

Steer

Issue 22

May 2019

STEER YOUR BUSINESS | THE MAGAZINE

EXPO MONTH:

The
**BUSINESS
Show 2019**

**BUSINESS
Vision LIVE**

The Alpha Group
Martin Kingman

**DIY changes you
can make to your
own website for a
big impact**
Melinda Mifsud



Editor's Review

How have we got to May already with two bank holidays in one month which causes a lot of issues for many businesses. On the other hand, for some businesses it's their time of the year when they make money and they have to make the most of the two long weekends.

Is your business seasonal? Do you plan your staffing and resources around the bank holidays or other seasonal events? It can be a bit of a nightmare if you have a cash flow which goes up and down depending on the day or the month we're in.

This month we have lots of fabulous articles from some new contributors which is great. The focus is on cyber security and different ways this can affect your business. It's a bit like a silent killer. You don't focus on it until something happens when really we should all be taking preventative measures so that we never have to experience the real thing. Branding is something we often forget but again it's so important to our businesses. Do you have a brand that people recognise or does it need a refresh and a bit of an update? Mike Young gives us some great ideas. Genistar is a company I've only recently come across, but it does some great work with families and getting them back on track. We all need a bit of help and support sometimes and they are there to help.

Do you go to the business shows which are held around the country? I have started to and it's surprising how many people you meet from all different sectors. Not only are they a great way to meet new people and make new connections, but also an opportunity to catch up with people you know. If you don't know where your local business show is, then it might be an idea to find out. We have a great show in Kent and Steer Your Business is a media partner with the London Business Show at the Excel so come and find us there and say hello.

Accountability in a business is a must if you want to get things done. I was lucky enough to be invited to an Alpha Group meeting recently and loved it. It was so good to hear about local businesses who have big plans and want to grow their businesses. The depth of knowledge in the room was astounding and everyone was there to help and support each other.

Do follow us on social media and let us know what you like about the magazine, what you'd like to see more of and if you'd like to contribute in some way. We're always open to suggestions on how to improve what we do. Have a fabulous month and hope to see you at a business show or two.



Sally
Marshall

Sally

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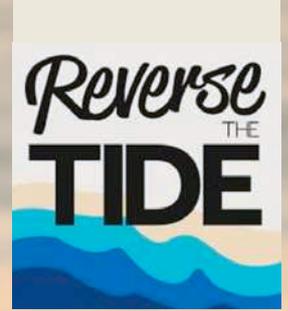
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News From the Beach!



I've had several conversations recently with business owners who seem to have lost their way and need a bit of help getting back on track. It's something that happens to all of us from time to time - we get distracted by something which sounds amazing but often turns out to be a bit of a damp squib or our attention is taken by a shiny object which sounds good but often isn't.

Going back to basics is a good exercise to do when this happens. What do you really want from your business? What's the bigger picture? Do you have an exit strategy? They might seem odd questions but are they really? We all need a reason to get out of bed in the morning and work on or in our business. Knowing the end goal is a great motivation on the days when you'd rather go out or just stay in bed!

My motivation is to have a business which I can run from anywhere in the world - preferably from a coffee shop with a nice view of the sea! Everything I do takes me closer to this goal. If an opportunity arises which doesn't get me closer, then I really think twice about it.

You don't have to say yes to everything! Sometimes I think we don't want to let people down so we just agree to do something, even if we know in our gut that it's not right. It might just be that the timing isn't right but if it doesn't feel right, then don't do it.

I'm sure, like me, you have plenty to focus on and don't really need to add more and more into your business. Focussing on what you're really good at is what will help you grow your business. Delegate, outsource or just pass on anything which doesn't fit your business model. The more you understand the scope of your business model, the easier the decisions will be.

It could be simple things like the size of business you want to work with, they type of people you want to work with, the location of the businesses you work with. All these questions will help you shape your business and your idea client.

If you need help with defining your business model and your vision, give me a call and we can have a chat.

Sally



Sally Marshall



Sally Marshall

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www.sallymarshallgroup.co.uk

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BusinessVision

15th May 2019, Kent Event Centre



Returning in 2019 with three new zones

Formerly Kent Vision LIVE, Business Vision LIVE returns in May with three new zones designed to respond to feedback from previous visitors and exhibitors.



*Wednesday 15th May,
from 9am - 4pm at
The Kent Event Centre,
Detling.*

Smaller businesses were saying they wanted to get involved in the event but that their limited budgets made it difficult. So to help them reap the benefits of the South East's largest business show, The Micro Business and Start-up Business zones have been created - to offer them accessible packages.

And they've been snapped up - by businesses who want to get in front of a huge audience during the one-day event.

The third new zone is the Tomorrow's Workforce Zone. This addition aims to help bridge the gap, sometimes gulf, between employers and the next generation of their workforce.

Visitors to the zone will be able to find out how they can make their businesses more attractive to the younger generations. And with representatives from Kent schools available, delegates will also be able to inform educators of their needs from tomorrow's workforce.

The exhibition and conference takes place on Wednesday 15th May, from 9am - 4pm at The Kent Event Centre, Detling.

The New Micro Business Zone

This new area has been created for companies with only one or two employees, but still lots to offer! This addition was created in response to delegates telling the organisers that they would like to exhibit but that the smallest available stands were out of their reach.



Recognising the importance of the South East's smaller businesses, this lower-cost package was created to be more inclusive and offer smaller businesses the benefits of exhibiting at Business Vision LIVE.

The New Start-up Business Zone

This new zone is designed especially for companies just starting out in the big wide world of business! It recognised the benefits an exhibition can offer in raising awareness of a new brand or business, but that start-up budgets are typically stretched.

Despite its value, larger stands were outside many start-up business's budgets so a dedicated area, with slightly smaller (and more cost-effective) exhibition stands for start-ups (up to two years old) were created, allowing the South East's start-ups to support their journey with Business Vision LIVE.

