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Issue 37

January / February 2022

STEER YOUR BUSINESS | THE MAGAZINE

Making your Business Attractive to Gen Z Talent

Andy Page



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A Business's Top 5 Finance Challenges

Andrew McKellar



Editor's Review

Welcome to 2022!

We have to remain positive and look forward not back and with that in mind, we have some fabulous articles for you to enjoy.

When I look back at how the magazine started, it was a crazy idea to share information and promote each other. This is still our mission and hopefully we've achieved that and will continue to bring you good content that support you in your business moving forward.

With that in mind, we start with an article about attracting Gen Z talent to your business. Business has changed so much in the last 12-18 months that keeping up with the new trends and needs of employees is now more important than ever.

The CIPD give guidance on hybrid working which has now become the norm not the exception, something most people wouldn't have thought possible only a couple of years ago.

The CIM continue that theme with their article on digital marketing. We have probably all up-skilled with the need to move online and learn new technology but have we done enough?

There is a bit of a theme going on throughout this issue to help us navigate our way through the new "normal".

Enjoy the articles, share with your colleagues and friends as well as on social media so that we can continue to bring you the information you need throughout 2022.

Happy New Year!



Sally Marshall

Sally

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News from the Beach!

January is traditionally the time of year when everyone sets goals but they rarely last long. You can, and should, set goals all year but the key is to review them regularly and take action. Having a goal will not in itself get you any further forward. The goal needs to be monitored and actions taken to get you closer to achieving it.



Let's look at an example. Most people have a financial goal for the year but it often seems overwhelming in itself.

When you break down that annual figure to a monthly amount, then a weekly figure and finally a daily amount to achieve, it suddenly becomes more achievable. If I said to you that you need to earn £20,000 you would probably be horrified and give up very quickly.

If I said to you that you need to bring in £1,600 a month that sounds a bit more realistic. Breaking it down further to about £420 a week makes it even more achievable and when you think about it, that is less than £100 a day. One way to achieve £100 a day consistently is to have "evergreen" products or services that just repeat over and over again. A digital product, a membership or a retainer will build up to give you a regular recurring income without having to look for business every hour of every day.

Does that sound more achievable?

If you're looking for new business, then how many people do you need to talk to in order to achieve your target. The more people you talk to, the more chance you will meet or even exceed your target.

Cold calling is hard work and not for everyone but building your network so that you have plenty of people to talk to, who are your ideal client and who also have a network of people who also meet your criteria, is a much nicer and better way of finding the business that you want.

Networking takes longer but, in the end, it will give you more loyal clients who understand how you can help them and you will know more about their business and what they need. No one action will give you the results that you want but a more holistic view of your business will enable you to work with others so that everyone achieves what they want.

So, have a good look at your business, set SMART goals and then break them down into actions that you can achieve quarterly, monthly, weekly and even daily. Work smarter, not harder and automate, look for repeat business and enjoy the rewards of your hard work.

If you'd like a chat about how to set goals or plan your strategy for the next 12 months, please get in touch.



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Making your business attractive to Gen Z talent

First of all, Happy New year and hope you had a great Christmas. For those that were able to have a break hope you had a good rest and remember all the others who have their busiest time over the festive season and were rushed off their feet!!!

Another strange year has gone by with again the new year bringing many uncertainties. Businesses large and small have adapted and made the necessary changes to not only take on these challenges but to be able to react quickly when needed.

As a business coach, 2021 has been our busiest year yet and we have added to our team so that we are able to help others more efficiently. It's the results that we are achieving that give the whole team a huge Buzz

So, what do I think will be one of the top three issues that business will face?

Getting the right team together..., I have written many articles on this as your team is your number one asset, but workplace values are changing. We're seeing first-hand the impact of a multi-generational workforce across the business world. And as Baby Boomer and Gen X workers have begun to retire, we've seen a shift in company cultures that reflects the large number of Millennials now in senior roles - with Millennials now making up 35% of the workforce.

But Generation Z employees - those born in the late 90s and early 00s - are now thought to make up 24% of the workforce. And that means you need to review and evaluate your current workplace culture to reflect the changing values of your Gen Z workforce.

So, what elements of your business should you focus on? And what exactly are Gen Z employees looking for from your company?

Key ways to attract Gen Z talent

If you want to attract Gen Z talent to your business, you're going to need to offer a culture, mission and company values that reflect their ethics.

