

Steer

Issue 45

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STEER YOUR BUSINESS | THE MAGAZINE

Grievance Season

Denise Murphy

Complimentary Therapy: Soul Contract Readings

Vallerie Wasch

When do you post on your social channels?

Sheena Whyatt

Is your business in distress?

Mark Boast



BUSINESS DIRECTORY

A USEFUL LIST OF
SPECIALIST BUSINESSES

Editor's Review

Summer has arrived!

It's lighter and brighter and hopefully that's starting to be reflected in businesses too.

We have some fabulous new expert contributors in this issue who are here to support businesses. Sara Sheppard specialises in wills and lasting powers of attorney. Both subjects which we all should consider but most of us don't. It's especially important if you have a business so that in the event something happens, everything can run smoothly.

We also have articles from two different software programmes which support businesses. PayFit is for businesses with a payroll and Lucro is a CRM to support your sales pipeline. Both of these are tasks which can be automated and streamlined and increase efficiency and productivity.

We also have our regular experts sharing their knowledge and expertise which is invaluable.

Recently I was working with a client who needed help with deciding which business model would work best for her. I remembered an article by Aly Young of Aly Young Law in the July/August 2022 issue and was able to send her the link. The back issues are all on the website and provide an amazing resource for information and also people who can help with specific challenges.

Steer Your Business is like networking in print! I love that idea and I hope you do too.

If you view the magazine on your laptop or mobile device, you can click through the links and talk to the experts. If you need help and want to ask them a question, get in touch and they'll be happy to help.

Have a great couple of months and enjoy the sunshine

Sally



Sally
Marshall

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News from the Beach!



I responded to a request on a social media platform recently for help with the financials for a business plan. The potential business owner has a template but kept ignoring the financial elements of the plan.

The financials are key! Without knowing how the business is going to work, where the money will come from and what cash is needed to get started, how can you run a business?

In this particular case, she has filled in the details of the business but is scared of the numbers. With any business, no matter how long it's been running, the numbers are definitely something you need to be monitoring.

Things change. Prices go up and down, customers come and go, overheads change and if you don't know what's happening, you can't make informed decisions about where you need to focus and take action.

If you are planning take on staff, then how many, at what rate, how many hours a week/month etc. You may also need HR support, insurance, marketing and a website which all come at a cost. Have you factored these into your calculations?

A simple spreadsheet will be able to manage a lot of this for you but you do need to input the basic data first before it can calculate potential profits.

No budget is perfect and at best, it's an estimate of what you think will happen. As we all know, things can change very quickly so it does need to be reviewed on a regular basis.

Once you have a budget, you can use this and other data, to really see what's happening in your business Numbers are not just financial! What about your customers, your staff, the reviews you receive

and the products or services you sell? All of these contribute to your business in some way and all need to be aligned. If you don't keep an eye on them, one area could bring down the rest of your business. There is a simple solution which doesn't take a lot of time but is invaluable in showing you what's working and more importantly, what's not. A balanced scorecard is a fantastic management tool which enables you to manage your resources to really maximise the potential of all the elements of your business.

If you'd really like to understand how healthy your business is by using a simple spreadsheet which you can manage yourself, then let's have a chat.

Book a FREE call with me to discuss your business and how we can improve the numbers

<https://calendly.com/sally-steeryourbusiness/30min>



Sally Marshall



To find out more:

sally@sallymarshallgroup.co.uk

or call me on **0777 171 4221**.

Create networking opportunities at our next event

NETWORKING LUNCH

Thursday 11 May 2023 | The Curious Brewery, Ashford, Kent
12 noon - 2 pm

Thursday 8 June 2023 | The Curious Brewery, Ashford, Kent
12 noon - 2 pm

All events can be booked via [Eventbrite](https://www.eventbrite.com) and can also be found on the website: www.steeryourbusiness.com



For more information please contact:

Sally@steeryourbusiness.com

Is your business in distress?

The warning signs, the do's and don'ts...

Despite some slightly more optimistic noises about the UK economy, times remain really tough for businesses, battered by the pandemic and the consequences of the Ukraine war.

If a business is in real trouble, the warning signs will be clear. Bumping up against overdraft or other finance facility limits, struggling to keep on top of suppliers' bills, battling to find the cash to meet wages and salaries and falling behind with payments to HMRC, rent to the landlord and loan repayments.