New Tomorrow's Workforce Zone

This brand-new zone is supported by the Careers and Enterprise Company (CEC). The aim is of the CEC is to join the world of education and business to help ensure that young people are prepared and inspired for the fast-changing world of work.

Members of the CEC team and careers representatives from several Kent schools will be on hand to discuss what employers want from the workforce of tomorrow and also how students can help businesses understand the perspectives of modern consumers.

Also on-hand will be a group of volunteer Enterprise Advisors who represent all walks of business and support the CEC. They will be able to explain to visitors how they help bridge the gap between the worlds of business and education, and the rewards they gain. Delegates will be able to find out how they could:

- join the expanding network of business professionals already supporting education in Kent and the surrounding counties
- get important messages from the world of work through to senior teaching staff and help them get their strategies right to support young people
- influence the way skills and employability are encouraged and nurtured at school
- help prepare the workforce of tomorrow
- discover creative new ways to help schools prepare young people for employment or self-employment
- understand how young people might be able to 'upwardly mentor' you or your colleagues
- tap in to focus groups of young people
- help inform the curriculum so that it is relevant to the needs of local businesses



Register now to find out the day's programme – speakers and workshops on a variety of business subjects: <https://www.businessvisionlive.com/>



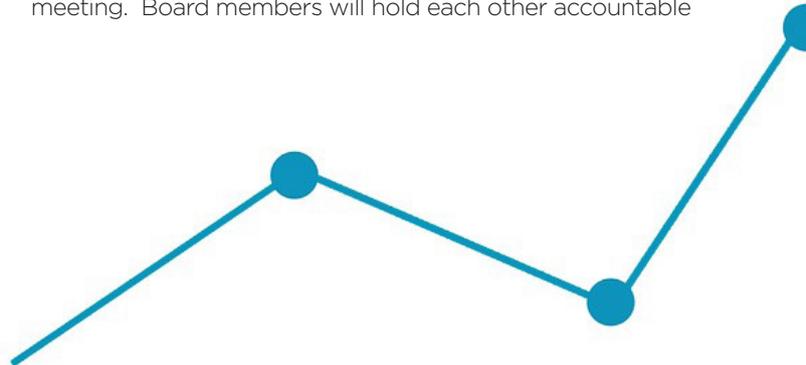
The Alpha

Developing you and your business to double your business inside 3 years.

As the Managing Director or CEO in your business, we know it's a lonely place to be. From the outside it looks like the easiest position - the least to do and the best perks! - we know the reality is vastly different as we've been through the same experience. You can't share your thoughts with the people below you in the business, as that doesn't look right. Or with your fellow directors, as it makes you look vulnerable, or even with your spouse/partner as they don't want you talking business when you get home and impacting your domestic life.

You are in a lonely position - but you need not be any more. The Alpha Board is a place just for you. Surrounded by up to 20 likeminded CEOs who feel the same as you do. They know that they need a sounding board who understands them in a non-judgmental manner. Think of it as a board of non-executive Directors assisting you in growing your business. You will also assist them in growing theirs. This is powerful stuff that works!

How it works. The Alpha Board meet monthly and follow a strict meeting agenda. We spend a few hours working on an aspect of your business as a group. Working on topics such as developing your business plans or sales and marketing strategy using a structured workbook. You come away with a tangible action plan which the group will hold you accountable to carry out before the next meeting. Board members will hold each other accountable



as they want you to succeed. The second part of the meeting is the masterminding sessions. This is where we take a business issue from an executive in the room and brainstorm to come up with solutions for implementation. You get to ask clarifying questions before you then make suggestions. The executive must listen attentively to the solutions and select which course of action they are going to take. They are once again held to account by their board as they must report back at the next meeting on what steps they have taken and what results have occurred. Our boards are no place for the faint-hearted - you must be willing to act if you want the results!

We would love for you to come and experience this for yourself at our next meeting, as we believe that this can help you and your business. The format has been used across the globe and has doubled and sometimes tripled the value of the business within 3 years for those who fully engage and follow through with the actions arising. The Board Members all run or manage businesses between £0.5 and £60m turnover, so they are big enough to spend time working on the business not just in the business.

Group



Every board meeting is based on Chatham House rules – and we only have one business from each sector so that those in the room can talk candidly without giving anything away to a competitor.

We require your full commitment to the board and although you are not bound by an annual-contract (as we believe you want to be there, and we don't need to legally lock you in) we know you will give your all, as you will gain so much from the board. In time, great bonds of friendship will form with your fellow board members as comrades on a mission.

In addition to the board, we offer 1-2-1 coaching to work with you on a specific issue outside of the monthly meeting. We are looking for other “regional directors” to run their own boards, if this whets your appetite.



Martin Kingman



If the above resonates with you then don't hesitate to contact me on **0333 332 7008** or **martin.kingman@the-alpha-group.biz**, it will be the best business decision you have made – I guarantee it.

