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Steer

STEER YOUR BUSINESS | THE MAGAZINE

Cash is King

Hayley Kingsnorth

Business Plans: Rewriting the Rules

Kath Parrington

Marketing Effectively

Spark Agency

2023



BUSINESS DIRECTORY

A USEFUL LIST OF
SPECIALIST BUSINESSES

Editor's Review

Happy new year! Welcome to 2023 and the first issue of the year.

We have several new contributors which is exciting and they are ready to share their knowledge and expertise with us over the next few months.

I'm delighted that Caroline Andrew-Johnstone has joined our team of expert contributors. Caroline is the new Managing Director of 4N Networking and her article shares her tips on creating a great pitch as well as makes a fantastic offer to attend a networking session to try it out.

We have Kath Parrington who can help you with a simple business plan to start the year as you mean to go on and Hilary who can help you add a bit of music and pizzazz to your presentations.

We have also added a new section on health and wellness starting with Rosie McGilvray talking about the benefits of medical insurance – something business owners may want to consider in order to support their staff as well as themselves in these challenging times.

Maria Wilson specialises in culture and workplace engagement which is so important when building a business with the right people so that everyone prospers and grows.

Our regular contributors also share some great knowledge and tips for success so be sure to take time to read everything.

Steer Your Business is a great networking tool as well as a marketing platform for your business. Check out the experts and see how they can support your business in 2023.

Don't forget to follow us on social media and share the knowledge. As always, have a great month and let me know how you're business is getting on as we move through January.

Sally



Sally
Marshall

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Contents

04 NEWS FROM THE BEACH Sally Marshall

Finance

06 CASH IS KING Hayley Kingsnorth

Human Resources

07 IS YOUR BUSINESS INCLUSIVE ENOUGH FOR SINGLE WORKING PARENTS? Denise Murphy

08 EMPLOYEE ENGAGEMENT & CULTURE Maria Wilson

09 HOW DOES YOUR BUSINESS STRUCTURE EFFECT YOUR EMPLOYEE'S WELLBEING? Catie Brooks

Business Growth

10 PITCH PERFECT Carol Andrews-Johnson

11 WHY LACK OF FOCUS IS HOLDING YOUR BUSSINES TO RANSOM Sheena Whyatt

Legal

12 WHAT SHOULD I DO TO MANAGE MY IMPORTANT RELATIONSHIPS Aly-Young

Health & Wellbeing

14 WHY BUSINESSES NEED A HEALTH INSURANCE PLAN Rosie McGilvray

15 ESSENTIAL OILS Sally Marshall

16 STAY HYDRATED Stephen Walmsley

Business Planning

17 BUSINESS PLANS: REWRITING THE RULES Kath Parrington

Creative

18 MAKE YOUR MARKETING WORK EFFECTIVELY Spark Agency

20 SOUND OF SUCCESS Hilary

21 CONTENT CREATION Joanne Parker

22 BUSINESS DIRECTORY A unique list of useful business contacts



Create amazing networking opportunities at our next event

Steer Your Business Networking Events

Wednesday 11 January 2023
The Curious Brewery, Ashford, Kent
3 pm - 5 pm
[Book here](#)

<https://www.eventbrite.co.uk/e/steer-your-business-networking-at-the-curious-brewery-ashford-tickets-469249978317>

Wednesday 8 February 2023
Kipps Alehouse, Folkestone, Kent
4.30 pm - 6 pm
[Book here](#)

<https://www.eventbrite.co.uk/e/steer-your-business-networking-in-folkestone-tickets-484251197367>



Join us for the next meeting

For more information
please contact:
Sally@steeryourbusiness.com



News from the Beach!

It's 2023 - how did that happen?

Are you ready for the year to come? January is a time when many people set goals and new year's resolutions but most are forgotten about or broken by the end of the first week ...

Businesses need consistency to keep the cash moving and increased profits as prices continue to rise.

There are some strategies that you can implement to increase the profitability of a business without spending on advertising and marketing. Once you have the profits that you want, then you can consider investing in some marketing to grow your business.

Having total clarity on who your ideal client is would be a good place to start. We can all be busy fools and have a scattergun approach which wastes time and money.

Establishing yourself as the go-to expert in your market also adds to your credibility. I remember when I first started my business. Someone said that if I wanted to be a "key person of influence", I needed to write a book. You don't necessarily need to do that but you can add to your reputation by having articles published, speaking at events and being visible on social media.

Having a compelling offer which your buyers can't say no to will make your stand out from the competition. You can add value without adding cost so think about what you can add which will make you different. It can be simple things like loyalty cards, remembering a birthday, or bundling products which naturally go together but wouldn't necessarily both be bought initially. Upselling and cross selling also increase spend but you do have to ask the customer if they'd like to add

an item to their order which is where it normally fails.

As the "go-to" expert, create an offer that is so compelling that your audience will have no choice than to buy from you, irrespective of price. Many businesses take the easy route by offering discounts, without realising that discounts KILL PROFITS! Do the numbers and you'll see what I mean.

The impact of a drip campaign and a joint venture strategy can have a massive impact on your business which will drive profit growth. Joint ventures are something we've been using for the magazine and it's a strategy which is definitely working. It's provided an additional income stream without adding a lot of work and supports other businesses as well so what's not to love about it.

People always worry that increasing prices or fees will have a negative effect on revenue and profits. Small businesses rarely increase prices for this reason but what actually happens in practice is that a small price increase doesn't affect your loyal customers who are happy to buy from you whatever the price. You might lose a few customers who buy primarily on price but this will be offset by the loyal customers who are great ambassadors for your business.

If you implement the above strategies, you will see a difference in your profits. If you'd like to have a chat or book a business review, please email me.



Sally Marshall



To find out more:

sally@sallymarshallgroup.co.uk or call me on **0777 171 4221**.



Cash is King:

Protecting & strengthening cashflow

With sky high levels of inflation, rising running costs and a deepening energy crisis, businesses of all sizes and from all sectors are feeling the pinch.

Figures from the Office for National Statistics show that 40% of the UK's small businesses have less than three months' worth of cash left to support operations.

Our Accounts & Business Advisory Services Partner, Hayley Kingsnorth, shares some top tips for SME business owners to protect and strengthen cashflow...