Waiting for something to turn up is the first and most important mistake. This is no time to bury your head in the sand to avoid reality. Not having a handle on the overall finances is another big error. The picture may not be pretty, but it needs to be looked at every day.

Entrepreneurs running struggling businesses often do extraordinary and unpredictable things to try to get out of trouble, many of which can come back to bite them if the company ends up going into Administration or Liquidation.

It's vital to understand that once there's a real risk of insolvency, the Directors have to switch their allegiance and start running the company with the interests of creditors uppermost in their minds – not the shareholders or themselves. They are in the insolvency Twilight Zone.

That means the interests of all creditors equally, so it's a big 'no no' to pay some creditors ahead of others, especially if it means a personal guarantee to a bank or a landlord won't be triggered. The technical term for this is a Preference and can be undone after the business goes into formal insolvency.

Directors mustn't keep on trading when they know or ought to realise that an insolvency is unavoidable. That's called Wrongful Trading and if the creditors end

up being owed more when the business does finally fail, the Directors can be made personally liable for part of its debts.

The company can only be run in the ordinary course of business, so for example selling off assets to raise cash is highly dangerous without getting independent valuations and considering the impact on the eventual outcome for creditors. Key decisions must be documented, such as opting to carry on trading.

Borrowing more money to stave off creditors is a dangerous way forward, especially when the money is coming from family, friends or a personal credit card. Unless there's a genuine prospect of turning the business round, this smacks of rearranging the deckchairs on the Titanic and putting your nearest and dearest in them to drown financially.

One key strategy is to take independent advice, get it early and follow it. The first port of call should be existing professional advisers, but often the situation will need input from specialist business rescue experts. They will usually offer an initial, exploratory meeting free of charge and they're pretty good at finding positive options, providing they're called in sufficiently early.



Mark Boast



If you would like to understand more about the solutions above, contact Mark Boast, Director at Opus Business Advisory Group on **07719 046 982** or email him at mark.boast@opusllp.com.





What is Credit Control? and why is it important?

Often, when meeting people for the first time, whether it be in a business environment or social gathering, the question comes up along the lines of “What line of work are you in?”

Once I start mentioning credit management, invariably somebody will then say “Oh, you are a debt collector, then.” This is a misconception because credit control (credit management) is so much more than just collecting debt, much of which precedes the stage of actually obtaining payment from a customer. In this first article, let us examine what credit control is all about.

Fundamentally, it is the policy adopted by businesses to allow customers to buy their products or services now but extending a period of time for the customer to pay for the goods. The great advantage is that sellers are able to increase their sales significantly by offering this ‘buy now, pay later’ facility. Let’s face it, how many houses or even cars would be sold if customers had to pay the full amount immediately?

In turn, higher sales should then lead to higher profits, but this will only happen if you carefully control and monitor the credit being given to customers. Therefore, companies use credit control as a tool to boost sales. Most businesses aim to provide credit facilities to customers with a good credit history to try and ensure that payments will be made on time. In this way, you are ‘controlling’ who you give credit to and how long you are giving them to pay.

Non-payment and even late payments by customers are likely to lead to cash flow problems for your business. Cash is critical because regardless of when your customers pay, you will still need to pay salaries, suppliers, overheads, and loan repayments on time each month. Without meaning to sound like the grim reaper, most businesses who become insolvent do so due to lack of cash rather than profits. This is why robust credit control processes are so important.

So, what else does credit control involve? The invoice is a vital element; it acts as legal evidence of

work or products which have been provided to your customer. Therefore, the design and layout of the invoice is key as well as your invoicing process. You should aim to send invoices to customers within 24 hours of providing your goods or services.

Building and maintaining relationships with customers is an essential element of credit control as well providing an opportunity to increase sales. Prioritising the high value/high risk debts will ensure you keep on top of your cash flow and, of course, you must deal with problem payers. Having set procedures in place for onboarding and managing customers should be laid out in a credit policy document and I will be discussing this and other factors over the coming months.

Credit control is not an easy job; it requires organization, tenacity, professionalism and understanding. Often the role involves being a detective, an accountant, a negotiator, a salesperson, a relationship manager and even a problem-solver. However, effective credit control is a requisite for maximising profits and minimising risk.



