

Steer

Issue 39

May / June 2022

STEER YOUR BUSINESS | THE MAGAZINE

Tips to scale up your business and workforce at the same time!

Andy Page

BEING VIGILANT could save you money!

Barclays Bank Health Hub

LEARN TO LOVE Networking!

Business Women Networking

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Editor's Review

Another cracking issue with some fabulous articles again.

Equality is a hot topic at the moment and the article by The Gender Index is fascinating and totally data driven so there is no arguing with the results. I think this is definitely something we should all keep an eye on – and I say that not just as a female business owner but as someone who is interested in the data telling the story.

Andy Page doesn't disappoint! I was asked that very question by a client recently and it is very valid for any business owner who wants to build a business.

I'm very excited by the new membership which I've launched for business owners. It enables small businesses who are in need of help and support but don't have a big budget to access the resources that they need. It's what Steer Your Business is based on – sharing information to support business.

Networking is a bit part of promoting your business whether that's online or face-to-face. It can be a bit scary when you first walk into a room or join a virtual meeting. Aruna Rao from the Busy Women Network has some great advice to overcome those initial fears. I have to say my whole business is based on networking and it really does work.

I'm sure you've received scam emails requesting money and Barclays remind us to keep vigilant. If you're not sure, check it out before clicking a link or transferring funds. Sometimes its legitimate, but sometimes it's not so always good to be reminded.



Sally

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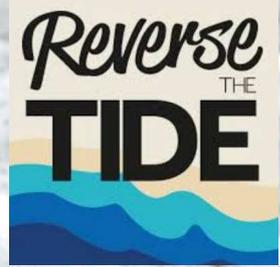
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News from the Beach!

I have been working with several businesses recently who haven't looked at their numbers – and to be fair, most business owners don't unless they are talking to their accountant when their tax return is due.

You might not think the numbers are important but ... if you don't have a budget going forward and know what payments are due and when, you won't know if you have enough money in the bank to cover them.

If your cash flow isn't what you need it to be, then now is the time to take action and make a change so that your income equals or exceeds your expenses.

That might sound obvious but so many businesses I speak to haven't done a simple spreadsheet to see where they are, what's working and what's not.

This is where your goals come in as well.

If you have set yourself a financial goal, have you worked it backwards to see how much work you need to put in, in order to achieve your goals?

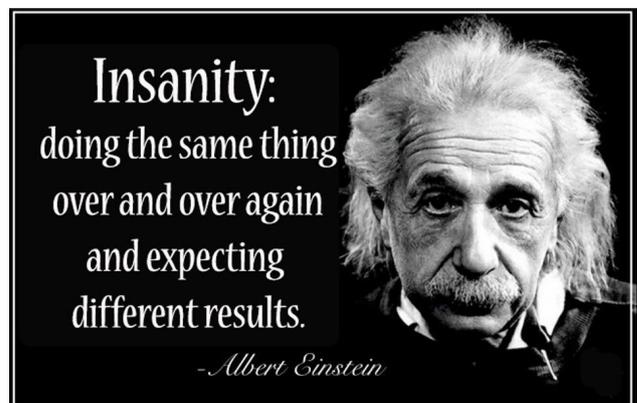
For instance, if you need to have an income of £1000 a month and your average sale is £20, then you need to generate a minimum of 50 sales each month to achieve that goal. If you're not reaching that goal, then what could you do differently? How many calls do you need to make, people do you need to talk to, social media posts going out etc in order to get the return that you want?

Have a look at which channels are working best and focus on those. If you are posting regularly on a particular social media channel and getting little or no response, then perhaps you should focus on a different one where there is more engagement.

If you are booking meetings, have you checked what return you get, how many conversions you are currently achieving? If you have five meetings in a week and

achieve on average one sale then you will need to have a lot more meetings in order to realise your goal.

The people who achieve their goals tend to be the ones who are putting in the work or have worked out



a system for engaging potential customers with their funnel and converting them consistently to paying customers.

