 The Pantiles, TN2 5TD	£20	Includes lunch. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
12 Nov	BizLinx Tunbridge Wells	Social Curling Event & Dinner	16.00 - 18.00	Fenton's Curling Rink, Tunbridge Wells	£40	Open to all members and their guests. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
12 Nov	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT		http://bnikent.co.uk/kent-sitting-bourne-bni/en-GB/index
13 Nov	4N	4N Whitstable Lunch - Business Networking	12:00 - 14:00	Long Reach Beefeater & Premier Inn, Thanet Way, Whitstable, CT5 3DB	£15	https://www.4networking.biz/find-meetings/meeting/93533/
14 Nov	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
15 Nov	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
17 Nov	The Business Terrace	Business Start Up Workshop - Part 1	12.30 - 16.30	The Business Terrace, King Street, Maidstone, ME15 6JZ	Free	https://www.businessinmaidstone.co.uk/events
19 Nov	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT		http://bnikent.co.uk/kent-sitting-bourne-bni/en-GB/index
20 Nov	Steer Your Business	SYB Breakfast Networking - Ashford	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
21 Nov	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
22 Nov	The Business Terrace	Business Start Up Workshop - Part 2	12.30 - 16.30	The Business Terrace, King Street, Maidstone, ME15 6JZ	Free	https://www.businessinmaidstone.co.uk/events

25 Nov	Steer Your Business	SYB Breakfast Networking - Thanet	07:30 - 09:30	The Holiday Inn, Tothill St, Minster, Ramsgate CT12 4AU	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-thanet-tickets-65665899473
26 Nov	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 INT		http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
27 Nov	4N	4N Whitstable Lunch - Business Networkng	12:00 - 14:00	Long Reach Beefeater & Premier Inn, Thanet Way, Whitstable, CT5 3DB	£15	https://www.4networking.biz/find-meetings/meeting/93533/
28 Nov	E-Training	Managing & Participating in meetings	10:00 - 12:00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
28 Nov	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel - Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
29 Nov	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
03 Dec	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 INT		http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
04 Dec	Steer Your Business	SYB Breakfast Networking - Ashford	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
05 Dec	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel - Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
09 Dec	Steer Your Business	SYB Breakfast Networking - Thanet	07:30 - 09:30	The Holiday Inn, Tothill St, Minster, Ramsgate CT12 4AU	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-thanet-tickets-65665899473
10 Dec	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 INT	£15	http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
11 Dec	4N	4N Whitstable Lunch - Business Networkng	12:00 - 14:00	Long Reach Beefeater & Premier Inn, Thanet Way, Whitstable, CT5 3DB	£15	https://www.4networking.biz/find-meetings/meeting/93533/
12 Dec	E-Training	Problem Solving and Decision Making	10:00 - 12:00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
12 Dec	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
13 Dec	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
17 Dec	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 INT		http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
18 Dec	E-Training	Final Network Meeting and Annual Round-Up	10:00 - 12:00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
18 Dec	Steer Your Business	SYB Breakfast Networking - Ashford	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
19 Dec	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
23 Dec	Steer Your Business	SYB Breakfast Networking - Thanet	07:30 - 09:30	The Holiday Inn, Tothill St, Minster, Ramsgate CT12 4AU	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-thanet-tickets-65665899473

27 & 28 NOV 2019 · EXCEL LONDON



TAKE YOUR BUSINESS TO THE NEXT LEVEL

EUROPE'S LARGEST BUSINESS EVENT

gbbs.co.uk

20,000

VISITORS

300

SEMINARS

400

EXHIBITORS

   #TBSUK

Register for your
Free Ticket!

 01872 218 004

 gbbs.co.uk