As a business owner, it's very easy to think that your own values are static and unchanging. But the reality

is that our social norms, our ethics, and our worldview change over time. And each generation brings with it a new outlook on society, and on the world of work.

Gen Z are more interested in equality, diversity, sustainability, and enhanced career paths. So, these elements need to be factored into your culture and talent strategy.

For example:

- **Flexible and hybrid working** - the old, pre-pandemic ways of working are gone. Gen Z employees don't want to be stuck with a 9-to-5 commute to the office

ACTION

five days per week. They want the flexibility of working from home on some days, but the social and team benefits of working from the office on other days. If you don't offer hybrid working, you're unlikely to attract young, ambitious talent to the business.

- **Non-financial perks** – Gen Z are sensible about money and want salaries that reflect their skills and hard work. But they want more than an annual bonus when it comes to perks and staff benefits. Everyday non-financial perks such as free coffee in the office, gym memberships, mindfulness sessions, team social

events and annual leave on your birthday all serve to broaden your culture and create a work environment that's not just focused on profit above all else.

- **Green, eco-friendly policies** – climate change is the key worry of most Gen Z employees, so they want to see your company doing its bit when it comes to greening the business. Reducing unnecessary travel, cutting out single-use plastics, using sustainable, green suppliers and focusing on real change will be key areas to focus on. Gen Z workers will want to see you doing your utmost to cut your company's carbon footprint, invest in green technologies and support a climate-change strategy.
- **A positive community to be part of** – Gen Z employees may be on board with growing your business and achieving your business mission, but they also want to feel like they are part of a wider community. A company that takes an interest in its staff, its local stakeholders and its wider network will create a far greater sense of community, purpose and belonging. Make your employees feel that they're part of a bigger family and allow them time to take part in team-building and community-based activities. This creates a community feel that's a far more attractive proposition to younger talent.
- **Greater responsibility and autonomy** – the career outlook of the average Gen Z is very different to, say, an older Gen Z employee. Gen Z employees want to learn, grow and move quickly up the corporate ladder, with a desire for extra responsibility and greater autonomy in how they work. The 'job for life' is no longer an option for most, so Gen Z talent will see their future career path as including multiple employers, where they stay for only short periods. And they want the space and flexibility to work in their own way – without micro-management and inflexible traditional structures holding them back.

Review and update your company culture

If your current company culture is not attracting Gen Z talent, it might be time to make a change. Your people strategy is an important part of your main business model, so it's important to stay current and to build a culture that's geared for success across all generations. If you want to have a chat about it you all know where I am.

Here's to a great 2022 !!!!!



If you would like to book up your complimentary session, please phone or email me and I will take care of the rest. **Andy Page** can be contacted at a.page@mphaccountants.co.uk
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Andy Page



A Business's Top 5 Finance Challenges

Where could businesses improve their financial situation? Andrew McKellar of Harbour Accounting discusses five common challenges affecting profitability and financial decision making.

1. Finance Staff

Businesses are increasingly outsourcing financial record keeping, and technology can be used to justify this. The move towards electronic data capture and input into cloud-based systems like Xero, Sage and QuickBooks is certainly portrayed as the ultimate prize, but outsourcing may not always be optimal. Whilst outsourcing providers may be well-resourced and therefore lower risk, employing your own finance staff creates the opportunity for hybrid roles which can reduce costs, achieve better financial clarity and make the business more sustainable.

Cross-functional business administrators, cashiers and bookkeeping staff can be trained to perform financial and management accountancy tasks in addition to their functional role – creating a hybrid role which adds synergistic value. Providing employees variety and the chance for increased professional development by expanding roles allows your company to gain deeper insight into the financial health of your business, as well as improving staff retention rates.

Having clear goals for your business that staff can work towards provides achievement, focus and development that contributes to personal and business growth.

Interrogation, interpretation and presentation transforms data into information, so how much are you invested in this area?

Of course, to do a cost comparison of outsourced vs. in-house is much more complex than merely comparing the provider's invoice with your payroll costs. I have seen many firms struggle to produce meaningful financial and management reporting to support business decision making. Training your staff and providing them with career progression that helps you better understand your business is a wise move.

2. Systems

Correct implementation of the most appropriate software can transform your business, giving you access

to a wide range of performance indicators in real-time. However, your systems are only as good as the data that you input. Managing “garbage in and garbage out” comes down three things, an easy-to-use system, good training and well-motivated staff.