1) Cashflow management and forecasting

- Have a 90-day cashflow forecast! The more the cashflow cycle is understood, the more options available - such as, securing extended credit terms for suppliers to ensure these are closely aligned to the customer payment terms or looking at financing options, including invoice finance, to get an early advance on sales.
- An early settlement discount might be an option which gets cash quickly back into the business.
- Stop, plan, and forecast forward. This allows business owners to know how much funding is required and then digest options available to find the best route. A business may end up being self-funding or at the opposite extreme it could be in the form of external equity. In between these two ends of the scale are mainstream funding, alternative funding or even supplier funding.

2) Payment terms

- Chase up overdue payments! Whilst it isn't always a priority, there's a massive domino effect and growth can subsequently be curtailed. It may be that payment terms from customers is 60 days, while suppliers are paid in 30 days. This can result in a lag between outgoings and incomings, hence a funding gap or working capital deficit.

3) Review business model

- Keep a clear, concise business model which highlights ambitions to work towards and acts as a to do list - making it easier to tick off and adapt if required - and review it constantly and regularly! Fundamental changes to the business and operations serve as a trigger

point to review a current business model and how sustainable this is for the future. Regular checks of a business model also lessen the dangers of being purely reactive and changing business models haphazardly in firefighting mode.

4) Understand the impact of credit scores

- Take out due diligence checks on potential customers to ensure they are in a position to pay for the use of goods or services. Credit ratings influence the payment terms businesses can set for suppliers and customers. If a customer fails to pay, then there will be a substantial cashflow knock-on impact.

5) Additional financial support

- Find out about other support available, including accelerated capital allowances and R&D tax credits - these attractive tax incentives can help with a much-needed cash injection!
- Shop around to see what other finance is available other than your main bank. The good news is there is a wide range of finance providers available to SMEs. For example, the newer digital banking providers, independent finance companies, FinTechs, angel investors and private equity funds.

We are here to help.



Hayley Kingsnorth



If you have questions or would like to discuss the options available to you, please get in touch. Contact Hayley Kingsnorth, partner at Azets, Ashford office.
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www.azets.co.uk

Is your business inclusive enough for single working parents?

Gingerbread, a single-parent-family charity, reported this year that while 70% of the UK's 1.8 million single parents are in work, they are often trapped in low paid, insecure jobs – even when their skills qualify them to work in better roles.

I want to highlight the benefits that employers can harness by helping single parents overcome their challenges in the workplace.

It is not difficult to imagine the challenge faced by many single parents, 90% of whom are women, attempting to continue a career: expensive childcare; the requirement for flexibility around school pick-ups and days when children are poorly or on holiday; and a risk of burnout.

“A common approach for parents to getting round this is to take lower paid work which gives them that degree of flexibility, but which wastes their potential. This is to the detriment of employers who could benefit from their skillsets, as well as the single-parent workers themselves.

“Companies which can design roles with these unique challenges in mind have the opportunity to attract the talent they need to thrive; and nurture loyal, hard-working staff, giving them a long-term advantage.

“So what could local businesses do to create these roles? We are talking about job shares, or other types of flexible working like non-standard hours or remote work. It could include training and development opportunities to close any knowledge gaps.

“Maternity/paternity leave policies and other entitlements, like unpaid parental leave, should be promoted clearly to staff, even if you are not able to extend them beyond the statutory minimums.

“With childcare costs being so high, any support in this area would be attractive to single parents. Some companies are able to subsidise this and larger ones may even offer creche facilities, although this will be beyond the reach of most businesses.

“In a chicken and egg scenario, one hurdle may simply be being unable to pay for the childcare upfront before any wages are received. The Gingerbread charity has worked in partnership with one employer to develop a childcare loan deposit scheme.

“A key part of any initiative a business introduces should be to clearly communicate the inclusive measures taken when advertising such roles. The research shows that many single mothers are much more likely to apply for jobs where the employer has been open and transparent about the flexibility that they offer.



- Report shows that while **70%** of single parents are in work, they are often trapped in **low paid** roles.
- Many are employed **below their skill level** and experience challenges around childcare and inflexible working practices.
- Employers can **benefit** from this **neglected talent pool** by introducing and advertising flexible and inclusive working roles.

“It is no secret that many businesses have faced skills shortages for some time, and that it is a particularly tough recruitment market at present. Creating roles which appeal to talented people who feel marginalised by traditional working practices could be just the ticket for solving your own recruitment crunch.”



Denise Murphy



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Employee Engagement & Culture

Employees who are not engaged at work are costing you more than you think!

Employee engagement measures the emotional commitment of workers to your company's beliefs, values and goals. This means engaged employees care about their work and their company and means more than just earning their salary but work on behalf of the company's goals.



A recent survey highlighted the employee engagement rate in the UK is 49% (the engagement rate around the world is 68%) and whilst 51% of employees were not engaged, 13% are actively disengaged. The same report found that with engaged employees, a company has 21% more profitability and suggests that employee engagement increases productivity by 17%. With the average UK turnover rate currently sitting at 15%, and the cost to replace an employee currently at 20% of their yearly salary, can you really afford not to have a highly engaged workforce?

How does employee engagement drive productivity?

Whilst some employees might be happy at work, it doesn't necessarily mean that they are working productively on behalf of the company. Enthusiastic, motivated and driven employees to achieve long term goals are known to be engaged employees. When prioritising and focusing on two or three activities to increase engagement within your workforce, companies start to observe higher productivity, better retention rates and improvements within the company's success across the board.

When employees are engaged, they care and use discretionary effort. This means engaged employees lead to

- Higher service - quality and productivity which leads to
- Higher customer satisfaction, which leads to
- Increased sales (repeat business and referrals) which leads to
- Higher levels of profit

How do you know if employees are engaged?

Engaged employees are known to exhibit some of the behaviours below:-

- They are focused
- Have leadership qualities
- Good decision-making skills
- Enhanced performance
- Supportive
- Communicate effectively
- Have self confidence
- Open to collaboration
- Adaptive
- Disciplined
- Align personal goals with professional goals
- Open to learning

5 Successful Employee Engagement Strategies

1. Invest in your employee's careers

Did you know that 94% of employees become more loyal if a company invests in their careers? If you provide your employees with a career path, it can release their true potential and the company benefits from this in the long run.

