

Steer

Issue 40

July / August 2022

STEER YOUR BUSINESS | THE MAGAZINE



Business Goals:

how do you know when you've achieved them?!

Leo Michael

Buy Now, Pay Later

Barclays supports regulated products

BUSINESS DIRECTORY

A USEFUL LIST OF SPECIALIST BUSINESSES

#BuySocial DIRECTORY

COMMUNITY INTEREST COMPANIES & CHARITIES



Editor's Review

We have some fascinating articles in this issue which are very current and relevant to all businesses, large and small.

Business shows are back and I for one am looking forward to the Women in Business Big Business Show on 25 August. I will be there so please come and say hello.

Aly Young is one of our latest contributors and her article on the right business model for your business is a key one when deciding to set up a new business. It's a question I often get asked by coaching clients so this is a brilliant way to show the different options.

Energy prices are very much in the news at the moment so it's great to see that there is a review of net zero and making sure that we all have the energy that we need to run our homes as well as businesses.

Have a great summer and see you at one of the Steer Your Business networking events hopefully. We are currently booking venues for the autumn with more details available on the website.

Sally



Sally Marshall

MPH

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Contents

- 04** NEWS FROM THE BEACH
Sally Marshall
- 06** BUSINESS GOALS, HOW DO YOU KNOW IF YOU'VE ACHIEVED THEM?
Leo Michael
- 08** SUPPORT FOR BUY NOW PAY LATER REGULATED PRODUCTS
Barclays
- 10** UNUSUAL ARTICLE...
Peter Wolf
- 11** OFGEM PROPOSES REFORM TO UK POWER NETWORKS
Ofgem
- 12** WHICH LEGAL STRUCTURE SUITS MY BUSINESS?
Aly Young
- 14** THE WOMEN IN BUSINESS BIG SHOW
Sian Murphy
- 16** CIPD: A NEW, UNSTABLE PERIOD OF EMPLOYMENT RELATIONS
CIPD Media Release
- 17** BUSINESS DIRECTORY

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News from the Beach!

How often have you needed to performance manage someone but found it really difficult to say what you know needs to be said?

It happens to everyone at one time or another unless you have the words in your head or written down so that you are able to get across exactly what you need to say in a way which is not confrontational but is constructive and paves the way for an improvement in performance.

It happens for lots of reasons. Maybe the person has worked for the company for a long time and you don't want to upset them. Perhaps you know them well or socialise with them outside work.

Whatever the reason, the result is the same. That conversation is just too difficult.

But it doesn't need to be ...

When you have a structure and hold effective and real 1:1 conversations with people about their poor or inadequate performance, you significantly improve the performance and growth of your company.

Also, using the 1:1 conversation allows you to praise good performance and provide recognition, to ensure that good performance is maintained, rather than expected and taken for granted.

I remember years ago when a working party looked at staffing and performance, the end result was a need to look at the people who had been in the same job for years, who perhaps needed to upskill and work more efficiently and productively and also to look at duplication and automation.

We all know businesses where nothing has changed for years, people are still doing what they've always done and no-one wants change. That attitude doesn't help a business grow and scale. New ideas are what keeps a business fresh and vibrant and engaging with staff is part of that.

Everyone needs to be working to the best of their ability and if they are not, then that conversation needs

to happen to find out why. It might be a coaching or training issue or it might be something personal which is affecting their work but until you start the conversation, you won't know.

Confronting People About Performance is just one of the seven key fast growth workshops in the 2 day Traction Programme.

“

We Are An Exclusive Executive Peer Board Membership Organisation For Chief Executives Of Medium Sized Companies Who Want To Scale Faster

»»»

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Sally Marshall



To find out more about the 2 Day Traction Programme in Kent, please email me – sally@sallymarshallgroup.co.uk or call me on 0777 171 4221.



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Business Goals,



how do you know when you have achieved them?

Founding, managing and growing a business is a BIG commitment. For most business owners, it will take years to build a customer following, turn a profit and create a truly scalable business.

It's a journey that can sometimes be pressurised, stressful and risky. – But when your plan really does come together, there is the chance of real success, a lasting legacy and a business that delivers on your initial dream.

So, how do you know when you've truly achieved your goals for the business?

Has the business met its growth targets and scaled up as intended?

You'll have seen your business idea grow from being a fledgling startup, to an established business and on to become a scaled-up, ambitious enterprise with a solid customer base.

If you've met these growth targets, then you know you're on pretty solid ground as a business. Your idea clearly has legs and you're delivering a product and/or service that your customers see as valuable – and which they're willing to part with their hard-earned cash to purchase.

Are you running a profitable enterprise that's in good financial shape?

Running a tight financial ship is crucial. You need solid revenues, positive cashflow and good liquidity to keep your business ticking over.

In the early days of being a startup, cash will have been tight. And your own personal income as a founder and director will probably have been scarce too. But as the business has become more established, you should have found that your business revenue became more stable and predictable – and that your own personal wealth also followed this same reliable pattern. If the business has a solid balance sheet, great cashflow and meets your intended profit targets, you're onto a good thing – and can be sure that your financial position is in good shape.

Do you have a stable customer base who say good things about you?