Whilst software providers have mastered the bookkeeping and record keeping, they are still working hard to enhance the management accounting capabilities.

Software must produce financial information which both monitors the health of the business, and informs decision making, so that a real return on investment is achieved. Each firm needs two levels of information, summary and detail and reporting needs to be flexible enough to enable in depth analysis by department, project, location and so on.

Presentation of information can have a huge impact on how well it is received, how easily it is understood and how useful it is for decision making. My preferred reporting approach uses the ‘rule of thirds’ - words, numbers and charts in equal measure.

Software that can create reporting that is more easily consumed, whether in chart/graph form or in bite-sized summaries will enable faster and more sophisticated decisions that lead to better cost control and increased profitability.

3. Compliance

Compliance with accounting regulations is a given and the financial processing environment must comply. So, how can businesses ensure that they meet their compliance reporting requirements during the year as well as at the year-end?

Implementing the right software and employing the right people with appropriate skills will enable you to create a robust compliance environment so that you aren't left scrabbling around when the next deadline hits.

As a guide, account reconciliations should be carried out at least monthly, and possibly on a weekly basis for high-risk areas. I recommend Management Accounts

are prepared quarterly and, if possible, monthly. These should inform forecasts which, again can be monthly or quarterly. The monthly reports should be presented simply with detailed backup available if requested.

Upload a budget to your system to review and investigate variances monthly and update your forecast for the balance of the financial year (BoY) to predict your year-end results.

Prioritise accordingly, bringing in additional resources to put in place new procedures, or free up existing staff to investigate issues and identify solutions. Getting on top of your compliance reporting ensures you have more time to focus on growing your business.

4. Business Performance KPIs

Company law requires Directors to understand the true financial position of their business and for those who are not running incorporated businesses, it is also beneficial. Traditional monitoring of cash and profit will help, but that alone is a flawed approach. Income is often locked up in work-in-progress for different revenue streams, products and customers. Similarly, income billed will often be unpaid (Aged Debt). It is vital to make these areas visible and report the ageing. Older debt requires escalation and intervention from across the business and older WIP is less likely to crystallise into sales. Increased throughput helps, whilst stage payments may also improve cash flow.

How often do you check on your WIP and aged debt? Monitor these frequently. Maintaining tight controls over those items that have the potential to go bad is vital for ensuring the longevity of your company.

5. Financial strategy

Build your team of trusted advisors. Draw on their expertise to help you achieve your goals.

Cover the following areas - Financial compliance and corporate tax, financial monitoring and decision making, personal tax advice and wealth planning.

It's rare for one provider to offer all these services and there's always merit in an independent view and not just from a cost perspective, so consider your options carefully.

The Author

Andrew McKellar is the founder of Harbour Accountancy Limited and provides a freelance FD and CFO service across several sectors. He is a director, consultant, associate and coach. He is an accredited Member in Practise authorised by The Chartered Institute of Management Accountants.



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Marketer's Digital Skills stagnate and decline during the Pandemic

New research published by the training body Target Internet, in association with the Chartered Institute of Marketing (CIM), reveals that digital marketing skills have stagnated or declined during the pandemic.

The report finds that unlike many other sectors - which saw digital skills accelerated by the pandemic - the majority of digital marketing skills stagnated or declined between 2020 and 2021. This decline has occurred across almost all sectors, and at all job levels, with skills in Analytics & Data falling the most (-6%), followed by Content Marketing (-4%) and Social Media (-2%).

The results from a benchmarking test of digital marketing skills of over 7,000 marketing professionals was carried out by Target Internet in 2018 and repeated in 2020 and 2021. The test requires professional marketers to complete a series of tasks aimed at testing their knowledge in 12 areas of marketing, with a particular focus on digital skills. The results therefore are an accurate and comparable assessment of the digital skills of individual marketers.

De-Prioritisation of Digital Skills

Interestingly, previous data from CIM's recent 'Impact of Marketing 3' report found that six in ten (60%) marketers who were furloughed used the downtime on personal development, with their focus shifting to upskilling in areas such as brand, copywriting and strategy. This

is supported by today's findings that shows the only discipline to significantly improve over the last 18 months was 'general marketing', which saw an increase of 7%.