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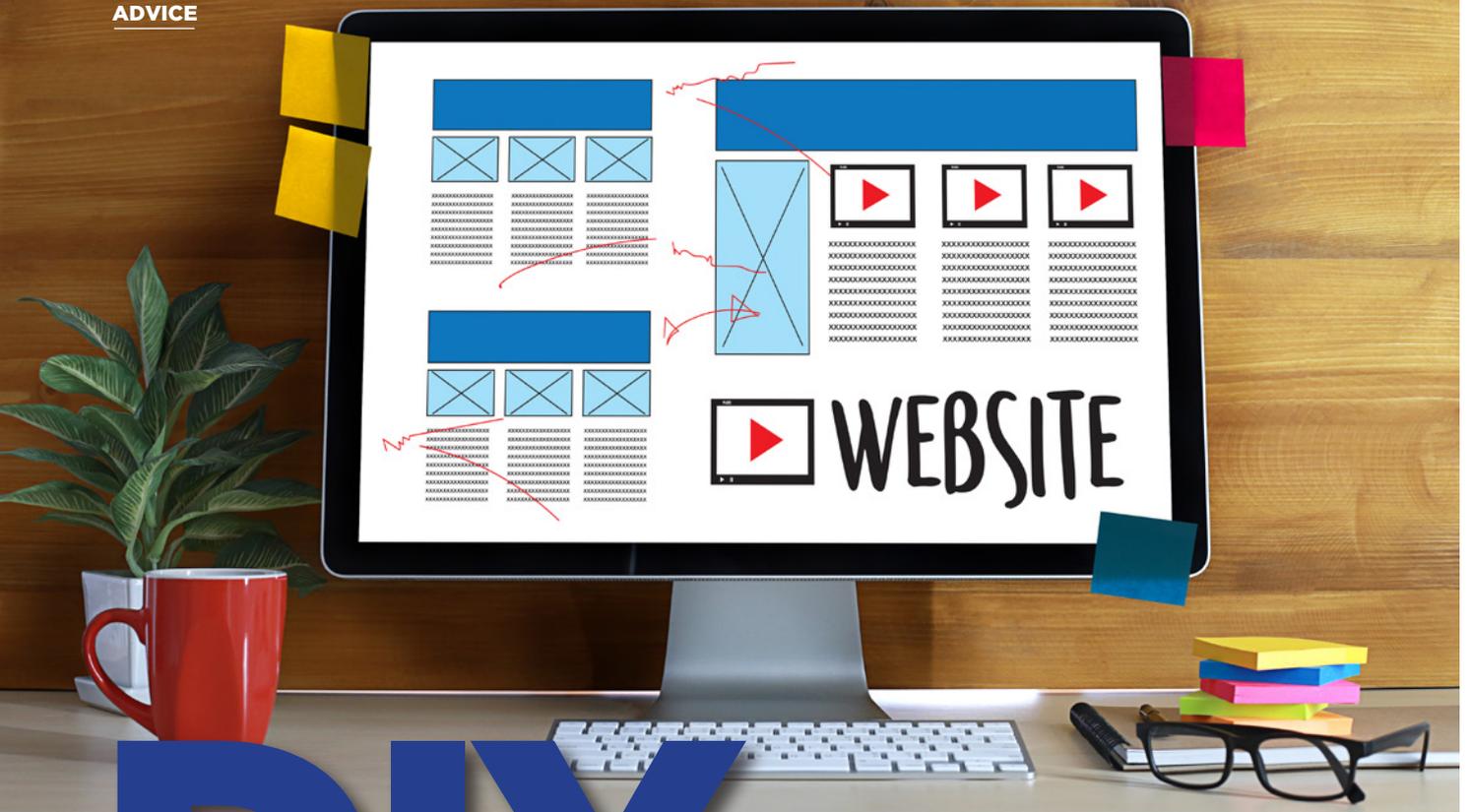
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DIY

changes you can make to your own website for a big impact

Your website is your organisation's digital premises. Whether you like it or not, people will judge your business based on what they see. The goal is to portray your business and its brand accurately, so when your current and potential clients visit your website, they are able to get the information they came for, without getting lost, frustrated or confused.

We spend a lot of money and time to set up our websites, but before long they can become outdated. Products change, offerings become obsolete and we overlook the tools a website can offer our business.

Like doing a quick tidy up before your friends come to your house for dinner, doing a quick tidy up of your website can drastically improve the digital perception of your company. It will show your customers you care about your business, you care about your website and you will care about them.

There are a number of simple checks and changes you can quickly make yourself to your own websites. With a little technical confidence these changes are easy to make. Once you have the skill to make a few changes, you will feel a sense of freedom and I highly encourage you to give it a go. What are the areas to tackle first? Following are my top five suggestions.

1. Content

Content is king. Conduct an audit of your website content. You are looking for any pages and areas where information

isn't current. Once you have a list of outdated data, update it all one by one. Some areas to focus on include:

- Products & services - have they changed? Is the pricing up to date? Are they in stock?
- Double check your contact information, including phone numbers, emails and addresses - are they still current.
- Test social media links to make sure they are still going to the right places.
- Does your business run events or classes? Ensure only current events are listed on your site.

2. Add more images and video

Images convert and they add to the feel of your website. Adding more images is a quick way to change the overall feel and recency of your website. Some suggestions of places to add extra images include

- Extra pictures for the products or services you sell such as different angles, front or back. With a service offering, it could include images of you performing that service or a chart showing the results of your service on their business.
- Any recent events your organisation has held.
- If you haven't yet added a picture of yourself then get to it.
- If you are extra brave, add an introductory video of yourself or your office.

Before uploading your images, make sure the filenames are descriptive and accurate so changing a product image

from 1234.jpg to fruitbasket.jpg makes it easier for Google to place this image in the correct image search result.

3. Style

Ensure consistency across your website. Does your website use many different font sizes and types? This is confusing to your users and is highly annoying to read. You should aim for your paragraph text fonts and sizes to be the same across every page. Headings should also be the same size and type. If they aren't, change them.

4. Collect website data

Your website needs to work for your customers, but it also needs to work for you. You can start collecting website data by setting up a Google Analytics and Google Search Console account, and linking them your website.

These free tools help let Google know you exist which helps with Search Engine Optimisation. They also get you some google love by improving your presence across google but most importantly they give you access to great data and reports.

The tools are easy to set up and provide you with real-time reports on the people that are visiting your website. Providing information such as where your users are coming from (Google, social media or other websites), their geographic location and what pages they visit when on your site.

5. Search Engine Optimisation (SEO)

Want more Google love? It's time to get to work on your SEO. If you have a Wordpress website install a free SEO plugin such as Yoast. Yoast gives you a head start by scoring each page and giving you clear instructions on how to easily fix or improve each SEO variable. If you don't have a Wordpress site, almost every type of website platform will have an SEO tool it is just a matter of learning how to use the tool.