I love this quote and it's so true. If you've been doing the same thing for a long time and not getting the results that you want, then it's time for a change!

If you'd like to have a chat and find out how you could make a change in your business, then please get in touch.



Sally Marshall



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Tips to scale up your Business and Workforce at the same time!

Scaling up your business isn't about steady growth over time. It's about having a clear strategy for quickly expanding the business to achieve full-scale hypergrowth.

Most startups grow organically, adding customers here and there and gradually expanding over time. Scaling up aims to accelerate this process, pushing your growth to move beyond that slow, organic pace. To achieve this, every element of your business model needs to be reviewed, refined and systemised – so you have scalability built into the company from the ground up.

Systemise your processes and build scalability into your DNA

Scaling up is a fast-paced, hectic and transformative process for any business. But with the right planning, strategy and funding, the return on your scale-up investment can be significant. Systemisation is the starting point and the driver of your efficiency.

The aim of your systemisation process is to make the business ordered, standardised and efficient. Look at how the business works. Write down every process and operational action. Then see how these processes can be made as lean and effective as possible, and aim to make these operations easily repeatable – so they can scale on demand as the business grows.

If any processes can be automated, automate them. Automation is a key driver of productivity and efficiency, so make use of any tech that could help you get more streamlined.

Remove yourself from the everyday running of the business

This may sound counterproductive and at times impossible, but a big goal of a scale-up strategy is to make yourself redundant from the everyday business. If all the operational elements of the business have to pass through you, as the founder then that limits your ability to scale.

Remove yourself from the equation, so the business can grow without your everyday input at the operational level. This allows the business to function without you, leaving you with more time to focus on the high-level strategic work. That's more time for business development. More time working on innovation. More time building relationships with customers and suppliers.

Expand your executive team and workforce

Once you've stepped back from the day-to-day tasks, your CEO role can become far more of a driving force behind the growth of the business. But you can't do this single-handedly. You'll need a close and trusted executive team to work with. Plus an experienced management team who you can delegate to. And an expanded workforce at all levels of the organisation.

As the startup evolves into scale-up, the business will become more complex and the workload will increase. To cope with this and keep the company



Tips

running like a well-oiled machine you need a team who are ready for the task and fully on-board with your aims for the business.

Increase your operational infrastructure

Hypergrowth of the business means a greater volume of sales and work. To meet this demand, you urgently need to expand your operational infrastructure. That means looking at the size of your workspace. The amount of tech, equipment and machinery you have. And the ways you deliver your end product/service to your increased customer base.

The key here is to apply a LEAN methodology - keeping everything as simple and basic as possible, while also building in the capacity to deal with this increased volume of work. Get the operational procedures out of your own head and turn them into lean, seamless processes. And invest in the equipment and operational systems needed to cope with your increased output.

Look at investment and access to funding

To bring your scale-up plans to life, there's a need to invest heavily in the future of the business. You're likely to need new assets and equipment. Larger premises or multiple workspaces. More raw materials or stock. And a bigger workforce - which will mean a larger payroll each month.

Think about:

- **WHY** you want to scale and what the end goal will be
- **HOW** you will achieve this - and what the timescales will be
- **WHO** you need on board to make this work
- **WHAT** new assets and equipment will be needed
- **WHERE** the funding will come from to bankroll this plan.

You may be in the fortunate position of having plenty of spare cash in your reserves. But for most potential scale-ups, there's going to be a need for external funding. This could mean you and your fellow directors putting money into the business. It could mean approach lenders and business finance providers to take out a loan. Or it could mean looking for private investors to plough money into the business. Whatever the source of this additional funding, you a clear funding strategy to work from - a funding plan that's aligned with your scale-up plan.

Share your strategic goal and growth plan

For scaling up to be a success, everyone in the company must be on board with the idea. Make your growth aim and key numbers transparent, so the whole team is engaged and motivated by this common aim. And make sure you have a detailed scale-up plan that factors in the challenges of expanding your workforce, resources and operational infrastructure.