Without customers, you don't have a viable business. Finding your first customers as a startup was probably a significant turning point in your journey. A good customer base brings with it the bonus of new sales, fresh revenues and a business that can actually turn a profit.

When customers engage with you and buy your goods and services, that confirms your original faith in your business idea. You're providing something they value and want to purchase, and you're also building a community of like-minded people who all think your brand is great. We have managed

Do you have a team who can operate the business without you?

In the early days, you'll probably have become a jack (or jill) of all trades. You'll have run the sales and marketing campaigns, taken care of all the main operational tasks and dealt with the many invoicing, accounting and bookkeeping tasks. Turn the clock forward, and you probably have a team of people around you to take care of these jobs - but could they function with you?

This is really the acid test of whether you've scaled and succeeded. If the business is still reliant on you, personally, you have a problem. To be a saleable proposition, a business needs to function effectively without the founder. If not, you'll never be in a position to sell up. To make this possible, you need a team of engaged and talented people around you - people who share your vision and talents and who can keep the ship on an even course, even once the original captain has set sail on fresh, new adventures.

Do you feel you've achieved what you wanted to achieve?

In your formative years as a founder, you'll have sat down to draw up a startup plan. In that plan you'll have outlined a clear vision for what this business was going to achieve.

This vision might have been:

- To scale up over five years, sell-up and retire
- To deliver a new kind of technical widget and make it the global standard
- To help your target audience improve their lives, helped by your product/service
- To provide the income needed for you to live your desired lifestyle
- To plough your profits back into the local community and be a force for good.

We all have different goals, and whether they are financial, personal or moral comes down to the individual. The important thing at this point is to assess whether you've actually met the vision that you set out to achieve. If your aim was to sell for a profit and then retire, are you ready to do this? If the goal was to become a household name and move your sector forward, do your customer engagement figures and market share stats reflect this?

Deep down, only you and your fellow founders know whether you've truly met your intended goal. But

“ When customers engage with you and buy your goods and services, that confirms your original faith in your business idea. You're providing something they value and want to purchase, and you're also building a community of like-minded people who all think your brand is great. ”

if the general consensus is that you aced it, then it's time to think about the future.

What's the next chapter in your business story?

If you can answer yes to all five of these questions, then congratulations! You've built a successful, stable and profitable business.

But what do you do now? Do you continue to plough this fertile furrow and live off the profits? Do you find a buyer for the existing business and start on your next business idea? Or do you sell up and look at retirement and enjoying the benefits of your money and lifestyle?

It's a good idea to talk to us before you make what is, essentially, a life-changing decision. If you'd like to talk through your options, do get in touch.



Leo Michael



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

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Retailer support for regulated 'Buy Now Pay Later'

products could save 876,000 Brits from problem debt

- Over a third of shoppers say 'Buy Now Pay Later' (BNPL) lending has become more appealing due to the current cost-of-living crisis
- BNPL users are now paying off 4.8 BNPL purchases on average – up from 2.6 in February this year, with the average amount owed now standing at over £250
- This is concerning as one in three consumers who have used BNPL say the lending has got them into unmanageable debt
- Among retailers who currently offer BNPL, the lending is expected to account for nearly a quarter of sales by the end of the year
- However, research reveals that many companies do not understand the BNPL finance options they present to customers, or the risks they pose
- Barclays and StepChange Debt Charity are calling on businesses to recognise the vital role they play in helping to protect shoppers from problem debt

As the cost-of-living crisis fuels demand for 'Buy Now Pay Later' (BNPL) credit, retailer backing for fully regulated BNPL products could prevent up to 876,000* Brits from getting into unmanageable debt this year, new research** from Barclays and StepChange reveals.

The study shows that the rising cost of living is having a direct impact on the popularity of BNPL purchases – over a third (36 per cent) of consumers say the lending, much of which is still unregulated, has become more appealing since inflation and energy costs began to climb. Brits who use BNPL products are currently paying off an average of 4.8 purchases, up from 2.6 in February 2022, suggesting an increasing reliance on this popular form of credit.

This is also backed up by retailers – those that offer BNPL credit estimate that the lending will account for



nearly a quarter (22.1 per cent) of sales by the end of 2022, rising from 18.7 per cent today. In addition, almost nine in 10 (86 per cent) say they have experienced a surge in demand for BNPL purchases since the start of the year.

However, there can be serious risks associated with unregulated lending – for example, of the three in 10 (30 per cent) Brits who have already used BNPL to purchase goods, 31 per cent say the lending has got them into problem debt, as repayments have become unmanageable. With the average BNPL user's outstanding balance currently sitting at £254.10 and one in four (23 per cent) noting they've used BNPL to buy an item that they couldn't comfortably afford, understanding the risks of unregulated lending is critical as the cost of living rises.

Retailer role in BNPL

As most BNPL lending happens during the checkout process, either in-store or online, the retailer plays a vital role in the consumer appetite for this short-term, interest-free credit. Around one in 14 (seven per cent) shoppers plan to use BNPL for the first time this year, and three quarters (75 per cent) of those say that their decision will be influenced by the retailer at the point-of-purchase.