Melinda
Mifsud



With a little consistency and dedication, you can keep your website current and clean leading to more traffic, higher conversions and most importantly happy customers. Contact **Melinda Mifsud** on <https://www.plinkit.com.au>



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Why

you shouldn't ignore Data Protection

It's May, and that means warmer weather and lots of spring flowers. It also means it is a whole year since the inception of the General Data Protection Regulation (GDPR) and its UK law equivalent, the Data Protection Act 2018. This mostly updated the previous law from 1998, but added some significant new protections for your personal data in the era of social media and mobile broadband.

This is good news for the general public, but was greeted with groans and moans from the business community, as just one more piece of red tape to be handled. That, along with the lack of clear guidance for smaller businesses on how to ensure compliance, may well explain why many entrepreneurs have just ignored the subject in the hope it will go away.

In the UK, the Information Commissioner's Office (ICO) are responsible for both advice and enforcement of the new law. As part of this, they own the register of Data Owners; it is law for all businesses that process personal data to register, and pay a fee (£40 for businesses with under 10 staff and annual turnover below £632,000). In their last report, for 2017-18, they list a gain of 400,000 new registrants, presumably significantly higher due to the new legislation and the publicity surrounding it. If we guess the total number on the register is around 1 million, which still only scratches the surface: government figures report over 5.7 million small businesses. Add in the larger companies, public authorities and charities, and possibly only 1 in 10 of the organisations that should be registered have done so...

While there are a few exemptions, nearly every one of these organisations will be processing personal data of some kind. Small shops may only deal with walk-in customers, but they still have staff and suppliers. Service businesses have their clients' details. Any business with a contact form on their web site is capturing personal data. Even if they don't use computers, the new act covers paper records as well for the first time.

The ICO have staffed up massively for the new law, and are now actively searching for unregistered businesses. They

start by issuing warnings, but anyone who continues to ignore them is being fined: £400 for smaller businesses, up to £4,000 for the largest. Other areas of non-compliance such as data breaches or sharing of passwords can involve even larger fines.

Quite apart from the fines, and the reputational damage this could cause to your business, there is another reason for getting compliant: it is actually good business sense to show your customers or clients that you care about their privacy and will go out of your way to protect it. This simple act could make the difference between you picking up that important new client or them going to your competitor.

So how do you become compliant with the new law? Obviously, the first thing to do is register with ICO and pay the fee. You also need to perform an Information Audit, which means identifying all the types of personal data you process, and determining the Lawful Basis for each process you perform. You will also need to write or update your Privacy Notice, letting potential customers know how you will protect them; and you need to understand the rights of Data Subjects and ensure you can comply with any requests within the specified timeframe.

As I pointed out last month, you can't be a specialist in everything, and learning all about the new law would take time that is better spent on your main business activity. Find a Data Protection expert and get them to help you; it shouldn't be expensive, and a bit like insurance, should give you peace of mind that your business is doing the right thing.



Richard Peers



You can reach Richard Peers on:
07941 018 336 | info@simplespider.co.uk
simplespider.co.uk

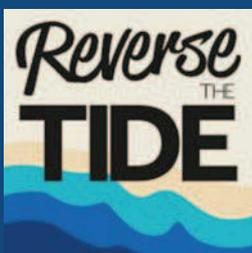
Reverse ^{THE} TIDE

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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Introducing:

ASHFORD

Corporate Giving Fund

The new Ashford Corporate Giving Fund will bring together Ashford businesses committed to support their local community.

The aim of the new Fund, run by Kent Community Foundation (KCF), is to connect socially responsible businesses and entrepreneurs, with innovative projects to make a real difference in the Ashford community and help those most in need.

Every year, KCF helps hundreds of local causes that provide services and support for the most vulnerable in the county, creating new opportunities for the disadvantaged and transforming the lives of those most in need. Ashford Corporate Giving Fund will support local causes throughout Ashford including projects in the most deprived areas of Stanhope, Aylesford Green and Victoria.

Members of Ashford Corporate Giving Fund will make an annual charitable donation to KCF, of between £1,000 - £2,500 which will be pooled to create a collective fund to support local causes. Twice a year, KCF will invite members to come together, at a networking event, to decide which local causes to support and find out more about the most pressing issues facing the local community.

Josephine McCartney, Chief Executive, Kent Community Foundation, comments, "Ashford is one of the fastest growing towns in Kent and was recently



voted the number one business location in the county. We already manage a successful Corporate Fund in Medway, which has since 2012 awarded 32 grants totalling in excess of £60,000 to community projects and we are confident that the new Ashford Corporate Giving Fund will become a popular means for Ashford businesses and entrepreneurs, to support the local community”

Examples of KCF funding for Ashford projects

Ashford Vineyard Church

Funding from KCF helped the Winter Night Shelter buy equipment to operate for 91 nights throughout the winter, providing shelter, washing facilities, advice and meals to 78 vulnerable homeless individuals. All guests who accepted help were supported into housing. Five guests were supported into employment and seven to receive benefits. Seven guests were helped to access a GP for medical help. Many others were referred to other agencies according to their needs and circumstances.

<http://ashfordvineyard.org>

Ashford BME Association

Ashford BME Association support the Black, Asian and Minority Ethnic community to break down barriers, reduce social isolation, increase community integration, remove stigma and improve services for all age groups. The grant from KCF, enabled the BME Association to offer various events and projects including; “A Woman’s Worth” support group which helped women and young girls share their knowledge and experiences and learn new skills around beauty therapy and sewing. Speakers were also invited to discuss sensitive issues around FGM and domestic abuse, which led to an increased access to services and positive health and wellbeing.