If you're thinking about scaling up your established startup, please do get in touch.

We'll help you build a viable scale-up plan, with costings, budgets and achievable targets to meet.



Andy Page



If you would like to book up your complimentary session, please phone or email me and I will take care of the rest.

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Being Vigilant could save you money....

Businesses warned to be vigilant when paying bills or switching suppliers as invoice scams make up 55 per cent of money lost to scammers

- Nearly nine in 10 (85 per cent) owners are worried about the effect the upcoming price hikes will have on their business, which could leave them open to invoice scams as they search for the best deals
- Barclays is urging businesses to stay vigilant as data shows invoice scams account for 55 per cent of all money small businesses lost to scammers¹
- Barclays data has also shown that the average value of funds stolen has increased 13 per cent

Businesses are being urged to stay vigilant when paying their bills or changing supplier, as new data¹ from Barclays reveals that in the last three months, fraudsters stole the most money from SMEs through invoice scams.

Invoice scams are when fraudsters divert genuine invoices or payment instructions sent by email, often from a familiar supplier or contact, and send a replica email with the with bank details changed to an account controlled by them. Barclays data has shown that this type of scam accounted for 55 per cent of all money lost by SME clients in the last three months, up six per cent year-on-year, with an average loss of £2,100.

The overall amount stolen from SMEs has gone up 13 per cent over the last year, despite the volume going down, indicating that scammers are succeeding in fewer, higher value scams, and business owners are at risk of making greater losses.

A recent poll of UK businesses² reveals that 85 per cent are worried about the effect the upcoming price hikes and increased operating costs will have on their business. Over half (56 per cent) said it will have an impact on their bottom line.

Nearly 9 in 10 (85 per cent) said they would be willing to switch to a supplier they haven't heard of before if they were offering a better price. Barclays is warning business owners to be on their guard as they look to switch suppliers to find the best deal, as fraudsters may impersonate suppliers and provide updated bank details or information for payment.

Whilst invoice scams have been the most profitable for scammers in the last three months, purchase scams, where businesses buy items that do not arrive, were the most common type. This was followed by impersonation scams, where fraudsters pretend to be from trusted organisations.

Ben Lebus, founder of healthy recipe website Mob Kitchen, said: "As a business owner myself, I understand the pressures of running a company. Naturally, you look to save on costs wherever and whenever possible. Particularly at the start of the financial year, all outgoings can feel especially difficult to manage, but it's important to stay vigilant when thinking about changing suppliers or providers.

"Spending extra time researching in the early days, will save you time and money in the long run. I am always cautious when making big decisions that determine the future of the business, and I am similarly cautious when making the smaller decisions around spending."

Joe Cooksey, Head of Business Digital Education at Barclays, said: "Businesses are under a huge amount of pressure at the moment as they prepare for the new financial year and navigate additional challenges wrought by rising costs. We know that fraudsters will be looking to take advantage of busy business owners and will ramp up their efforts.

“Scammers really are social engineers of the highest order, so it’s vital that business owners and their staff remain vigilant, and if doubt, double check with their bank or a source they know is genuine.”

Barclays has provided a checklist of key things to watch out for in common invoice scams:

- 1. Do your research** - When looking to use a new supplier or purchase from a new seller, make sure you do the relevant background checks. Our research showed that 57 per cent of businesses review overhead costs intermittently throughout the year as they try to keep outgoings down. When considering a new supplier, remember that if a deal seems too good to be true, it probably is.
- 2. Know your suppliers** - It can be hard to spot altered emails or invoices, especially if it’s from a familiar supplier. Calling your supplier to check any new or updated bank details could stop your business being scammed. However, always find the number via a separate internet search or your own records to ensure it’s correct. Our research highlighted that

14% of businesses call the number on the invoice to confirm, meaning they could be playing right into the scammer’s hands.