It is therefore worrying that many retailers do not fully understand the credit options they're presenting to customers, with the research uncovering sizeable knowledge gaps about the pitfalls of unregulated lending. Notably, more than half (54 per cent) of retailers wrongly think that most BNPL companies perform a full credit check before deciding to lend money to a consumer, and almost as many (52 per cent) mistakenly believe that all BNPL brands report their lending to the UK credit reference agencies. In addition, four in 10 (39 per cent) incorrectly assume that unregulated BNPL providers are required to follow the same rules as traditional banks and credit card companies when it comes to lending responsibly.

These misunderstandings demonstrate that retailers may have incorrectly assessed the risks associated with unregulated BNPL products, and how they may impact their customers in the long run. For example, thorough affordability checks are not required on unregulated BNPL products, and are therefore not always carried out. As a result, customers may be less likely to have sufficient funds available to pay back borrowing on time, which could lead to problem debt.

Without understanding the risks, it can be very tempting for businesses to focus solely on the commercials when selecting a finance partner, filtering providers by highest acceptance rates or lowest fees. However, in the long term this approach is counter-productive, because it overlooks a vital part of the lending process – ensuring that the lending is right for each customer, and that the amount they're borrowing is affordable.

New regulation is coming

Encouragingly, nine in 10 (89 per cent) retailers agree that all credit providers, including Buy Now Pay Later companies, should have to follow the same rules when it comes to lending responsibly, and a similar proportion (91 per cent) say retailers offering BNPL should have a good understanding of the industry and how it is regulated. In addition, the government has acknowledged the issues with unregulated BNPL, and earlier this week announced it would publish a consultation on draft legislation towards the end of this year.

However, while the industry waits for these new regulations to be confirmed and enforced, more consumers are being exposed to potential harm. Therefore, in the meantime, Barclays and StepChange are calling on retailers to make sure they fully understand the BNPL products they're currently offering, and that they re-assess whether those products are right for customers in the long run.

According to the new research, as many as 876,000 Brits could be prevented from falling into problem debt this year if UK retailers demanded more responsible behaviours from their lending partners, such as performing full credit checks and reporting lending to credit reference agencies, or they switched to partnering with regulated finance providers.

Antony Stephen, CEO of Barclays Partner Finance, said: "Retailers are a vital gatekeeper in the lending process and it is crucial that they perform due diligence on the BNPL products they offer. However tempting it may be to evaluate BNPL payments purely on their acceptance rates or merchant fees, they need to go further and look at how responsible the lending process is behind each transaction.

"Our research shows that the ambition is there: around nine in 10 retailers support Barclays' view that all credit providers should be subject to the same checks and balances. Businesses such as Amazon and Apple, who have already chosen to partner with regulated providers like Barclays, deserve credit for prioritising good customer outcomes over short-term profits."

Richard Lane, Director of External Affairs at StepChange, said: "The gears are grinding slowly towards consistent regulation and consumer protection between Buy Now Pay Later and other consumer credit. When it happens, this will give retailers the reassurance that their finance partners are expected to uphold the same kind of affordability approaches and forbearance strategies expected of regulated firms. In the meantime, retailers can help to protect their customers by actively managing their expectations of the firms they partner with at the checkout.

"There is rising evidence that Buy Now Pay Later isn't just being used to buy discretionary items like fashion, but also life's essentials like groceries. Just because it is short-term and interest-free doesn't mean it isn't a contributor to problem debt. Especially at the moment, with the cost of living biting, there is a high risk that people who may be struggling will turn to all available forms of borrowing to try to make ends meet. It's therefore particularly important that adequate protections are in place to reduce the risk of borrowing turning into problem debt."

Barclays Partner Finance has been providing regulated point-of-sale finance products and services for many years, offering interest-free and interest-bearing loans over a range of lending periods. For example, in December the company extended its partnership with Amazon to enable customers to pay in instalments on purchases of £100 or more on amazon.co.uk. The new, flexible payment method, Instalments by Barclays, is a fully-regulated lending option where Barclays carries out a full credit and affordability check for first-time users, to ensure they are only borrowing what they can afford.



For more information, visit our website:
www.barclays.co.uk

This is an unusual article....

I'm going to kick this out with the solution right away, because that is what most of us are after when clicking on a baity title:

Because honesty is on its way to outgrow greed and Vlogging is the best amplifier for that right now.

There you have it. Are you satisfied? I hope not. Up for a proof? Let's see if we can actually discover that.

I'm writing these lines right now because I am committed to tell you my story. Why? - You might ask. Well, there are multiple answers for that. I'll give you a few, so hopefully you can find yours in the lot.

Because...

- I believe this is the most valuable marketing tool I can use today.

- if I start to tell my readers what to do then how many of you will do something with it?

- Chances are we don't know each other but I hope you might be able to solve this for us.

- I believe we (that's you, and all who follow the path of honesty) can help this world to become a better place to live in.

My name is Peter Wolf and I am a 36 year old entrepreneur from Hungary who moved to the UK in 2015. I arrived alone with basically no money or directions, but I had one goal in life: to figure out how to have a noticeable positive impact on the world.