2. Recognise your employee's achievements

Appreciating your employees and their achievements goes a long way. Employees will naturally put more effort into their work and more likely to go above and beyond when there is an acknowledgement of their hard work. Employees become less engaged when their hard work goes unnoticed.

3. Involve your employees

Open and transparent communication with employees builds trust and when employees feel they are involved in and become part of the decisions directly affecting them, this results in increased engagement

4. Give employees a voice

This is a two step approach - provide employees a platform for providing feedback and secondly and most importantly, listening and using the feedback given by employees. By not using the feedback, employees will feel that their options hold no value or significance and will stop providing the feedback.

5. Ensure a health work environment

A key area for building employee engagement is to create a healthy workplace environment. A healthy workplace culture can not only increase engagement but help companies to earn genuine respect from its employees.

In my next 5 articles through 2023 I will talk in more detail about these 5 simple but effective engagement strategies



Maria Wilson



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How does your business structure effect your employee's wellbeing

At Konsileo, our primary purpose is, of course, a business one; to be the best insurance broker we can. But what makes Konsileo different is that it was founded on the basis that the best way to serve our purpose as a company is with happy, fulfilled, and respected employees.

Using an organisational structure described as 'Teal' by Frederick Laloux in his book *Reinventing Organisations*, every single employee is empowered with their own decision making, driving their own initiatives through autonomy, and with collaboration at heart of it all.

So, how does that help the wellbeing and motivation of employees? Through this method, Konsileo enables its colleagues to become their happiest, best rewarded, most professional selves. I can only speak from experience, but having been directed and managed in a way that takes away my decisions, takes away my motivation and sense of self-worth.

Making the change to a community-led company has not only increased my motivation to do the absolute best for my clients, but has also brought me a feeling of wholeness, direction, and a respect for myself that culminates in overall better mental health. There are studies on this; the ability to make our own decisions increases motivation in a huge number of people. Increased motivation increases productivity, but it also quite simply makes us feel good about ourselves.

Having had my own battles with mental health, it has been refreshing to feel the drudgery of monotonous, underappreciated, and heavily directed workflows lifted off my back. Now, I can work knowing why and how I can do the right thing for me, for Insurers, for Clients, and for my company. The internal shift is palpable, and I would encourage any and every business leader to consider taking steps to give responsibility and autonomy across all levels, not just the very top.

When you don't feel the pressure to impress the hierarchy, it also opens the ability to admit when you need to learn, without blame. Need a colleague who is better at a certain product line? Collaborate and learn from and with them. Want to lead a group on how to ensure the wellbeing within the company? Lead it yourself and open it up for anyone to participate, driving it with your motivation. Bottom-up leadership through collaboration, wholeness, and consent-based decision making means we each have the power to affect change. It changes your mind set into one of responsibility and accountability but also happiness, wholeness, respect, and determination.

The great result of all of this is a successful, driven, and happy workforce, who manage their own time to achieve the best work-life balance, whatever that means for the individual. Moreover, respect for this approach means I want to do the best job I can, for myself and for the continued growth and success of the whole enterprise.

If you are interested in more information, the best place to start is the book *Reinventing Organisations*. Outside of that, if you want a discussion around your risk management and Insurance portfolio from someone who is empowered to give the advice that your business needs, then please do get in touch directly.

“Konsileo enables its colleagues to become their happiest, best rewarded, most professional selves.”



Catie Brooks



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Pitch Perfect

Networking should be your biggest source of business if you get the message across.



I walked into a 4Networking meeting on the first of August 2010. Twelve years later, to the day, I bought the company. Some businesspeople still don't grasp the power of networking, so over the next few months I'm going to offer some tips to help you make the most of networking and build your business in the way that I've used it to create my own coaching company The Networking Rebel.

Networking should be 80% of your marketing activity.

And it starts with your Elevator Pitch. This the opportunity that needs to be grabbed to introduce yourself when you find yourself with someone for a short space of time. What would you say if you were in the lift with Richard Branson for forty seconds and he asks, "what do you do?"

Perfecting the pitch

Nearly every networking meeting will give you the chance to make your pitch, usually in a round of forty or sixty seconds. So, you need to make sure you stand out and give others a reason to continue the conversation. Crafting the pitch is an art form, as it needs to cover some specific areas.

- **Who are you?**
Your name, and what your business is called.
- **What problem do you solve for your customers?**
- **How do you do it?**
Give some evidence to back that up, a testimonial maybe?
- **A Call to Action.**
What do you want them to do when they've heard your pitch?
- **The Kiss Off.** Something to remember you by. A photographer may say: "Let me shoot you"

“ Remember that networking is **20%** showing up and **80%** following up. ”

Using your pitch

That's a lot to pack into forty seconds. You need to time it, practice it, and refine it, until you are word perfect and don't need to read it off a piece of paper. That way you are looking at your audience, or the camera in an online meeting. It will boost your confidence and that will come across to your listeners. If you fumble your words, don't worry just keep going and it will improve every time you deliver your elevator pitch. Everyone in the room has been there, and they all want you to succeed.

Over the last twelve years I have perfected a foolproof system covering a few steps that anyone can use to craft an elevator pitch that has taken me from networking novice to the owner of 4Networking. I would like to invite you as my guest to a free meeting so that you can learn the true power of networking. Your pitch is only the first step to networking, because it's all for nothing if you don't follow up afterwards. Remember that networking is 20% showing up and 80% following up. And that's what we will look at next time.



Carol Andrews-Johnson



Visit <https://4nonline.biz> to learn more and claim your free meeting, or get in touch with me at caroline@4nonline.biz

Why your lack of focus & productivity is holding you, your brand and your business to ransom

There's the saying isn't there – you know the one – the one about being a busy fool. You know it, right?

You know that being a busy fool means being extremely busy doing the wrong thing purely for the purpose of being too busy to confront and do what you really need to do.

You know it, because you are probably doing it:

Endlessly planning but never getting anywhere. Creating vision boards, Trello boards, mind maps about THE BIG AMBITION, but not actually making any progress towards it.

Creating 'To Do' lists that look like chapters of War & Peace which quickly become 'To Don't' lists, with task creep from day to day, week to week, month to month, until you just can't be arsed to even think about it anymore.

Wondering why your cashflow is so erratic, even though you are 'so busy'. Thinking that networking 'doesn't work' for your business because you are doing it, but nobody is buying your stuff.