- 3. Links and attachments** - If you get an unexpected message or email asking you to follow a link or open an attachment, use a different method to check this before doing anything. Our research highlighted that nearly one in five (19%) open attachments before reading the email, again leaving them open to being targeted.”



For more information on how to keep your business safe from fraud or to learn more about how Barclays is supporting small businesses, visit the **Barclays Business Health Hub³**.

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Learn to Love Networking



“I hate networking.” I hear this a lot from ladies and gentlemen I meet when I tell them what I do for a living.

“It makes me feel uncomfortable, like I have to put on an act.” “Who wants to walk into a room with a bunch of strangers in there?”

Well that’s exactly how I felt when I began networking. How nerve-racking!

I’ve been networking for nine years now and totally love it, which is why I set up my own groups! I think that in today’s world, networking is a necessity for SMEs.

Building and nurturing professional relationships lead to those all-important opportunities we all need to keep our businesses running.

Luckily for me, I really enjoyed networking once I started and learnt the art of how to do it successfully fairly early on. I love helping people make the most of their networking and seeing their businesses go from strength to strength, so I thought I’d share my top tips with you, so you too can enjoy the benefits networking brings.

- **Prepare** - Prepare what you’ll wear, how many business cards to take with you, what promotional material you’ll take (if any) and of course, your one-minute pitch. If you’re not a confident networker, write out what you want to say and practice in front of your partner or a mirror.
- **Your pitch** - Your pitch should consist of your name and what you do, how you do it and your call to action. You should always keep to that one-minute, as people won’t be able to take in much more information and are likely to lose interest in what you’re saying.
- **Think beyond the room** - The people you are talking to have a network of people that you don’t even know. They could know your ideal customer, so always be open minded and give everyone a chance.
- **Follow up** - If you have promised to give someone a contact, always remember to send it to them with a follow-up email as soon as possible. If someone wants a quote or more information about what you do, the same applies; follow up as soon as you can. The easiest way to discourage people from passing you anymore referrals is to forget or not bother to email or call.

- **Don’t be nervous** - I know this is easier said than done. Just remember, everyone there is in the same position as you and are therefore likely be very supportive. Making a checklist the night before might help to calm your nerves. Your checklist should include:

- o Putting your business cards and leaflets in your bag, or your details for the online chat prepared.
- o Your one-minute pitch written, and maybe printed, and practised
- o Making sure you know where the venue is and have planned the route and how long it will take.
- o Make sure you are ready to login on time if your meeting is online.
- o A big smile ready to be greeted!

However you feel about networking, I suggest you give it a go. I can assure you you’ll be glad you did afterwards!

*Aruna Rao, Founder and Owner
Busy Women Networking*



For details of the Kent BWN, please contact **Barbara Luna on 07944 693 374**

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The Festival of Work

Returns in June 2022

Speakers taking part in the event on 15-16 June include author and podcaster **Elizabeth Day** and AI Expert **Dr Ayesha Khanna**

The CIPD's two e-day Festival of Work returns in June, exploring how people professionals, business leaders and organisations can adapt to a new world of work and create an environment which enables people to work better, and which works better for their people as well.

The event will offer practical insight and discussion on a range of workplace issues. Responding to the rapid changes and uncertainty around us and the context of a new world of work, driving for responsible and inclusive business and greater transparency, strategic workforce planning and how to build the new capabilities needed for the future, and enabling working environments and cultures that are supportive of wellbeing in all its forms - these are some of the important topics that will be discussed at the event across Wednesday 15 and Thursday 16 June 2022.

Taking place at London Olympia and online, the event will provide the opportunity to connect, collaborate and be inspired by fellow people professionals, business leaders and thought leaders from across the world.