Again, there are many reasons why, but the most important one is because I would like to live in a better society where trusting others is not an issue anymore.

I lived in 5 different countries, worked in different industries, launched and failed 4 businesses. After 7 years of active search, inspired by a book which many of us have probably read - Napoleon Hill: Think and Grow Rich - I've discovered the path to my ultimate goal, which still is to change the world.

How are we going to achieve it? By proving that the path of honesty is one of the most beneficial marketing strategies today, so the market will realise and follow until honesty will become the trend and a "must do" in business.

I am simply one of you, open-minded business people who want to make a difference. My role here is to plant the seed of honesty into your minds. It is beneficial and effectively usable for business growth.

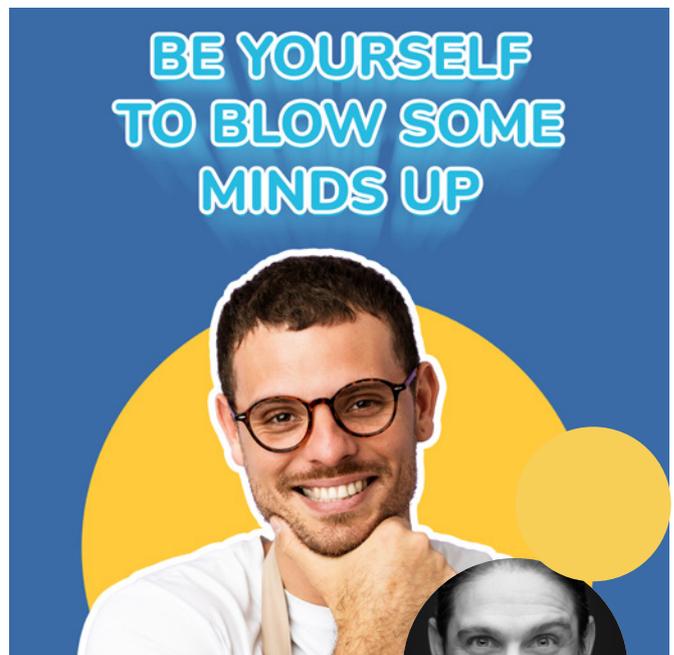
What do you feel when receiving a flyer, spam, being forced to watch a commercial for 5 seconds or scrolling through a bunch of ads? I don't know about you but

I've been conditioned on what to buy for a long time, thanks to the influence of the advertising industry. Do I like it? No, not at all. How do I keep myself on my own path then?

First of all I use honesty wherever I can. I am also looking to serve, invest and buy from honest companies. The only problem is that there's not enough of them out there yet. Honesty vs greed - who do you think will win?

The Vlogging part is easy. It's an automated communication channel controlled by individual decisions in a format that benefits from personality. What can be more honest than your true personality?

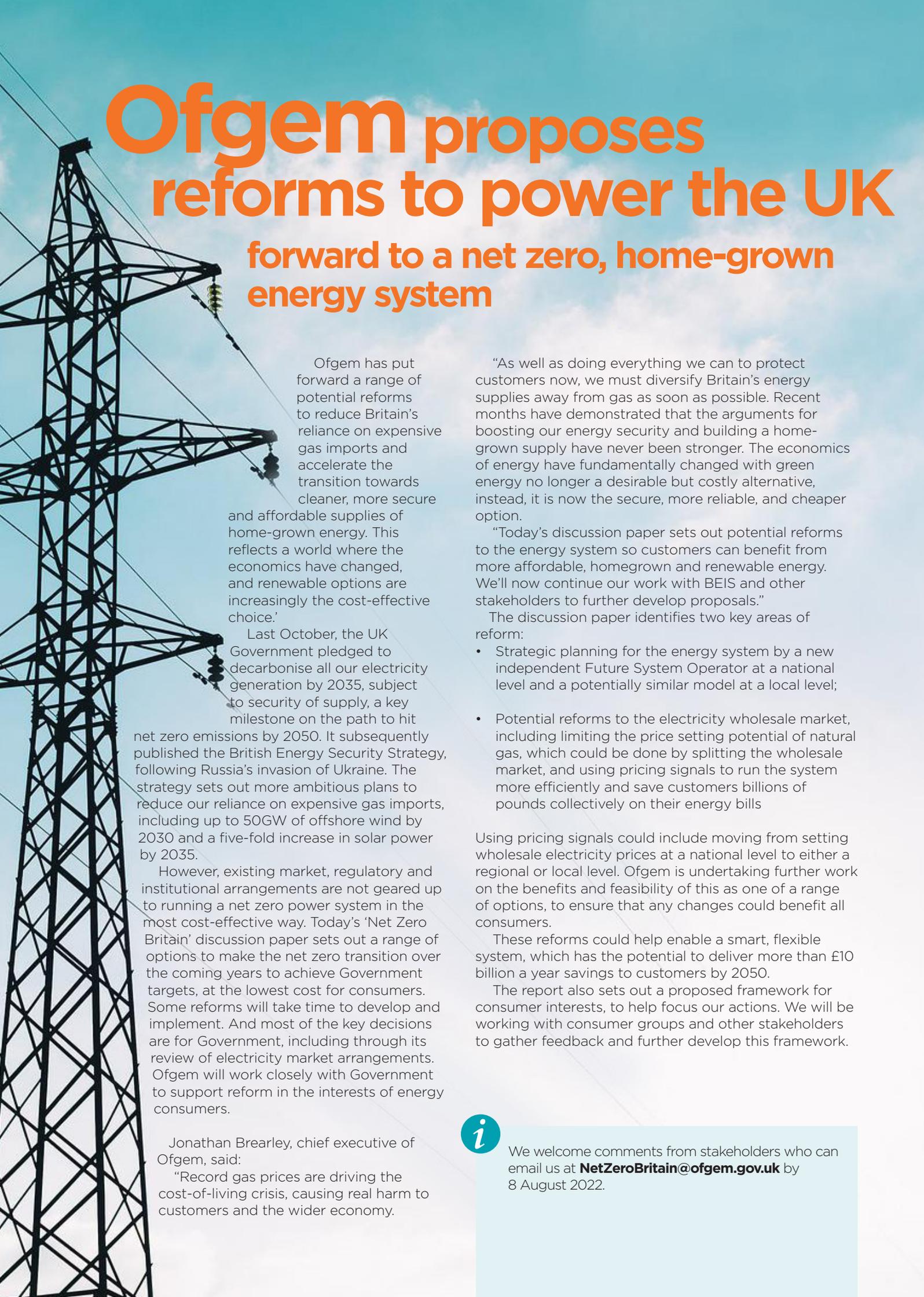
We don't have to be the best to succeed. We can choose to be honest. You can choose to be you.