This report should act as a warning to both employers and employees. The current recruitment market is seeing a high volume of marketing jobs across all areas, but a shortage of candidates with the right skill sets. This means marketers need to be even more mindful of where they are focusing when it comes to their professional development, whilst not losing sight of those all-important digital marketing skills which have long played a critical role in marketing.

Commenting on the results of the benchmarking study, CEO of Target Internet, Daniel Rowles, said: "The results of this year's benchmark help us get a better understanding of the state of UK marketers' digital skills, presenting us with a real opportunity to upskill the sector. Organisations who have invested in individuals and allowed their skillset to flourish will stand out from the crowd and attract better talent in the long run."

Agencies Continue To Demonstrate More Advanced Digital Marketing Skills

The last edition of the report found that marketers from agencies were significantly more advanced in the implementation of digital marketing techniques than the sector as a whole. Whilst agencies saw skills drop off in a



- New research shows that the marketing industry has bucked wider digital skills trends by stagnating or declining over the last 12 months.
- General Marketing is the only discipline to see any significant improvement, increasing by 7 per cent.
- Target Internet and the Chartered Institute of Marketing (CIM) are calling on the industry to prioritise the development of digital skills at all job levels.

comparable way to many other sectors, they continued to score well compared to the industry average, with nearly a quarter (24%) of its workforce in the top two quintiles - one of the highest concentrations of scores of any industry. This could also be reflective of the shift from using in-house marketing teams to outsourcing over 2020, with 50% of agencies revealing in CIM's CMO50 report that they saw increases in revenue, which in turn drove a need to upskill staff to meet demand.

Skills Aligning With Seniority

For the first time in the skills benchmark's history, the findings have shown a closer alignment between seniority and level of digital marketing skills. In most cases, the more senior the marketer, the higher their digital marketing skills ranked. Whilst this might seem like a positive, it is reflective of a stagnation of skills amongst marketers at management level roles.

Gemma Butler, director of marketing of the Chartered Institute of Marketing, said: "The latest Digital Marketing Skills Benchmark should act as a prompt for organisations across the sectors. With marketing technologies and social media platforms continuing to innovate at pace - and consumer use of digital channels showing no signs of slowing - the range of skills expected from marketing professionals will continue to expand. Whilst there are many challenges out there and

a distinct shift in focus to the broader marketing skillsets, this cannot be to the detriment of digital skills. Marketing teams must find a balance which enables them to work effectively, meeting the needs of both their customers and their organisation's objectives.

"The risk of getting left behind needs to be highlighted on the basis that technology isn't going to wait, and the need to continue upskilling in order to just stand still was apparent before the pandemic, the risk now is that it will only continue to grow and the skills gap could become unmanageable. Employers must invest in the on-going development of their marketing teams."

To benchmark your skills [click here](#).

To take advantage of CIM's growing portfolio of online services, which include: webinars, podcasts and training materials and online courses like the 'Digital Marketing Channels' course [click here](#).



James Delves

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If you don't look after your body - where else do you expect to live?

Little did any of us ever think that a pandemic would highlight the importance of having a strong and healthy immune system.

For almost 30 years I've been inspiring people around the world to positive health by the simplest addition to their daily diet. So many of us know that eating fruits and vegetables are vital for health but how many of us understand that plants are packed full of antioxidants that boost the immune system and more importantly they help reduce the oxidative (damaging) effect of free radicals. It's so simple. Feed the body the correct nutrients and it will function effectively - rather like putting the correct fuel in your car.

Not only immune system function is improved but also systemic inflammation, the precursor to all disease processes, is reduced. Disease process as simple as the common cold to the more serious health issues that are all too common today. 30 ripe, raw, fruits, vegetables and berries, grown until ripe with no 'nastycides'; the whole food is crushed and juiced, the water is then removed, and the resultant powders encapsulated for ease of consumption. By adding this combination daily can you imagine how good you can feel? Your body will love you back if you give it what it needs. The question is, are you getting enough? Experts recommend eating at least 5 servings of fruits and vegetables daily. While you should always aim to eat that many, sometimes life gets in the way. I provide you with a simple, sophisticated and elegant solution.

More exciting still is that over 20 years ago my company introduced a children's health study whereby

an adult can sponsor a child to have 20 free fruits and vegetables daily, for up to 4 years. With almost 2 million families benefiting the results have shown that children naturally eat more fruits and vegetables without table battles; drink more water; take less time off school due to ill health, so parents take less time off work; their academic and athletic performance is greatly enhanced and so much more.