Attendees will be able to plan their own conference experience to meet their interests through three content streams that highlight what's most relevant to them:

- Leadership - driving people strategy to thrive in an era of change
- Engagement - creating inclusive cultures where the best people want to work
- Learning - making lifelong learning part of your organisation's DNA

50+ speakers will take part in this year's Festival of Work, from HR practitioners to business leaders, academics, and policy makers, sharing a wide range of expertise and perspectives to spark debate, inspire and offer practical solutions.

Peter Cheese, chief executive of the CIPD, said:

"With the pandemic accelerating new ways of working it's important to come together so we can share and understand the challenges organisations are facing, as well as solutions to help build better work and working lives for all.

"We're thrilled to be able to offer this year's Festival of Work as a hybrid conference, bringing together diverse experiences and influential thinkers from all over



the world to collaborate and share inspiration for how to stay agile in today's ever-changing world of work. We look forward to everyone joining us in June."

The conference will begin with an opening keynote from Paul Johnson CBE, Director of the Institute for Fiscal Studies, who will discuss the shifting economy and labour market, and how businesses can respond to these challenges.

Dr Ayesha Khanna, Co-Founder and CEO, ADDO AI will deliver the closing keynote on day one on The Future of Work - How to amplify human potential in the fourth industrial revolution. Award-winning journalist, author and host of the How to Fail podcast Elizabeth Day, will close the conference with a keynote on the importance of perseverance in the face of disappointment and how to learn from our reactions to defeat.

Attendees will be able to explore stands on the exhibition floor and connect with a range of leading product and service providers, as well as a number of free learning sessions and interactive experiences. The Wellbeing Village will offer talks and advice on all aspects of mental and physical health, with experts on hand to provide breathing workshops, mindfulness and nutritional advice.



Guests can view the full schedule and book their conference and exhibition tickets by visiting festivalofwork.com

Positive Change for women in enterprise, driven by data

The Gender Index is the largest ever study into female entrepreneurship in the UK.

Currently, 16.8% of active UK companies are led by women, and we are here to significantly increase that number - driving change through data.

Our ambition is to create a fairer future by providing a clear picture of the UK company landscape. Using a combination of dynamic data and technology (powered by the mnAI data platform), The Gender Index has been established to create a benchmark of the current level of activity undertaken by UK women-led companies.

The real-time data on our website is constantly refreshed and draws from 4.4 million active UK companies. It covers gender, UK nations and areas, sector, investment, fast growth and age of company. The data can be analysed by any combination of these filters to produce bespoke reports, all free for everyone to access. <https://www.thegenderindex.co.uk/>

The Gender Index Report 2022 is a digest of the findings and insights from the academic research for The Gender Index that has been carried out for us by leading Business Schools across the UK:

- **England** - the Enterprise Research Centre and Warwick University
- **Scotland** - Hunter Centre for Entrepreneurship and Strathclyde University
- **Wales** - Cardiff University
- **Northern Ireland** - Queen's Belfast University

There's an overall UK narrative, and individual contributions from all our partners and sponsors. The report highlights the growth in the number of female-led companies, and it identifies clear opportunities to drive positive change.

Health warning - some of the findings are stark: these are the facts; the benchmark AND they are the



springboard for the action needed to stimulate the growth of women-led companies and their contribution to the UK economy.

Here are three of the headlines:

- Currently, 16.8% of all incorporated UK companies are led by women - but we also know that the numbers are rising, there's an upward trend - 20% of new incorporations in 2021 were women-led companies.
- The highest percentages of fast growth female-led companies are in Wales and Scotland, both at 12% - good things are happening there that can be modelled elsewhere.
- Venture capital and private equity investments in female-led companies are less than 1% - huge opportunities for these investors, eg Investing in Women Code starting to bite

The TGI Report and the full studies by the universities can be found on our website.