For details, please contact
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Peter Wolf



Ofgem proposes reforms to power the UK

forward to a net zero, home-grown energy system

Ofgem has put forward a range of potential reforms to reduce Britain's reliance on expensive gas imports and accelerate the transition towards cleaner, more secure

and affordable supplies of home-grown energy. This reflects a world where the economics have changed, and renewable options are increasingly the cost-effective choice.'

Last October, the UK Government pledged to decarbonise all our electricity generation by 2035, subject to security of supply, a key milestone on the path to hit net zero emissions by 2050. It subsequently published the British Energy Security Strategy, following Russia's invasion of Ukraine. The strategy sets out more ambitious plans to reduce our reliance on expensive gas imports, including up to 50GW of offshore wind by 2030 and a five-fold increase in solar power by 2035.

However, existing market, regulatory and institutional arrangements are not geared up to running a net zero power system in the most cost-effective way. Today's 'Net Zero Britain' discussion paper sets out a range of options to make the net zero transition over the coming years to achieve Government targets, at the lowest cost for consumers. Some reforms will take time to develop and implement. And most of the key decisions are for Government, including through its review of electricity market arrangements. Ofgem will work closely with Government to support reform in the interests of energy consumers.

Jonathan Brearley, chief executive of Ofgem, said:

"Record gas prices are driving the cost-of-living crisis, causing real harm to customers and the wider economy.

"As well as doing everything we can to protect customers now, we must diversify Britain's energy supplies away from gas as soon as possible. Recent months have demonstrated that the arguments for boosting our energy security and building a home-grown supply have never been stronger. The economics of energy have fundamentally changed with green energy no longer a desirable but costly alternative, instead, it is now the secure, more reliable, and cheaper option.

"Today's discussion paper sets out potential reforms to the energy system so customers can benefit from more affordable, homegrown and renewable energy. We'll now continue our work with BEIS and other stakeholders to further develop proposals."

The discussion paper identifies two key areas of reform:

- Strategic planning for the energy system by a new independent Future System Operator at a national level and a potentially similar model at a local level;
- Potential reforms to the electricity wholesale market, including limiting the price setting potential of natural gas, which could be done by splitting the wholesale market, and using pricing signals to run the system more efficiently and save customers billions of pounds collectively on their energy bills

Using pricing signals could include moving from setting wholesale electricity prices at a national level to either a regional or local level. Ofgem is undertaking further work on the benefits and feasibility of this as one of a range of options, to ensure that any changes could benefit all consumers.