<http://ashfordbmeassociation.org>

Step-Out outdoor learning, training & therapy CIC

Step-Out run programmes for teenagers who have problems with anxiety, social interaction, challenging behaviours and have broken relationships with their parents or significant others. Two Saturdays per month, the young people can learn bush craft and survival skills and take part in outdoor woodland art projects, to learn about, nature and conservation, how to use tools safely, cook together and talk about their problems and anxieties.

<http://www.step-out.eu>

About Ashford Corporate Giving Fund

Ashford Corporate Giving Fund will connect socially responsible local businesses with innovative projects to make a real difference in the local community and help those most in need.

Each member of the Fund will make an annual charitable donation to KCF, of between £1,000 - £2,500 which will be pooled to create a collective fund. Twice a year, members will be invited by KCF to a networking event, to decide which local causes to support and find out more about the most pressing issues facing the local community. 90% of the Ashford Corporate Giving Fund will go directly to local causes. Kent Community Foundation will retain 10% as a donation towards the cost of running the fund.

<https://kentcf.org.uk/give/ashford-corporate-giving-fund>

About Kent Community Foundation

Kent Community Foundation (KCF) is one of 46 accredited local Community Foundations across the UK. Since 2001, KCF has distributed over £34 million in grants and provides financial support to hundreds of charities and deserving causes throughout Kent and Medway.

To provide this support to charities, KCF helps individuals, families and businesses, establish and administer their own charitable funds to support the local causes that mean the most to them and where a modest sum of money can make a significant impact.

KCF has an experienced outreach and grants team who ensure highly efficient grant processes and due diligence. We pride ourselves on our local knowledge, networks and wide-ranging experience of community grant-making. We specialise in smaller, grassroots grants: 85% of our grants made last year were under £10,000.

An important advantage of working with a Community Foundation is the level of control and decision-making that the donor retains, while taking advantage of our expertise in small grants, local knowledge and network of contacts.



If you would like to join the Ashford Corporate Giving Fund, to help make positive, lasting changes in your local community, please contact josephine@kentcf.org.uk To donate, please contact Kent Community Foundation www.kentcf.org.uk or call **01303 814500**



FRAUD

BLUE SCORPION

Card Fraud- Protect your Customers and Revenue

By Warren Dunham

Nigel Tanner Chief Executive of Blue Scorpion spoke to Steer Your Business about payment card and E-commerce fraud. Sitting in his office at East Malling, Nigel was understandably pleased with the success of Blue Scorpion, but sombre about the seriousness of a business being attacked by criminals who specialise in credit card fraud.

“If your business accepts card payments the security implications and responsibility you carry are significant. Blue Scorpion have solutions to help you. However, there are many Business leaders who are not aware of their exposure to attack and the solutions that could help them,” explained Nigel.

Blue Scorpion is a company based on innovation and expertise. Their team have extensive knowledge of payment processing and protection.

Cyber Crime is fast becoming the biggest area of fraud.

In the UK, as the clock ticked over into Y2K, figures showed the UK suffered in excess of £800m of fraud at retailers' counters per annum. A solution had to be provided to combat this so the concept of Chip & PIN, became a priority.

By 2003 the first chip and pin terminals were common on the high street. Within 3 years, the problem was being fully tacked and statistics in 2006 showed that Card Present Fraud had fallen to £300m p.a.

New Methods of Cyber Crime

With Card Present fraud opportunities falling criminals turned to other methods for stealing money from

cardholders. Identity theft became a serious issue. Hackers were coming in through IP Broadband lines to hack computers and attack point of sale equipment from the back-end.

Cyber Crime increased and some huge breaches took place with high street names in the early 00's. The European Banking Community and the Card Schemes (Visa & Mastercard) created a set of regulations and standards known as PCI DSS (Payment Card Industry Data Security Standards). These standards became mandatory for merchants accepting card payments and cover Card Present, Card Not Present and E-Commerce transactions.

Cybercrime and card fraud attacks are coming thick and fast and more small businesses are very often the victims.

The statistics are worrying:

- 27bn a year is now being lost through cyber crime
- 7m cyber-attacks per year are happening in the UK
- £3k average is the breach cost if you get hit as a retailer
- 66% of SME's in the UK have been victims. With in excess of 500k SME's in the UK - this is an astonishing and frighteningly high number!

So as a business, what should you do?

One of the best ways to prevent against credit card fraud is to ensure you are PCI DSS (Payment Card Industry Data Security Standard) compliant. This is important to ensure potential card fraudsters do not try and breach your network to steal the card data that is transferred over it.



Blue Scorpion take network segregation and card data protection seriously. They provide a solution that segregates your network, so your card data is separate from the main network which might be running your general back office functionality, for example CCTV; This prevents potential thieves from accessing your point of sale equipment.

Blue Scorpion's Nigel Tanner said, "Our culture of innovation is one I am especially proud of. We've achieved so much as a team and I look forward to seeing what else we can accomplish for our customers in the future."

Network segregation is vital to achieve PCI DSS compliance beneficial as a general protection for your cyber environment. PCI DSS compliance is also mandatory because without it you receive fines from your Bank. The business also risks loss of its payment processing facilities if it persists in not achieving Compliance.

Nigel explained, "A lot of businesses simply plug their Chip & Pin device directly into the router supplied with their broadband. They are not aware of the open ports on their router and the vulnerabilities in their environment."

Cyber criminals take advantage of these weaknesses. They are currently targeting the most vulnerable retailers using IP based Chip & Pin devices. To be safe and secure, it is imperative that retailers protect their customers and safeguard themselves by becoming PCI DSS compliant.

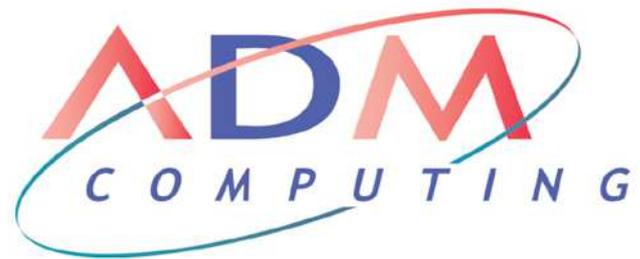
Blue Scorpion can help beat fraud and help you become PCI DSS compliant.