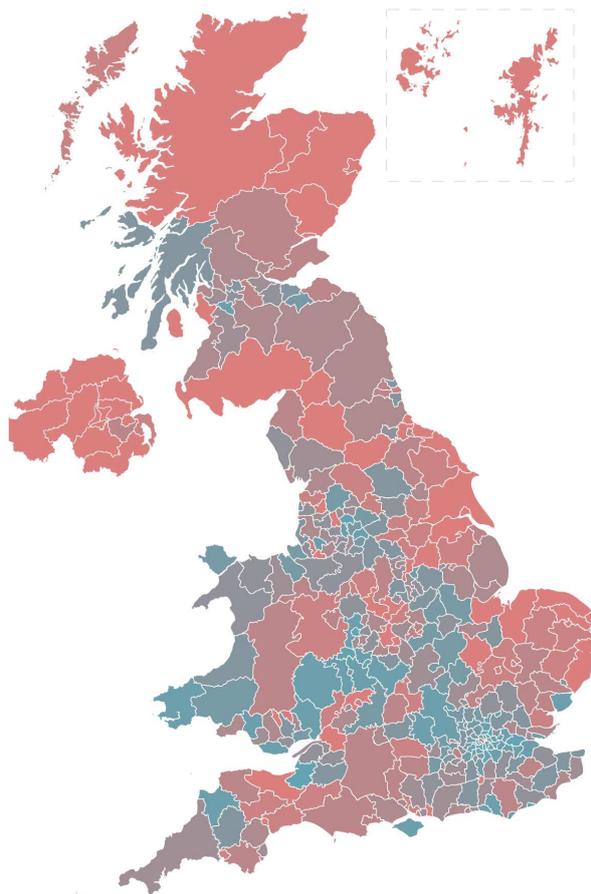


Positive change for women, driven by data

Currently 16.8% of active UK companies are led by women, and we are committed to help change that. Our collective ambition is to help create a fairer future by providing a clear picture of what's truly going on across the UK company landscape.

See the data

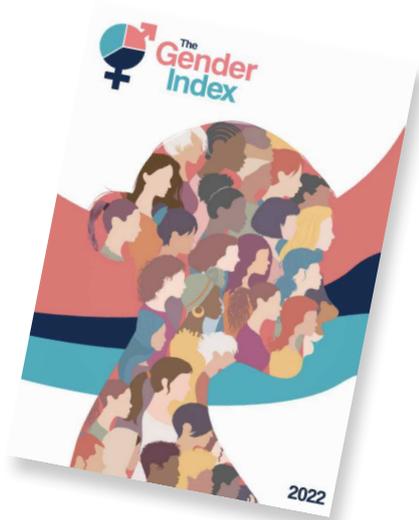
View Report



We're very grateful for the guidance and encouragement of our Steering Group, and the resources, support, advice and enthusiasm from all our partners, sponsors, and associates; these have been the drivers to bring The Gender Index to fruition.

This all began in the summer of 2020 when I was introduced to John Cushing, CEO and Founder of mnAI, through the Women & Enterprise All Party Parliamentary Group. Along with a group of influencers in the female entrepreneurship eco-system, I had been on a quest for over a decade to obtain reliable, comprehensive, regularly published gender disaggregated data on SMEs. John's company had developed algorithms and machine learning that could analyse the data held on the mnAI platform by gender (as well as a whole range of other filters). John is data man and I am gender women; it was when our two worlds collided that The Gender Index was conceived, and last month The Gender Index was born.

I believe that by women and men working together we will achieve positive change for women in enterprise, driven by data, and a fairer future.



Jill Pay



Contact Jill below:

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Mobile: 0772 503 6308

YOU CAN FOLLOW TGI HERE:

<https://www.mnai.tech/>

<https://womenandenterpriseappg.wordpress.com/>



make it
happen
A C A D E M Y

When the idea for magazine was originally conceived a few years ago, it was a crazy idea to fill the gap for business owners who had started their own business but had little or no business skills and a very small network.

The magazine has evolved since then into what it is today – a glossy magazine partnering with some of the business shows in the South East.

I still work with businesses on the strategy, planning and performance and feel that there is a need for a cost-effective support service which enables start-ups and small businesses to access the information that they need.