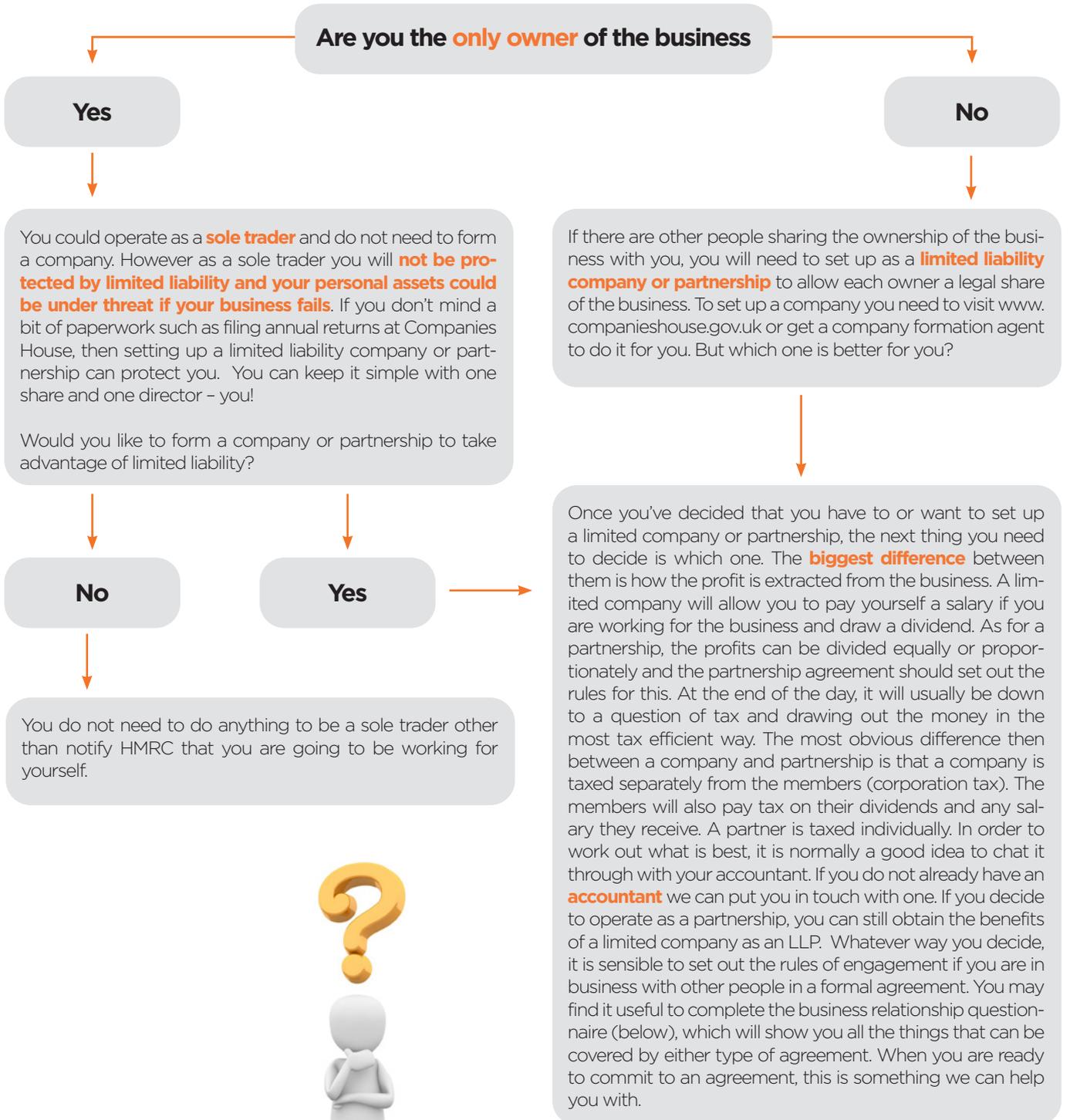
These reforms could help enable a smart, flexible system, which has the potential to deliver more than £10 billion a year savings to customers by 2050.

The report also sets out a proposed framework for consumer interests, to help focus our actions. We will be working with consumer groups and other stakeholders to gather feedback and further develop this framework.



We welcome comments from stakeholders who can email us at NetZeroBritain@ofgem.gov.uk by 8 August 2022.

Which legal structure suits my business?



Read our **FACTSHEET** if you need further information before you decide which structure is right for your business.

ENTITY TYPE	FEATURES	BENEFITS	RISKS	OUR VIEW
SOLE TRADER	You do not have to do anything formally to set up as a sole trader, though don't forget to let HMRC know that you are going to be self-employed. Sole Trader status describes a business which operates through an individual person, either in their own name or "trading as" a different brand.	It is simple and you can get going straightaway without completing any particular formalities. Some people perceive that there will be less administration and associated costs but this is not necessarily so.	You are trading in your own capacity and therefore you can be sued personally, in which case your private assets (your home, for example) could be at attacked by a creditor or disgruntled customer. It can also be more difficult to raise finance or pass the business on as a going concern.	Because of the risk to your personal assets, trading as a sole trader is only really advisable where your business is very small and the risk of being sued is very low. Although there is some cost in setting up a company or LLP and there is a small amount of ongoing administration, the benefits mean it is usually worth it.
LIMITED COMPANY	It is relatively straightforward to set up a limited company. You need to decide who will be the shareholders and directors (at least one of each), what name you would like the company to have and where its registered office will be. www.companies-house.gov.uk sets out how to go about creating a company.	A company has separate legal personality and can enter into contracts with customers and suppliers. This means that if there are any issues, it is the company rather than you that are sued. You can raise money by issuing shares in the company to other people and it can lend more credibility to the business. Running your business through a company can make it easier to pass it on when the original business owner wants to leave or retire.	There are some formalities in running a company e.g. the need to file an annual return. However, there are many companies that offer help with this for relatively little cost. You will have to pay NI contributions for employees.	As well as offering the benefit of limited liability, a company gives a professional image. It also allows for the flexibility of bringing other people into the company either as shareholders or directors. NB If you do this, you should consider having a Shareholders Agreement to regulate your relationship. As well as setting out the ground rules between you, it can also include standards for operating the business. We can draft this for you or you can use our questionnaire (below) to record the key points.
LLP	An LLP consists of members (similar to shareholders) and designated members (similar to directors). These can also be set up through Companies House.	LLP's also have separate legal personality so have the same benefits as a company.	Again, there are some formalities but there are people who can help you with those.	If you opt for an LLP you have to have a Member's Agreement, which is similar to a Shareholders Agreement. Whether you opt for an LLP or Limited Company will usually depend on how you wish to extract income from the business and should be something you consider with your accountant or financial adviser.
PARTNERSHIP	These are similar to a sole trader in that the partners have personal liability.	Some people perceive that partnerships have a level of good faith that makes them suitable for professional practices.	Again, the partners have to enter into arrangements personally which can leave them exposed.	Nowadays, if you wish to enter into a partnership type arrangement and as long as it suits you financially, an LLP can be a good option for the sorts of businesses that used to constitute themselves as partnerships. These have similar features to a traditional partnership agreement but the benefit of limited liability to protect the partner's personal assets.