Nigel
Tanner



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



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CYBER ESSENTIALS

By Warren Dunham

The Government backed Cyber Essentials Accreditation is fast becoming a minimum expected standard for trading with the UK Government, many public bodies and a significant number of private companies.

In 2012 the government via the National Cyber Security Centre published a guide called “Ten Steps to Cyber Security”. The ten steps were good however many organisations felt they needed more granular information. Therefore in 2014 the Accreditations called Cyber Essentials and Cyber Essentials Plus were launched. In the past five years what started as a guide has become regarded as a minimum standard for doing business with the UK government. In May 2016 the Crown Commercial Service issued its Procurement Policy Note recommending that any business that wanted to trade with the UK central government needed the Cyber Essentials Accreditation or demonstrate a comparable level of IT and operational IT security.

The Insurance industry was an early adopter of Cyber Essentials. Underwriters realised that an organisation that had taken the steps to become Cyber Essentials

Accredited were significantly reducing the risk of Cyber Crime.

Leading Insurance companies have worked closely with the Cyber Essentials program when producing their own Cyber protection solutions.

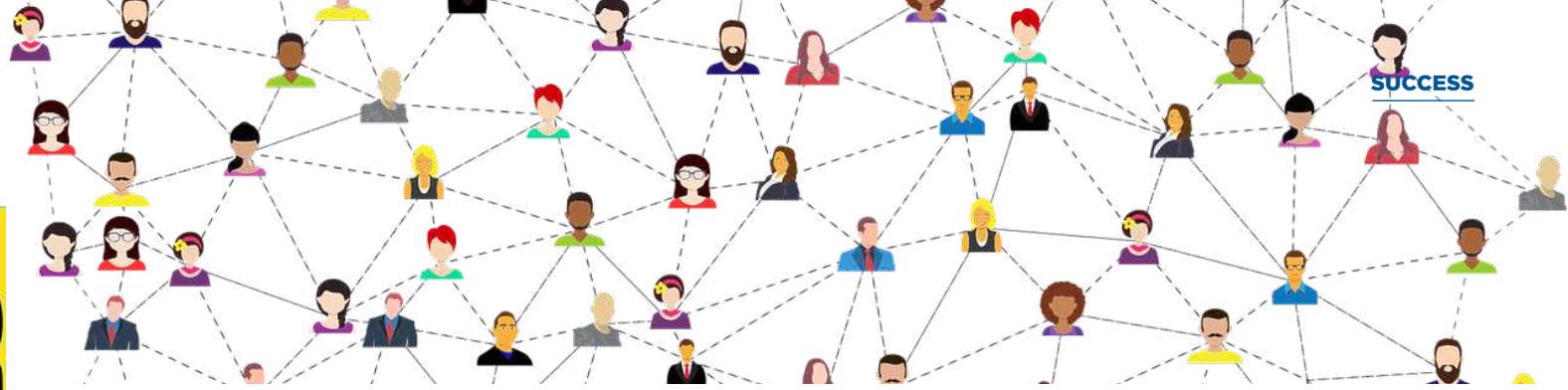
There are currently two Cyber Essentials programs, Cyber Essentials and Cyber Essentials Plus. The basic Cyber Essentials program should be reasonably easy to achieve for an organisation that already practices good IT security policies. However, working with a professional company who have Cyber Essentials consultants to guide you through the process is sometimes required.



CYBER ESSENTIALS



To learn more about **Cyber Essentials** a good place to start is the main website: www.cyberessentials.ncsc.gov.uk



codeHarbour

Technical Group Open to All

codeHarbour is a technology meetup group in Kent. Every first Wednesday of the month members and guests meet up in either Folkestone or Canterbury to watch two talks from people within the Information Technology industry followed by Q&A sessions.

codeHarbour is now run by leading female web developer and Computer Science graduate Alex Cachia, a first in codeHarbour history. This is relevant because Information Technology and Developer skills have historically struggled to attract the desired number of females. Along with running her own Computer Development business Alex Cachia took on the responsibility to continue the success of codeharbour.

Alex is passionate about making everyone feel welcome at codeHarbour. When she is not working Alex promotes codeHarbour to encourage healthy exchange of views and knowledge. Alex is promoting codeHarbour to all ages, genders and experience. codeHarbour is not just for techies, it is an environment to learn and share ideas.

The aim of these events is to provide individuals with a passion for technology and computer science with a space to network as well as to share their ideas and techniques surrounding development and design.

Sponsored by The Creative Foundation, Holiday Extras and Renowned Resourcing; this means the events are completely free to attendees and include pizza as well as a complimentary drink of your choosing.

Dates:

- 1st May - Quarterhouse, Folkestone
- 5th June - Quarterhouse, Folkestone
- 1st May - Quarterhouse, Folkestone
- 3rd July - Quarterhouse, Folkestone
- 4th September - Quarterhouse, Folkestone
- 2nd October - Gulbenkian, Canterbury
- 6th November - Quarterhouse, Folkestone
- 4th December - Gulbenkian, Canterbury



Alex Cachia



For further information about codeHarbour visit:

<http://www.alexcachia.co.uk/>
<http://codeharbour.co.uk/>

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From Markers to Macs

Mike Young has worked as a graphic designer for 35 years. He has experienced a revolution in the way computers have changed his industry.

My first job was in an advertising agency in London. It was like walking into an episode of 'Mad Men'! We looked after many large clients and I cut my teeth working on the Abbey National account. I was part of a small team who designed branch material for the building society. Our philosophy was that no job would leave the department without a relevant creative idea. Something eye-catching to demonstrate uniqueness and help sell the product. Our work would look smart and employ smart ideas.