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Nicola Tolson



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New Employer Guidance on hybrid working to promote best practice

The flexible working taskforce launches new employer guidance on hybrid working to promote best practice. The guidance focuses on people management, recruitment and induction, inclusion and fairness, and health, safety and wellbeing

Members of the Flexible Working Taskforce have published new practical guidance to help employers develop fair and sustainable hybrid working practices.

The guidance is designed to help employers harness the benefits of well managed hybrid working practices which can help organisations attract and retain staff while supporting employee wellbeing, inclusion and performance.

It offers practical advice, focusing on the key areas of people management, recruitment and induction, inclusion and fairness, and health, safety and wellbeing.

The launch of the guidance is being supported by members of the Taskforce including Acas, the British Chambers of Commerce (BCC), Carers UK, CBI, the Chartered Institute of Personnel and Development (CIPD), Chartered Management Institute (CMI), the Equality and Human Rights Commission (EHRC), Federation of Small Business (FSB), the Institute of Directors (IoD), Make UK, the Recruitment and Employment Confederation (REC), Scope, Timewise, the Trades Union Congress (TUC) and Working Families.

Employers are encouraged to consider:

- Providing training to people managers on how to manage hybrid teams effectively and support hybrid workers, including performance management, remote communication, collaboration and relationship building.
- Reviewing HR processes and procedures across the whole employee lifecycle to ensure they support hybrid working in practice, while also enabling inclusion and wellbeing.
- Engaging with and listening to employees, managers, trade unions and other employee representatives to understand the early lessons of hybrid working and ensure it is being applied fairly and delivering anticipated benefits to individuals and the organisation.
- Keeping any hybrid working policies and principles under ongoing review, including the impact on workers with protected characteristics, and ensuring that action is taken to address any negative or unintended outcomes of hybrid work.
- Recognising that hybrid working is just one form of flexible working, and that time flexibility and

flexibility in working schedules can also benefit people and in particular for those who have to be in a place of work to fulfil their jobs.

Peter Cheese, chief executive of the CIPD and co-chair of the Flexible Working Taskforce, comments:

“The pandemic gave us a unique opportunity to rethink the world of work and consider new ways of working that will benefit both organisations and our people. Many employers are considering how to implement hybrid working and this new guidance provides practical tips on how to do this successfully.

“We know there is great appetite from employees to have more say over where and how they work and organisations that provide fair and inclusive hybrid working practices will reap the benefits by attracting and retaining talent and increased wellbeing and engagement which in turn can drive productivity.”

Ann Francke, chief executive of the Chartered Management Institute, added:

“The pandemic was a classic case of necessity breeding invention. Hybrid working has become a reality for many in the workforce for the first time and unsurprisingly many want it to stay. CMI’s own research highlighted the very real appetite amongst the UK workforce for a more flexible approach to how they work, but implementing new policies and getting the balance right is often a challenge for managers.

“For many managers, introducing hybrid working is uncharted territory. This new employer guidance will be a huge help to them in working out and implement best-fit working practices. Getting it right will mean they have happier, more productive, more loyal teams - and a healthier business - as a result.”

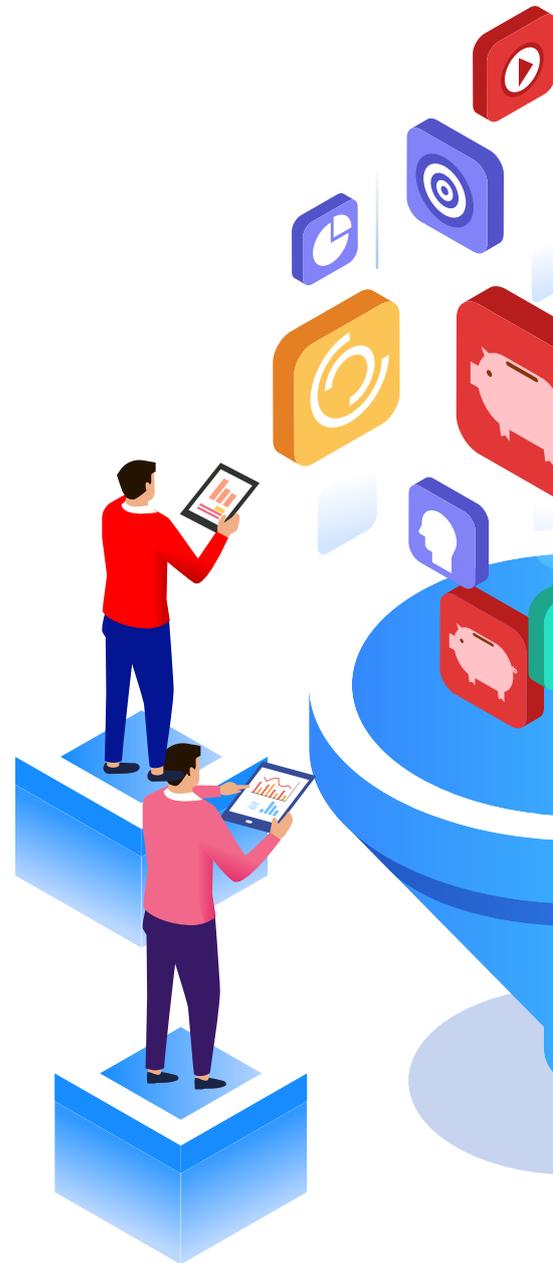
The new guidance is designed to supplement previous guidance from Acas, also commissioned on behalf of the Taskforce. It is available to [view here](#).