There are other types of entities that may be suitable for special circumstances e.g. cooperatives, charities, social enterprise or CIC's. If you think you may need one of this, please call us to discuss.

Is it possible to convert from one type of structure to another once I have started trading?

If you have already been trading in one format it may be beneficial to convert to another e.g. sole trader to limited company, partnership to LLP and it is possible to do this. You should first take advice from an accountant to ensure that will work for you. In each case, as well as the financial and practical changes you will need to make, we can supply you with the legal contract necessary to make the change and help you through the process. All parties should sign the document

**Aly Young
Law**



Aly
Young

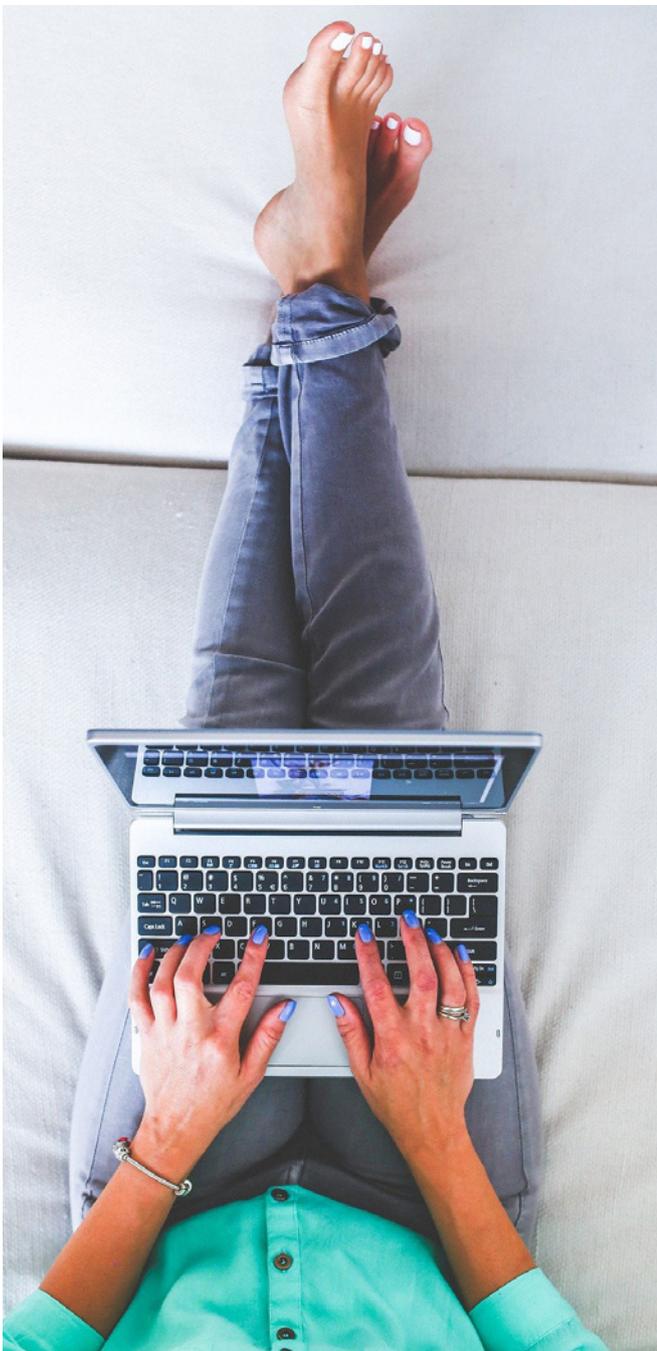


Contact Aly Young
Business Solicitor
Call **07922 042 816** or
email aly@ay-law.co.uk Please visit our
website: www.aly-young-law.co.uk

If you're a businesswoman based in the South East,

The Women in Business Big Show

on 25th August, is a fabulous place to be!



Whether you're starting or growing your business, there will be something for you. As well as organised networking, there are talks, workshops plus other visitors and exhibitors for you to connect with.

It's good fun and great place to meet like-minded women for support, collaboration and new ideas. But it's not all about business, and in the Fit For Business Zone there are talks on staying calm, confidence and building your resilience. The Federation of Small Business (FSB) sponsors the event, and it's free to attend.