It was 1985 and computers were yet to make an impact on the industry. I would visualise all of my designs using coloured Magic Markers. I'd learnt this skill at art college and had become adept. Marker visuals had to be good enough to clearly represent the finished printed article in a client presentation. When the visual was approved, I'd put tracing paper over it and mark it with instructions for colour and type style. This would be sent to the artwork studio where print ready artwork boards were produced. Our production department would send the boards to a reprographic company who would produce films to send to the printers. The system worked well.

Ten years later a small Apple Mac computer appeared on my desk. It sat there for six weeks before I plucked up enough courage to turn the contraption on. I didn't like it. It meant waving goodbye to some well-honed skills and learning some new ones. My Creative Director, a traditionalist in his fifties, was defiant when finally ordered to use the computers. In a final protest, against

the new technology he stomped our layout pads and markers into the bin. He spent the rest of the afternoon in the pub nursing a twisted ankle!

Technological progress waits for no one, especially not stropky Creative Directors. By the turn of the millennium the entire landscape of design and print production had changed. I had now become a Mac convert. I would extol the computer's virtues as a game-changing design tool. It gave me a huge amount of flexibility when designing and the ability to see exactly how a job would appear when printed. I could now easily produce print-ready artwork straight from my computer. This saved time and money for design companies but sadly meant that many artwork and production jobs were now redundant. Production departments and artwork studios shrank and reprographic companies closed.

Though things have changed, one important thing has remained constant and it has nothing to do with whether you use Macs or Magic Markers. It's the importance of the creative idea. Computers can help implement the idea but that special thought which gives sparkle and relevance to any piece of design work comes from the creativity within the designer's head. May nothing leave my Mac without a creative idea.

If you need something designed, Mike can help you with that extra creative spark



Mike
Young

Contact Mike on tel: 07736 616 707
Email: my-design@live.co.uk

Looking After **ALL** Your Customers!



Someone said to me recently that they don't worry about potential customers but focus on their current customers. Is that right do you think?

I've heard lots of examples of potential customers being told that the supplier is too busy to talk to them or they leave messages, and no-one gets back to them. I'm sure it's happened to all of us but is it good business practice?

That "missed" enquiry could just be the big customer that you've been waiting for but if you don't answer the phone or call them back, you'll never know. How many people do you know who complain that they've called a business, and no-one answered, or they didn't call back? How many businesses have you heard complain that they don't have enough customers or cash in the bank?

There's a bit of a pattern emerging here and implementing some simple systems and processes in your business will help alleviate this issue.

As your business grows, the challenges increase and change. Perhaps you hadn't considered the number of calls you will receive when you plan a campaign, but this should be an integral part of the planning process. Who will answer the call, what will they say, how will they process the actions required following the call, who needs to be informed and so it goes on. Plotting this out on a flow chart will help you answer all these questions and put in place a process so that it all runs smoothly.

It may be that you don't have the capacity within your business to deal with this level of activity and

don't want to employ someone. Have you looked at outsourcing? You could consider using a virtual assistant to handle the calls, process the action and notify the person who needs to deliver the goods or services. This is a cost effective and efficient way of increasing the capacity in your business without having to take on permanent members of staff.

Using a virtual assistant in this way will also ensure that all the calls are answered, and you don't miss that vital call from the potential customer who has the biggest order you've ever received!

Social media is great, but you know how quickly news travels over the internet. You want to be known for the best customer service, not the worst. Stand out from the competition by being the best in whatever you do. People soon talk if they're not happy so encourage them to talk about your amazing service with testimonials and reviews on your social media and website.

Look after ALL your customers and attract more. After all, we're in business to count and money and without customers, there will be no money to count!



Sally
Marshall



Sally Marshall
Business Coach
www.sallymarshallgroup.co.uk

Genistar – Helping People Financially

By Warren Dunham

From an orphan on the streets of Chicago scavenging for food and selling drugs to a multimillionaire with a passion for helping people with their finances – this is the story of Genistar CEO, Jeff Lestz. Jeff worked with Primerica Financial Services in the USA – then part of the Citi group – from the early 1980's. He was tasked to spearhead Primerica's foray into Britain, initially known as Citisolutions. When Citi closed down in 2007, Jeff, together with a small group of determined people, started Genistar.

Now the fastest growing business of its kind in the UK, Genistar is a financial education company mission focused on helping families become debt free and financially independent. We do this through education and by involving YOU in the planning process. Instead of advice we offer something better: education to make the right choices.

The original company in the US was founded by a group of teachers who were fed up with the lack of financial education and decided to do something about it. Now a \$4 billion company, Primerica draws clients from every walk of life, but they all have one thing in common – the desire to excel financially. Using the same model, Genistar prides itself on offering a distinguishable service compared to others in the market. As Jeff Lestz says: "Our market is average, everyday people who probably don't have their wealth made yet. We believe in doing what's right for the client 100% of the time, even if we don't get the business".

Genistar offers a number of financial services that both individuals and businesses can take advantage of. These include business and personal insurance, estate

planning with wills and trusts, pensions, investments and mortgages. Where we can probably add most value to a business is by serving their employees in a financial education seminar and offering each employee a complimentary financial game plan. It's a proven fact that the less stressed employees are about money the better their performance at work.

Debt is still a huge problem for low and middle income families. This where Genistar has really come to the fore for thousands across the country. Not only are we able to provide financial education so that people can understand such things as the ins and outs of bank credit and paying off mortgages quicker with the same money, but there is also the offer of earning good part time money by becoming part of the business. The business model is unique; it's not multilevel marketing nor network marketing nor a sales organisation nor a corporate organisation nor a franchise. Many people have been able to lift themselves out of debt by not only following the principles we teach but through earning income helping families such as themselves.