Sound familiar?

I thought so. Because I see it all the time in my work as a business coach. And I get it. Doing the easy stuff and feeling busy is SO much easier than doing the challenging stuff. It's so much easier than tackling the scary things that will take you, your brand and your business to the next level. So it's easier to just keep doing the same old shit, day after day, week after week, month after month, until you can't be arsed to bother with it.

- You lose your mojo.
- You lose your visibility.
- You lose your sense of worth.

You remain a busy fool.

Well, for the love of all things holy, will you get a bloody grip! Here's a newsflash for you. All of this is yours to control. All of this is yours to change.

You just have to decide you want to. It's that simple.

Well, no, of course it isn't – but the principle remains – if you want to achieve THE BIG AMBITION, you have to look at why your business is stagnating right now.

And then you need to do something about it. And that's when you need someone in your corner who can help you. Someone who can provide an outside perspective for you, your brand & your business. Someone who can help you find out what's most important to you. Someone who can help you work out what's holding you back. Business coaching is a thought-provoking, introspective, and creative process.

And it can play a critical role in the success of your business – but only if you let it, and realise that it might not be what you expect. Coaches like me don't teach practical business skills. We also don't blow smoke up your arse.

Instead, we help you work out your WHY, WHAT & HOW, creating a clear branding message, a clear Way Of Working – your WOW, so you can get things done more efficiently and start progressing towards THE BIG AMBITION.

Coaches like me help you build a successful business. But only if you want to make it happen. It's a partnership. And an aspect of that partnership is helping you work out why you are faffing about and not actually getting stuff done.

Avoiding being a busy fool means focusing on these Important and Urgent tasks daily and engaging in income generating activities. Only then will you create a successful business that fuels your dreams and goals, and yet time and time again I witness business owners being busy by finding activities to do that stop them focusing on this.

The reasons are often simple:

- Planning overwhelm
- No clear focus
- Fear of change
- Procrastination

I've experienced all of that in the 20 plus years I've been running my own businesses. That's why I get it. And it's why I developed my 4 step planning method to get out of it. It's simple. And it works. Being a Busy Fool is damaging you, your brand & your business. Why? Because you are using it as an excuse to stay still. You are using it as an excuse to avoid making changes. And while you are staying still, your competitors are flying past you. Being more visible. Being more 'successful'. Getting more opportunities. Growing their brand. Growing their business. It's time to step up to the plate. If you want THE BIG AMBITION, the first step is to realise the biggest thing holding you back from getting there is YOU. The next step is to get some clarity & help to stop faffing and start doing. You can do that by downloading my 5 Steps to Stop Faffing & Start Doing tip sheet. Anything after that is up to you.



Sheena Whyatt



Contact Sheena Whyatt on tel: 07825 173901 or Email: sheena@kapowne.com
Download your 5 Steps to Stop Faffing & Start Doing here

What should I do to manage my important relationships?



Business is all about people and there are a number of key groups of those that you need to have good relationships with including, staff, customers and other third parties e.g. suppliers.

What should I do to manage my IMPORTANT Let's look at each of these in turn.

Staff

In the beginning, it is less usual for you to need people working for you. You might outsource certain things to consultants initially. But as your business grows, you may wish to employ people. If you do there are certain things that you are legally obliged to do.

Also be aware that even if you think you are using third party consultants, in certain circumstances, these people could be deemed to be employees, in which case these obligations will also extend to them. See the table below, which will help you be clear whether people working with you are employed or not. Once you have assessed that you have an employee, here are your duties to them:-

- To provide a written statement of terms
- To pay the minimum wage, statutory holiday, sick and maternity pay
- To provide a safe place of work

- Not to discriminate them or treat them differently on the basis of their age, gender/gender reassignment or sexual orientation/marriage or civil partnership/pregnancy or maternity/race or religion/disability
- Not to unfairly dismiss them
- To pay statutory redundancy pay if they become redundant

If you are at all unclear as to worker's rights it is worth consulting ACAS who can supply FREE further information on all of the above.

<https://www.employment-advice-bureau.org/acas-standard-advice>

Customers

This group of people is essential to your business. Any problems with them and it can prove disastrous to your bottom line. As well having a great offering and good customer service, it is essential with this group of people to make clear your expectations of each other. Where you are providing a standard and repeatable

FACTORS INDICATING AN EMPLOYMENT RELATIONSHIP	FACTORS INDICATING A CONSULTING RELATIONSHIP
The individual is obliged to make themselves available at the business's request and the business is obliged to provide work to them.	The business is under no obligations to provide work and the individual is under no duty to accept any offered.
The business has control over the individual, the tasks they do, when and how they do them.	The individual decides how and when they work and is not under direct supervision from the business.
The individual cannot work for anyone else unless the business permits.	The arrangement is for a specific task or project and is clearly to end when that task or project completes.
The arrangement is ongoing and does not relate to a specific task.	The individual is paid per task or commission only.
The individual is part of the business performing services which are similar to employees, has a business email address and features on business stationary.	The individual does not have a defined role within the business.
The business provides equipment, tools and facilities for the individual to perform tasks.	The individual provides their own equipment and materials.
The individual is paid even if there is NO WORK for them to do.	The individual is responsible for any losses arising from their work.
The business arranges the payment of the individual's tax and national insurance.	The individual is responsible for calculating and paying their own tax and NI contributions.

product or service, it is a good idea to have written terms and conditions to try to make clear what the rules of engagement are. These should be bespoke and personal to you, though you can find online templates or “borrow” terms from a competitor and adapt them. It is important that terms are written in plain English and are easy to understand. They should cover all the practical arrangements between you such as:-

- Who
- What
- When
- How
- For how much

There is no real magic in drafting terms. Just record clearly what the intentions are and what the deal for your customer is. You can also limit your liability for things as long as it is “reasonable”, apart from your liability for causing death or personal injury. Any terms that do that would be ILLEGAL. As well as having your own “rules” set out in your terms and conditions, you also need to be aware of the statutory legal requirements, which are rules imposed on you by law. Where your customers are consumers (B2C) rather than businesses (B2B) the rules are stricter. In B2C environment the product supplied must be of:

Satisfactory quality = goods shouldn’t be faulty or damaged when a customer receives them. You should ask what a reasonable person would consider satisfactory for the goods in question. For example, bargain-bucket products won’t be held to as high standards as luxury goods.