CIPD



For further information, please contact the CIPD – www.cipd.co.uk

ICO Invites comments on how it uses its powers to investigate, regulate and enforce



The Information Commissioner’s Office (ICO) has launched a consultation to gather the views of stakeholders and the public on how it regulates the laws it monitors and enforces.

People will have 14 weeks to comment on three documents, which are all designed to give direction and focus to the organisations it regulates.

The Regulatory Action Policy (RAP) updates the ICO’s 2018 policy and sets out the regulator’s general approach. It reinforces the ICO’s commitment to a proportionate and risk-based approach to enforcement, and it explains the factors taken into consideration before taking regulatory action such as monetary penalties, stop-processing orders or compulsory audits.

It also sets out how the ICO promotes best practice and ensures compliance and how it works with other regulators.

The RAP covers all 11 pieces of legislation that the ICO is responsible for including the UK GDPR, Data Protection Act 2018, Freedom of Information Act and the Privacy and Electronic Communications Regulations which cover nuisance calls, texts and emails.

Statutory Guidance on our Regulatory Action focusses on the sections in DPA 2018 that specify the ICO’s legal obligations to publish guidance to help

organisations navigate the law. It also explains how the ICO uses its statutory powers to investigate and enforce UK information rights legislation.

Statutory Guidance on our PECR Powers explains how the ICO uses its statutory powers to enforce the data protection legislation relating to electronic communications like nuisance calls, emails and texts. The guidance focusses on the ICO’s powers to issue monetary penalty notices on a person, or an officer of a body, for data protection failures in respect of the PECR. This is a power that has recently been incorporated into law.

Taken together, these three documents set out how the ICO aims to carry out its mission to uphold information rights for the UK public in the digital age.

Chief Regulatory Officer James Dipple-Johnstone said:

“Information rights have never been more important or impactful. Now more than ever, we support innovation and economic growth, but both require the public to have trust in the way their personal information is used.



“We are focused on promoting best practice and compliance but, where it is necessary, we will exercise a fair and proportionate approach to enforcement action.”

The ICO is inviting comments about how it exercises its regulatory responsibilities and statutory powers from individuals and organisations. Contributing views is easy through an online survey or via email. You can get more detailed information about the documents and how to feed back on the ICO website. Responses to the documents will be considered before final publication.

While the UK Government is considering changes to the current data protection regime, the ICO will continue to update its policies when it is both necessary and appropriate. The three documents, which are being consulted on, reflect the current regulatory landscape and are not time limited.

Publication of final documents, which is expected by the end of 2022, will be overseen by the new UK Information Commissioner. The Statutory Guidance documents must also be ratified by the Secretary of State for Digital, Culture, Media and Sport before being laid to Parliament.



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Since we've all been working from home, there has been a big push on buying local but have you thought about "buying social"? There are some amazing businesses who do fantastic work not only locally but for the community. "Buy Social" is a campaign to support them and help them do even more amazing things.

Even Ebay has a "buy social" option and also a "sell for charity" place so that you can support your favourite charity online too. We are putting together a "buy social" directory for community interest companies and charities so that we can all see who they are and what they do.

If you'd like to be included, please get in touch with Sally on sally@steeryourbusiness.com for more information.

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