With that in mind, I have started the Make It Happen Academy which is a membership offering resources and support at a price that they can afford.

There is also an option to upgrade to the VIP level for anyone wanting 1-2-1 coaching as well – although places are limited so that I can give everyone the time that they need. One of the tools that I have in my own business is a planner. I've been working on the planner for a while and now have a version that works for me, and hopefully for others.

The digital download is available in the Make It Happen Academy for everyone. VIP members will have a printed copy with they can put into their own notebooks using an elastic band.

Yes you read that right! By using an elastic band, you can insert the planner booklet at any point in an A5 notebook so that it becomes part of your planner/notebook/journal or whatever you wish. It's such a simple idea but it works for me. I love the flexibility of it rather than having a printed journal.

The Make It Happen Academy will also include more resources to support business owners such as short courses which help to answer the questions I often get asked as a business coach.

I work with many businesses and to be honest, we all have the same challenges at some point in our business journey – me included – and by offering short courses which can be accessed 24/7, the answers will be there for members to work through themselves.



For those wanting 1-2-1 coaching, there is the VIP option which includes a monthly coaching call with me, a quarterly article in the Steer Your Business magazine and a recorded interview which will be shared in the membership and on social media.



Sally Marshall



For more details, please contact Sally Marshall – sally@sallymarshallgroup.co.uk
www.sallymarshallgroup.co.uk