Fit for purpose = goods should be fit for the purpose they are supplied for, as well as any specific purpose the customer made known to the retailer before they agreed to buy the goods.

As described = goods supplied must match any description given to a customer, or any models or samples shown to a customer at the time of purchase.

A customer has 30 days to reject a product if it fails to meet any of these requirements and be eligible for a full refund. This period is shorter where the goods are perishable and is relative to what is reasonable for that product. After this period of time the customer has to give a retailer one chance to repair or replace a faulty product. Within the first 6 months if a product becomes faulty it is presumed to have existed at the time it was supplied and therefore the customer does not have to prove the fault was there at the time they acquired it. After 6 months the presumption flips and a customer would have to prove the fault was there at the time of purchase, which normally involves an expert report.

For services

- The trader must perform the service with reasonable care and skill.
- Information that is spoken or written is binding where the consumer relies on it.
- Where the price is not agreed beforehand, the service must be provided for a reasonable price.
- Unless a particular timescale for performing the service is set out or agreed, the service must be carried out in a reasonable time.

Consumers other rights are:-

- **The right to safety** – To be protected from products or services that are hazardous to health and life
- **The right to be informed** – To be given facts about the products and services supplied and protected against dishonest or misleading advertising and labelling
- **The right to choose** – From a range of products and services at competitive prices
- **The right to be heard** – To have consumer rights addressed within government policy
- **The right to redress** – To have a fair settlement of claims
- **The right to consumer education** – To acquire knowledge and skills around their rights
- **The right to a healthy environment** – To live and work in an environment which is non- threatening to the well-being of future generations
- **The right to satisfaction of basic needs** – To have access to basic and essential goods and services

In B2B context the expectation is that parties are more generally free to negotiate their own terms given a relative equal bargaining strength. However there are still statutory minimums that need to be met and a “reasonableness” requirement that depends on various circumstantial elements. Again, it can be very useful to have standard terms and conditions. For further help with drafting terms and conditions that you can use regularly, we can provide a fixed price package. This will also include advice on how to implement a process to incorporate your terms into your customer relationships, as it is essential to get this right in order to rely on them.

Other Third Party Relationships E.g. Suppliers

As with the other groups above, you should condense into writing the rules of engagement between you and any other third parties. Also be aware that other people may try to impose their terms on you. Check emails and purchase orders to see if they say anything around that and if they do, you should read them carefully and query any that don’t make sense to you. Also be aware that as well as what is written down, some things that are said orally can become legally binding. Because it is hard to judge whether verbal arrangements will be deemed contractual it is better not to rely on that and if there is something important then WRITE IT DOWN!

Aly Young
Law



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Aly
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Why Businesses Need a Health Insurance Plan

Longest Queues Ever

We all know that the NHS is in a desperately poor place at the moment, with record numbers of people waiting for their treatment to start. An astonishing 7.2 million people in the UK are in that situation currently.

Many of those queuing are business-people, just like you, trying to make a living and to get on with running a company. They thought that illness or an accident wouldn't happen to them either – most of us tend to think we are unstoppable! We think that we won't have an accident and are never ill. That is until that accident or illness strikes and we need help!

It is at that point that you really see what is happening in the NHS. You find out just how long those queues really are for those needing treatment, especially for the majority of non-life-threatening treatments.

Vision for Healthcare

We all want to be able to see a GP quickly. We all want fast access to see a specialist if we need to see one. We don't want to have to queue for diagnostic tests either. We want our operation or procedure to start as soon as possible. Fast access to treatment enables us to be on the mend and back to our lives and businesses as quickly as possible. Doesn't that sound like the vision for a fantastic healthcare system that you would want?

The Good News!

The good news is that there already is a system in place in the UK which provides this level of wish-list healthcare! It is provided every day in private sector hospitals the length and breadth of the UK. Here you are given fast access to specialists and treatment. There are simply NO QUEUES!

You are in control, so you can plan your healthcare and treatment. You can get to see a virtual GP within hours. You can see a specialist in one of the many private hospitals quickly and start your treatment without delay.

Who wouldn't want to be able to use a system like this? We all would!

Tax Deductible Insurance Plan

Of course, treatment in the private sector, needs to be paid for. The most common way that people fund this healthcare is to have the costs met in full, or in part, by an insurance plan which is paid for in affordable monthly instalments.

For limited companies, the cost for paying for such a plan is 100% tax deductible too with the employee only having to declare the benefit in kind on their p11d at the year end.

Helping Your Business

From a business point of view, offering health insurance as part of an employees' remuneration package helps with staff retention and recruitment as it is seen by staff as a very big perk indeed.

There is the added benefit of motivation to consider too. Companies who invest in their staff – their most precious asset – are rewarded with employees who want to be at work. They know that they are important and will be looked after quickly should the worst happen.

Obviously, we would want to look after our family members as well. The good news is that partners and children can be included to most plans.

The Cost?

Several factors make up the cost of health insurance plans – which is based on risk factors such as the age of the individuals, the number of people to be included and the level of cover required.



Rosie McGilvray



To have a no obligation discussion about the needs of your company you can book one with me – Rosie McGilvray: My Medical Cover Ltd. Tel: 07814 103774 [linkedin.com/in/rosie-mcgilvray-77485217/](https://www.linkedin.com/in/rosie-mcgilvray-77485217/) my-mc.co.uk

Complimentary Therapies – Essential Oils



With all the colds and flu around at the moment, and the challenges of getting an appointment with a doctor, many people are turning to complimentary therapies to help them through.

I've always loved essential oils but a few years ago I decided that I wanted to know more about them so that I could use them safely. If I'm honest, I was a little bit scared of them! My answer was to enrol on a year-long, accredited training course which resulted in my qualifying as an aromatherapist.

My Top 5 Essential Oils

Lavender

Everyone knows lavender. Lavender (*Lavandula Angustifolia*) is an essential oil which is extracted through steam distillation from the flowers.