About the Event Organiser

Sian Murphy hosts the live weekly Women In Business Radio Show on Channel Radio and runs regular events and fairs for pampering, health, beauty and hand made specialist items.

However, the key people here are the individuals and organisations who have encouraged and supported her to get this event going!

Thanks to Zoe Cairns, Kent County Council, Social Enterprise Kent, and Jackie Groundsell - for listening to ideas and helping form them into something concrete; Lucy Hall for connecting us with so many women in business; the exhibitors and visitors of the Psychic Health and Beauty Fairs; Channel Radio, the guests and listeners of The Women In Business Radio Show for their support; and, of course all of the amazing business women who have agreed to speak or run workshops on the day.

Save the date now for 25th August 2022 9am - 4pm, Longfield Academy, Main Road, Longfield DA3 7PH - close to Ebbsfleet and Longfield Station and there is free parking.



Sian
Murphy



To find out about exhibiting, sponsoring and how to be a VIP for the day, visit the website now or call Sian on **01634 566321** <https://thewomeninbusinessbigshow.com>

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CIPD: The professional body for HR and people development

Over half of employers agree that the UK is entering a new, more unstable period of employment relations

The CIPD is warning employers that choosing not to engage with employee representatives could lead to industrial action

The latest research from the CIPD, the professional body for HR and people development, shows that a tight labour market, combined with a cost-of-living crisis and falling wages, could fuel further industrial action in the coming months.

The CIPD is urging employers to engage with their recognised employee representatives and trade unions to avoid issues escalating to strike action.

The data, gathered in January 2022, offered a stark warning for what has now become a reality – that a lack of engagement with employee representatives will lead to strike action. The findings, from a YouGov survey of 1,075 senior HR professionals and decision-makers in the UK, are outlined in the CIPD's new Collective Employee Voice report and include:

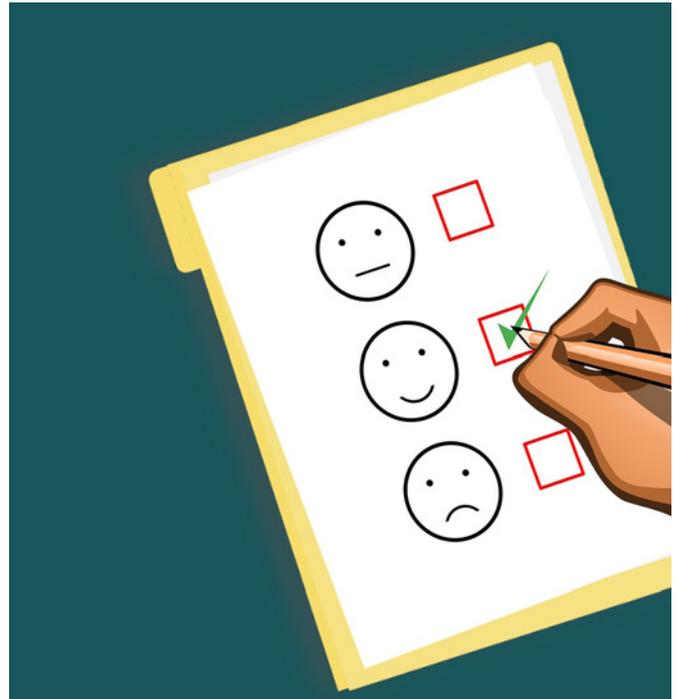
- 53% of employers agree that the UK is entering a new, more unstable period of employment relations (just 16% disagree)
- More than twice as many employers agree than disagree that employers can expect to face increasing levels of industrial action over the next 12 months (42% agree versus just 20% disagree)
- The majority of employers believe that unions provide essential protection for employees from bad management (55% compared with 22% who disagree)
- Generally, employers are positive about the employment relations climate in their organisation.

Almost nine in ten (87%) describe the relations between managers and employees as good and many have worked in partnership with their recognised unions during the pandemic.

The findings demonstrate that employers engaging with employee representatives, especially in times of crisis, can yield positive results for both employees and their organisations.

In fact, relations between unionised employees and their employer haven't suffered during the pandemic, with almost half (46%) of employers in organisations with union representatives saying that their relationship had remained the same.

Tensions between employees and employers remain high across the UK and strikes are set to continue, but this can be avoided with meaningful participation with employee representatives.



Rachel Suff, senior employee relations adviser for the CIPD, said: "Collective employee voice and working with representatives can make a real contribution to an organisation's climate and performance. We are seeing collective unrest bubbling up and pressures like the cost-of-living crisis and the challenging labour market are a recipe for conflict. But there is also a real opportunity to work together and make a positive change to working lives.

"Trade unions are still a legitimate influence in workplaces today and organisations need to take them seriously and engage constructively with all forms of employee representation. Our research shows that despite rumbling tensions between unions and employers, most employers recognise the importance of unions and are open to working together to tackle the big issues. At the end of the day, nobody wants industrial action, and it can hopefully be avoided in most cases where there is genuine consultation and a constructive approach to negotiations."



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