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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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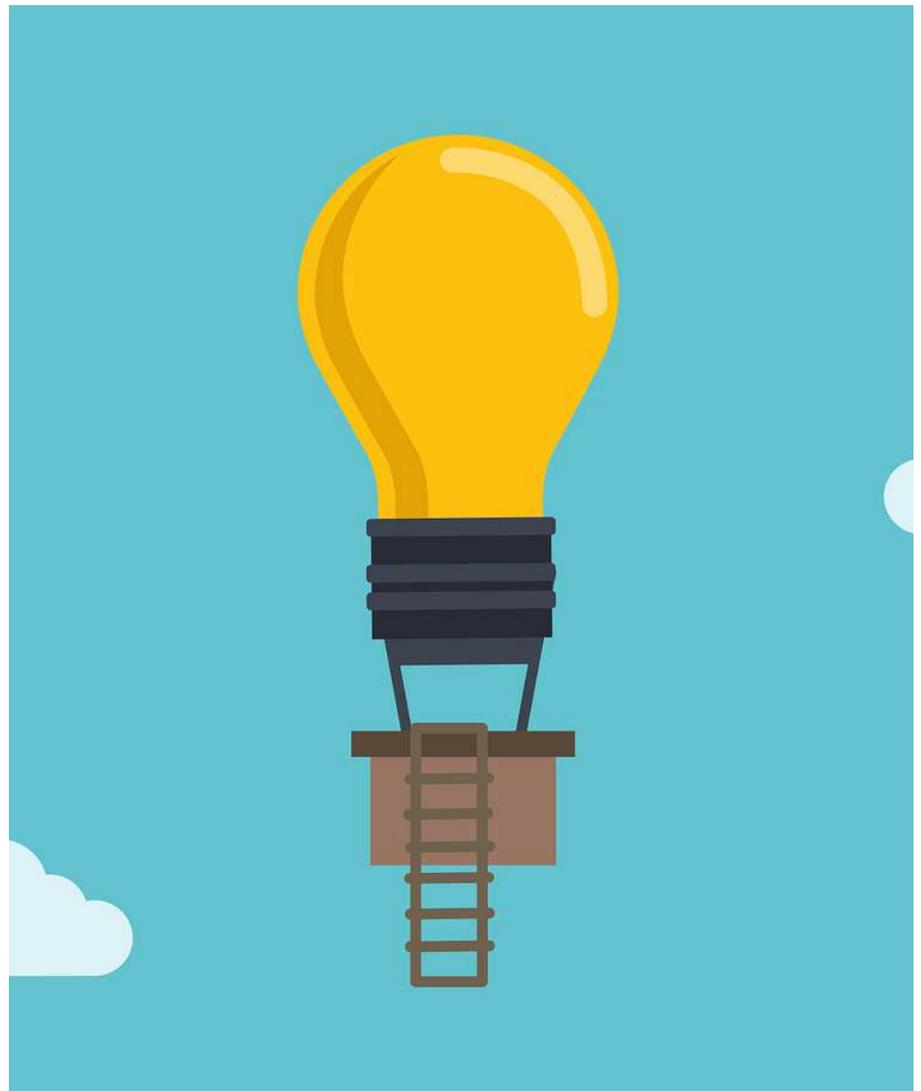
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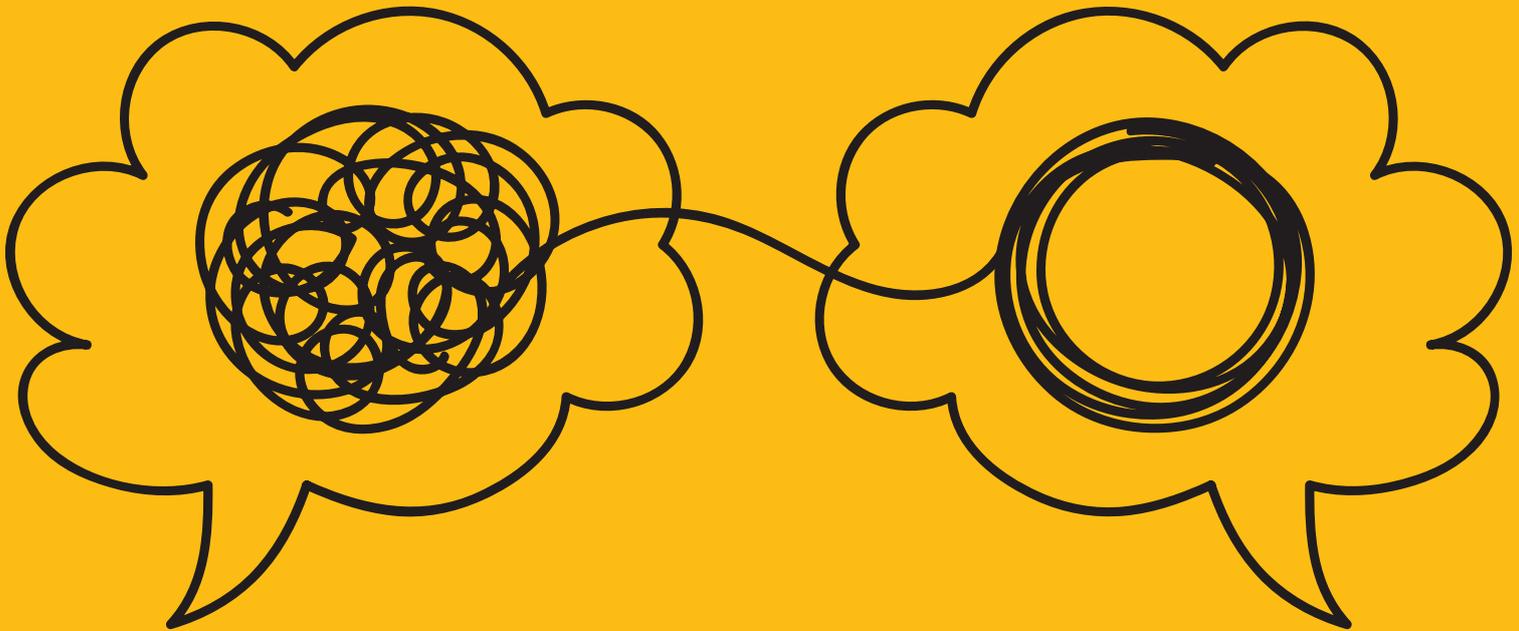
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