Lavender is one of the most popular essential oils thanks to its unique calming and pleasant aroma. Its sweet, floral scent is known to help you unwind and promote peaceful sleep (although too much can have the opposite effect). Lavender has many uses, including soothing irritated skin and as a room fragrance in a diffuser. **Caution: avoid during pregnancy**

Peppermint

Peppermint essential oil (*Mentha piperita*) is cooling and refreshing as well as cleansing and is obtained by steam distillation from the leaves. As well as helping to stimulate the mind and refresh the body, it is also a great digestive and may help to ease abdominal discomforts when used in a massage. **Caution: Do not ingest. Always use with a carrier or in a diffuser.**

Geranium

Geranium essential oil (*Pelargonium graveolens*) is an uplifting oil which has a beautiful floral scent. It helps to restore balance to your skin while rebalancing your emotions and hormones by enhancing your mood. It can also be used in a diffuser or vaporiser to bring balance to the room and is a natural air freshener.

Lemon

Lemon essential oil is uplifting and is expressed from the rind of the fruit. It's toning and clarifying for your skin and also makes a great natural disinfectant for your home so perfect for diffusers or vaporisers.

Eucalyptus

Eucalyptus essential oil (*eucalyptus radiata*) is cooling and refreshing. It helps to decongest your sinuses and relieve a stuffy head if you use it in hot water and breathe in the steam. Definitely one of those to keep in your winter toolkit. Eucalyptus makes a fantastic natural room freshener with its anti-viral properties. If you find it too strong, then Ravensara is more gentle, and has similar properties.

Things To Be Aware Of

- Essential oils should NEVER be taken internally. They are natural but very powerful and if ingested, could burn.
- Always check the contra-indications. Contra-indications mean that you should avoid that particular essential oil and find an alternative.
- Essential oils are flammable so do not put them on or near a naked flame except in a proper burner.
- Some oils are solvents and may damage certain plastics or polished wood surfaces.
- Some oils are stimulants, which can sometimes affect people suffering from epilepsy.
- For babies and small children, use essential oils in extra-diluted quantities. Keep bottles out of the reach of small children.
- Unless specifically indicated, do not apply undiluted oils directly onto the skin, as they can cause irritation.

Don't be scared of using essential oils; just use them safely and always check if you're not sure. If symptoms persist, please consult a qualified doctor.



Sally
Marshall



To find out more email: sally@reversethetide.com
or call me on **0777 171 4221**.

Staying well-hydrated is closely linked to longevity

Hydration is shown to increase concentration and improve health and wellbeing

What many people don't know is that thirst is not the first sign of dehydration. If the body is thirsty, this is an alarm signal. It is recommended that people drink small amounts regularly in order to avoid dehydration, instead of drinking large amounts at one time.

Water is important for performing vital tasks such as regulating body temperature, transporting nutrients, blood cells and hormones and providing energy to maintain our body functions.

Luqel - based in Milton Keynes has curated a new and innovative mineral-water dispensing station that turns ordinary mains water into pure, sommelier crafted water recipes that cater to all taste preferences. Their system also helps monitor and encourage staff hydration through an app.

Science is beginning to show us that there are still lots of unwanted toxins in our drinking supply, whether that be from the tap or from pre-packaged bottles. Things like drug and hormone residues and nano-plastics are exceedingly hard to remove from water and most conventional water-filtration systems can't address this challenge. LUQEL have found a way.

A nanoparticle is classified as anything between one and 1,000 nanometres in size. To give you a better indication of this, 1,000 nanometres is equal to one hundredth of a millimetre. Minuscule and invisible to the human eye. Nano-plastics in the water have become a big problem and have been found in all stages of the food chain, including in human organs and tissues.

Scientists have discovered we ingest around 2,000 pieces of nano-plastic a week (in total about the weight of a credit card).

The good news is, you don't have to drink contaminated water. Through a multi-stage filtration system, the LUQEL Water Station removes all impurities (including nano-plastics). Then, their unique liquid dosing technology adds natural mineral ions and carbonation to offer a wide variety of tastes. Staff can personalise their LUQEL water by choosing their favourite water recipe and can then customise it on carbonation (still, light carbonation and stronger carbonation) as well as choosing their desired temperature. Water can be dispensed into any container or a LUQEL "Smart bottle" that links to the



LUQEL hydro-system and the LUQEL Water Balancer app on a smart phone.

LUQEL can help empower employees with their personalised water selection from over 30 recipes and 1000's of taste combinations. At the same time a business can reduce its environmental impact by removing plastic bottles from the office.

Investing in employee's wellbeing can help an organisation transition back to the office and into the future of workplace hydration.

LUQEL



Stephen Walmsley



To find out more, visit us at <https://www.luqel-water.com/en/>



Business plans: Re-writing the Rules

Have you ever Googled 'How to write a Business Plan'? You'll be presented with a 25-page template full of terms like SWOT analysis, competitive environment, USP and it starts with an Executive Summary. What's an Executive Summary when it's at home? It's overwhelming!

So, you close the lid of your lap-top, tiptoe quietly away, pour yourself a large gin and promise yourself never to think about it again. Or, even worse, you spend hours of your life agonising over what should go into this plan, writing, re-writing until eventually you complete the thing, only for it to go away into a drawer to die. Never to be seen again.

It's no wonder the Business Plan has such a bad reputation! But what if it doesn't have to be like that?

Just stop and think for a minute. Who wrote those rules? I don't know and I've never been much for following rules anyway. But I do know a good Business Plan is a really powerful tool to help us grow our Business, pay our bills, achieve our dreams. And it saddens me that many Businesses don't have a plan, because it feels too difficult to do.

So come along with me – let's break some rules!

1. Do you actually need a plan?

Google started life as a class project to build a better search engine. Facebook was a local tool to help students keep in touch with each other. Those amazing Businesses did not start with a Business Plan. You don't necessarily need a Business Plan – especially at start up. However, in my experience, you may do well to have a Plan for your Business. See What I did there?

2. What does a good Business Plan contain?

All good plans come down to 5 key elements – Why, What, How, Actions, Measures.

Knowing 'Why' you are in Business, what drives you, who you are doing it for. That tends to lead to 'What' – What do you actually need? It could be to replace your employed salary, or to pay for your children's education. If you know 'Why' your 'What' is important, you're much more likely to achieve it. 'How' then comes down to a few tactics or strategies – things you can do differently. Pick one of those 'How's, put some 'Actions' in place and work out how you can 'Measure' whether that worked or not.

Try it, review it, and re-write if needed.

The most complicated Business Plans come down to those 5 key elements. They just cover it in a lot more detail.