Kevin O'Malley, one of the founders of Genistar, now an Executive Vice President and qualified accountant, said of his introduction to the business: "Initially the model really appealed to me – the ability to earn income while I slept at night and the social significance of what we do in helping families to learn about money, get permanently out of debt and build financial independence for themselves." Jan Owbridge, also one of the founders, says: "Being part of an ethical company, offering ordinary people the opportunity to do something extraordinary with their lives while helping others



GENISTAR
your future is our future

to Become Independent

- you can't ask for more than that from a business". Another EVP, Barbara Anderson, is happy she took the initial plunge and testifies that Genistar has helped her to become debt free and financially free. A single mother, holding down two jobs and studying when she joined the business, she says: "I just never had enough. Now I'm building a legacy for my daughter".

Getting a free 'financial sat-nav' or engaging in a business where family, continuous support and reaching out to others is the norm may well be what you are looking for. The horizon is bright!



Ivan
Moorhouse



Contact Ivan on
07947 544280
www.genistar.co.uk

Events MAY

Company	Name	Date	Time	Location	Cost	To book your place
Omni Networking	Omni Ashford	1st May	7.30am - 9.30am	The Flying Horse, Wye Rd, Boughton Aluph, TN25 4HH	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
Kent Invicta Chamber of Commerce	After Hours Club	2nd May	6pm-7.30pm	Bridewood Manor Hotel, Near Bluebell Hill, Walderslade Woods, Chatham ME5 9AX	Free	https://www.kentinvectachamber.co.uk/events/ah-medway-2019-05-02/
Omni Networking	Omni South Croydon	7th May	7.30am - 9.30am	Grange Moore Hotel, 4-8 St Michaels Road, Maidstone ME16 8BS	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date
Omni Networking	Omni South Croydon	7th May	7.30am - 9.30am	The Coombe Lodge, 104 Coombe Rd, Croydon	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date
Kent Invicta Chamber of Commerce	Ashford After Hours	7th May	6pm-7.30pm	The Conningbrook Hotel, Canterbury Road, Ashford, TN24 9QR	Free	https://www.kentinvectachamber.co.uk/events/after-hours-club-374/
Kent Invicta Chamber of Commerce	Maidstone After Hours Networking	9th May	6pm-7.30pm	KIMS Hospital, Newham Court Way, Maidstone, ME14 5FT	Free	https://www.kentinvectachamber.co.uk/events/ah-maidstone/2019-05-09/
E-Training	Finance & Budget	9th May	10am - 12 noon	Barham Business Park, Valley Road, Barham CT4 6DQ		kim.carter@etraining-uk.com 07760 888498
Omni Networking	Omni Sevenoaks	10th May	7.30 am-9.30am	7 Hotel Diner, London Rd, Polhill, Halstad, Kent TN14 7AA	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
Omni Networking	Omni Whitstable	14th May	7.30 am-9.30am	The Long Reach Beefeater Restaurant, Thanet Way, Whitstable CT5 3DB	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
Kent Invicta Chamber of Commerce	After Hours Club	14th May	6pm-7.30pm	Burlington Hotel, 3-5 Earls Ave Folkestone, CT20 2HR	Free	https://www.kentinvectachamber.co.uk/events/after-hours-club-352/
Omni Networking	Omni Ashford	15th May	7.30am - 9.30am	The Flying Horse, Wye Rd, Boughton Aluph, TN25 4HH	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
Kent Invicta Chamber of Commerce	Business Togetherness Canterbury After Hours	15th May	6pm-7.30pm	Abbotts Barton Hotel 36 New Dover Road Canterbury, CT1 3DU	Free	https://www.kentinvectachamber.co.uk/events/after-hours-club-314/
Ladies Who Latte	LWL Ashford	16th May	10am - 12pm	The Farriers Arms, Church Road, Ashford TN25 6NU	Free	https://www.facebook.com/groups/383353965115057/ nikiholy@aol.com
The Business Terrace	Business Start-Up Workshop Part 1	17th May	12.30pm -4.30pm	The Business Terrace, King Street, Maidstone, ME15 6AW	Free	https://www.businessinmaidstone.co.uk/events
Omni Networking	Omni South Croydon	21st May	7.30am-9.30am	The Coombe Lodge, 104 Coombe Rd, Croydon	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date/meetings/1430-south-croydon-breakfast
E-Training	Developing your people	23rd May	10am - 12pm	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
Omni Networking	Omni Sevenoaks	24th May	7.30 am-9.30am	7 Hotel Diner, London Rd, Polhill, Halstad, Kent TN14 7AA	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
The Business Terrace	Business Start-Up Workshop Part 2	24th May	12.30pm - 4.30pm	The Business Terrace Maidstone House, King St, Maidstone ME15 6JQ	Free	https://www.businessinmaidstone.co.uk/events
Omni Networking	Omni Whitstable	28th May	7.30 am-9.30am	The Long Reach Beefeater Restaurant, Thanet Way, Whitstable CT5 3DB	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
Omni Networking	Omni Ashford	29th May	7.30am - 9.30am	The Flying Horse, Wye Rd, Boughton Aluph, TN25 4HH	£13	https://omnilocalbusinessnetworking.com/our-meetings/find-a-meeting/by-date?month=4&year=2019
Metro Bank	#FSBConnect Networking Maidstone	29th May	6.00pm - 7.30pm	Metro Bank, 10 Week Street, Maidstone, ME14 1RN	Free	https://www.eventbrite.co.uk/e/fsbconnect-networking-maidstone-tickets-53912700338?aff=erelexpmlt
BMIM	Cash Flow and Business Value: How to make more money?	30th May	09.45	Central Working Victoria, 25, Ecclestone Place, SW1W 9NF	Free	https://www.eventbrite.co.uk/e/cash-flow-and-business-value-how-to-make-more-money-tickets-55445080729



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Get to know us...

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