3. What does a good Business Plan look like?

The short answer – however you want it to look. A single sheet of paper works well – dog-eared, coffee stained with notes in the margins. Or a white board in your office. Written on a flip chart in a corner. It's your Business, your Plan, your rules.

I really hope I've got you thinking. I love talking plans. Let's change the world! One Business Plan at a time.



Kath
Parrington



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Make Your Marketing Work Effectively



At a time when costs are continuing to rise, we know how important it is that your marketing delivers, and that you're getting the most out of your budget & efforts.

This can be tricky, because marketing is constantly changing and evolving. So we're here to help you look ahead to 2023 and predict how you can get on top of these trends, in order to see a return for your business!

Influencer Marketing:

What is happening?

While we haven't seen significant cuts in overall marketing spend just yet, Hootsuite is reporting that larger businesses are reducing their 'discretionary spending' and budget for creator/influencer partnerships seems to be one of the first things to take a hit. Small & mid size content creators, in particular, have stated that they're seeing more and more brands backing out of paid deals throughout the latter part of the year and into 2023, so it is clear that things are changing.

What can you do?

This provides an opportunity for smaller businesses to potentially work with top creators at lower price points, as there should be less brands competing for the same influencers. Community is key to marketing, especially for small businesses, so building trust and loyalty among your audience, via influencer marketing, is an important thing to invest in. There are some great micro-influencers out there who focus solely on promoting businesses, events etc in their local areas, make sure you know who they are and start building your connections now!

Tracking & ROI

What is happening?

With belts tightening on marketing budgets across the country, it has become more important than ever to know exactly where your marketing spend is going and what you're getting as a result of that. In 2023, businesses will need to have a deeper conversation about goals to make sure everyone's on the same page and that the correct things are being tracked. Ensuring that you have proper tracking in place also means that you are afforded greater visibility and insights about your customers (when they shop, how long they spend on your site, how many steps it takes for them to buy etc) and can adjust your strategy accordingly - meaning no wasted spend!

What can you do now?

As we start 2023, spend some time reviewing your tracking set up. If you don't have Google Analytics, that is the perfect place to start. If you do, and want to up your game, have a look at the 'goals' you have in place. Are these reflective of your ambitions for next year? Will they give you the data that you need? If you have any questions about this or the new GA4 set up, please don't hesitate to get in touch.

Automation

Patience across consumers is at an all time low. With so many businesses moving online during COVID, the competition still remains high. It is so important that



“...continuing to focus on the core principles of digital marketing, including looking after your brand reputation, will make all the difference.”

small businesses are reactive to this, and find ways to keep their customers engaged and the user journey as streamlined and simple as possible.

Cost-effective automation tools will be key in 2023, and customer service should be the place to go about implementing automation, if you're looking to cut costs and boost efficiency.

What can you do now?

Review your website for the user journey - is it easy for users to find what they need? To get their queries answered? And, ultimately, to buy your product or sign up to your service. If the answer to any of those things is 'no', consider how automation could help you. Chatbots and simple conversational AI tools can cut down support queues without needing to employ more staff to handle customer service. They allow you to instantly handle frequently asked questions and fulfil online orders. Looking ahead to 2023, these tools will become indispensable for businesses who are struggling to balance online and offline customer service.

Short Video Content

Yes, we're still going on about video content - but it's become even more relevant than ever as a way to showcase your products/services and connect with your audience in a fun, but meaningful, way! 90% of marketers using short-form video plan to increase or maintain their investment next year, and 21% of marketers plan to leverage short-form video for the first time in 2023. [Source:Hubspot Industry Trends Report] So, if you're not creating short form content for platforms such as Instagram Reels, TikTok, or your website, you're missing a trick.

What can you do now?

Download some apps and programmes and start testing out how you can create some content! We recommend that you start with a mobile app called CapCut (you can also use it on desktop) which has all essential features for editing, and a built-in caption option! It uses the same editing software as TikTok too! It's completely free and is the best alternative to paid programmes like premiere pro, which can be a bit more complicated.

With so many new shiny features and things to consider in the online space, such as NFTs, The Metaverse etc, we know how overwhelming it can be to try and be across everything, but you don't need to worry. Essentially, continuing to focus on the core principles of digital marketing, including looking after your brand reputation, will make all the difference. This consistency is what will help your business to grow online and in the local community. However, getting in front of some of these trends before the new year will help you to stand out from competitors and take things to another level.



Ultimately, just try and remember what is important to your customers, and to your business, and make sure these are reflected in your marketing. If you need any help or advice to figure this out, please get in touch with us The Spark Agency today on **01303 765390** or email us at **ignite@thesparkagency.co.uk** - we'd love to help!

Sound of Success



It is so important how we present ourselves to others. People judge subconsciously with their eyes.....and their ears.

How you project your voice is the art of human communication through sound and conversation. Aspects such as tone, pronunciation, inflection and vocabulary are all factors to consider. Learning to pause for breath at the right time is just as powerful as the words we speak, as long as those words are the right ones to propel your business forward and they are delivered positively.

One example, the infamous Margaret Thatcher, when she came into power, changed her voice. I use her as an example purely as most people would recognise her speaking voice, so, whether you love her or loathe her as a person, or for her values, she had the right idea when it came to being heard. She used a humming technique to lower her sound to become more authoritative. The thought behind it being, no one would listen to someone in power with a weaker, higher pitched, almost squeaky voice. There have been many instances of this throughout the ages. Proof that people judge with their ears. The sound we make has an immediate impact on those listening (even if we are not directly addressing them!). She did not become someone else, she just worked with a sound coach to find the voice that made her heard and achieved the results she wanted.

Coming across confidently attracts the ideal client for your business. With Sound of Success, the emphasis comes with your voice. I use my voice for my business. I also sing. However, I used to hide my speaking voice through fear of saying the wrong thing or not coming across convincingly enough to be taken seriously. I never sang in public. Catapult forward to now having employed my techniques on my own voice and things are very different. I have released albums and people are buying them, enjoying them and asking for more.

I speak clearly and confidently to rooms of people. I have learned to love my sound and to enjoy sharing it. I am proof that this works and yes, I know first hand the pitfalls, fears and anxieties we all go through. Am I a different person? No. I am not. I just sound different and I have given myself permission to be confident, to come across vocally to people with professionalism and passion. This attracts my clients who then find this within themselves too and their own businesses build rapidly.

My clients come to me with different business models, different issues and various back stories. I do not have a "one model fits all" policy. They are all looking to increase their business flow, to attract more ideal clients. They simply lack a missing piece of their success jigsaw.



Hilary



We work on it together over a series of sessions and click that last piece firmly into place. Please contact Hilary!

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Content Creation:

Planning for the year ahead

Content creation is one of those time-consuming jobs that every business needs to do. From keeping our websites fresh to putting out posts on social media, we all need to ensure we are seen and heard by our target audience.

While plenty of tools on the market make the job easier, you still need to give your content strategy some thought. Otherwise, you are wasting time and money for little or no return on your investment.

What do you want your content to achieve?

Before you write anything, you need to be clear on what your content is designed to do. This could be some or all of the following:

- Creating awareness of your brand
- Driving traffic to your website
- Explaining the nature of your products and services
- Positioning you as an expert
- Lead generation
- Showing your personality

Each of these objectives requires a different type of content. For example, publishing a white paper will help to demonstrate your expertise on a given topic but will do nothing to showcase your personality. Likewise, a funny video on TikTok will let your viewers know what kind of person you are but will not necessarily help with your credibility.

Choosing the right channels

Having established your content objectives, the next step is to select the most appropriate communication channels. To do this, you need to know and understand your customers. Where do they 'hang out'? What media do they consume? What content do they prefer? Don't be tempted to join a platform because other people are using it. Make sure it is where your ideal clients are found. There are at least 126 social media platforms available, so you are not limited to Facebook and LinkedIn, but no doubt, those will be two of the platforms you will be using.

Scheduling your content over the year

Look at the coming year as a whole. Note down any milestones you have coming up, for example, new product launches or holidays. Then work backwards. If you are launching a new product or service in March, you will need to promote it at least six weeks in advance. Look across all your channels to ensure they communicate a consistent message and support your

objective. You don't want Facebook posts going out in February about Valentine's Day if your focus needs to be on driving traffic to sign up for your new offering in March.

Once you have identified all the milestones in your business and content plan, you can start to fill in the gaps. I suggest you have a quarterly theme that supports your business objectives. For instance, if you are a hypnotherapist, you might spend quarter one talking about stress, quarter two looking at phobias and quarter three talking about habits. You can then take that topic and decide what type of content you want to put out each week.

Have a variety of formats

It is getting harder to stand out in an increasingly busy digital world. Video is hugely popular and is not likely to go away any time soon. The success of platforms such as TikTok has encouraged others to promote the short video format. You don't have to appear on camera in person, but video should definitely be one of the elements within your content strategy.

You can then a written blog, social media reels, articles on LinkedIn, downloadable pdfs on your website and so on. The key is ensuring every channel has a consistent message and conveys the same tone of voice so that your target audience gets used to seeing and hearing you and builds up that all-important know, like and trust.

Getting ahead reduces stress

You do not have to have 365 days of content sorted, but if you start the year knowing what your content strategy will achieve and have a plan for each quarter, you will be in a solid position to meet your goals.



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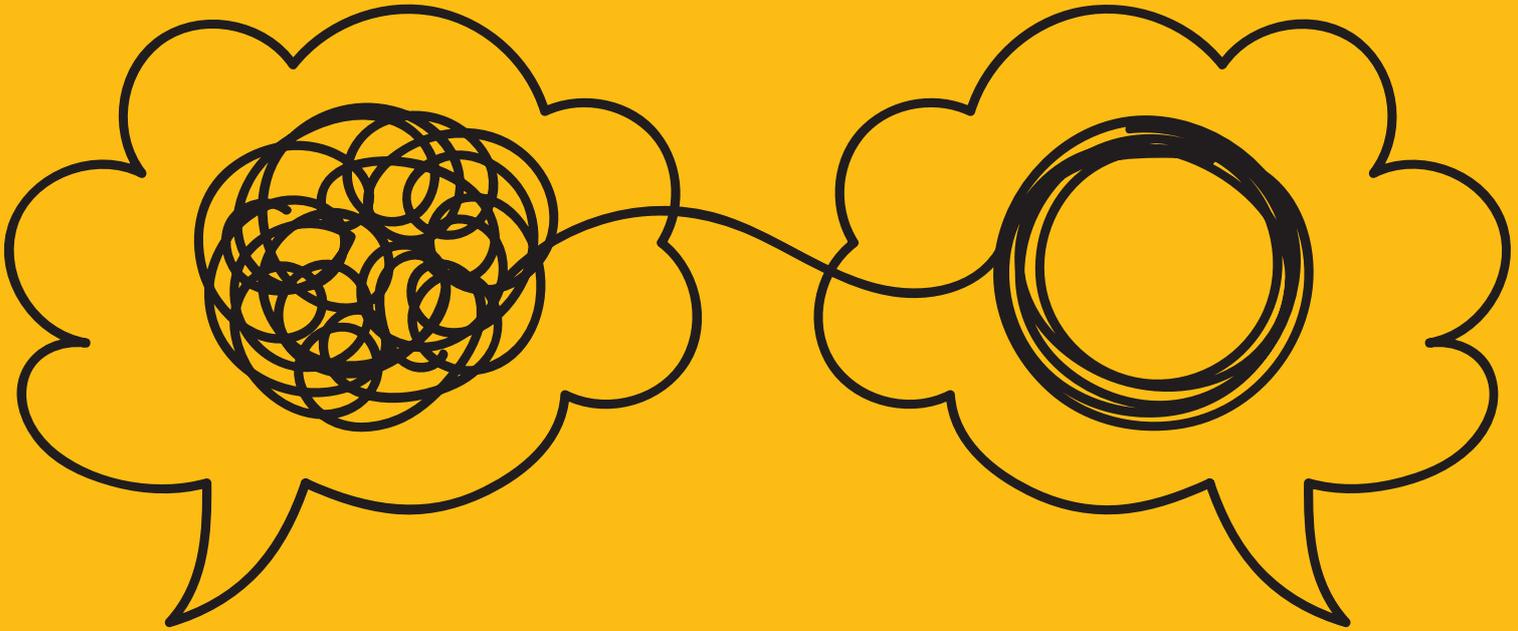
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