Kevin Artlett



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www.pecunia2016.co.uk

Why automation is just as powerful for small businesses as it is for big ones

For small businesses, automation can work hand in hand with your team to streamline busywork, reduce burnout and free up time for strategic growth initiatives.

Indeed, with smart investments in the right software, small businesses can build strong foundations for long-lasting success with a happy and fulfilled team. Let's break it down.

The changing consensus

Automation is typically associated with large, complex businesses. It's used as a way to reduce bottlenecks, streamline and standardise high-volume tasks and reduce huge costs.

We aren't talking about employing robots to do the job that humans can do here - we're talking time saved for the strategic thinking that all small businesses need in order to grow and succeed. It's for this reason that **more and more small businesses** are looking at automating laborious, time-consuming tasks that sap energy and team morale.

Why automate?

The benefits of automation for small businesses are numerous. Prime among them is its ability to help businesses swim alongside bigger fish. A **2021 study** found that **88% of SMB respondents** regard automation as allowing their company to compete with larger companies. The same study found that two-thirds of workers say automation helps them be more productive at work, and 65% feel less stressed as a result of automating manual tasks.

For SMBs, the benefits of these last two points, in particular, are plain to see. More productive, less stressed workers are happy workers, and happy workers will do their best work for the business. Less stressed, more productive staff will have the time and headspace to commit to truly impactful initiatives and be more receptive to engaging with strategic legwork to drive the business forward for the medium to long term.

It's also true that automation, by reducing the amount of manual work, also helps to reduce errors and increase accuracy of data and processes.



Automate what exactly?

Reducing manual data entry, following up on new leads, and the organisation of frequently used documents are the most common use cases for SMB automation.

This article makes reference to familiar tools, including HubSpot (sales and marketing automation) and Google Data Studio (reporting automation).

Also note how Finance & Accounting plus Payroll & HR accounts for nearly 40% of a business's automated processes, so it's important to look at processes such as payroll, accounts payable / receivable and cash management in your automation efforts.

Automated payroll software, for one, has been shown to **save payroll teams 80%** of the time spent running it each month. This frees up time for more impactful strategic initiatives. It eradicates error-prone spreadsheets, removes the need for an outsourced accountant (and the hassle-laden back and forth involved) and allows payroll, HR and finance teams to do everything in one place - together.

To sum up

More and more SMBs are using automation to boost productivity, happiness and efficiency. Most importantly, it can help your small business compete with larger enterprises, scale more quickly and create strong foundations for long-term success.



Hannah Lawrence



Contact Hannah Lawrence and [Request a demo - PayFit](#)

Do you know your Numbers?

Most people run away when you mention numbers!

Numbers are more than just the finances in a business and once you understand the numbers in your business, you can make more informed decisions on your resources.

If you've ever worked for a large company, you will know that they monitor the numbers, set targets and really focus on what's happening in the business. So why don't we do it when we set up our own businesses? The numbers can be simple but so informative if you just spend a bit of time working out which numbers are relevant to you and your business. Everyone will need to monitor different things so there isn't a "one size fits all" solution. The numbers need to tell a story; tell you what is happening across your business however small it is.

The key numbers are obviously the finances but also your customers, your internal processes and training/development.

So, what does that actually mean?

Pick three things to monitor in each of those categories. These aren't set in stone so if they aren't quite right, they can be changed.

Finances – cash in, cash out and more importantly, profit. It could also include your top selling products or services each month or your least popular products or services. If something isn't selling or is costing you money, is it time to change it or stop selling it altogether? You could also look at your most profitable product which isn't necessarily your top selling item.

Customers – customer reviews are key so monitoring the ratings is vital. See them as constructive feedback on areas that you can improve your product or the process. You could also look at how many customers you have, how many return and buy from you again or how many buy once and don't return. A smaller number of regular customers who buy from you on a regular basis and refer their friends is much better than new customers constantly and a high turnover.

Internal processes – this could include the turnaround time to deliver the item, the time you take to answer the phone or respond to emails. We've all rung businesses who don't answer the phone or leave you on hold for ages and then hung up and tried someone else. If you know how long it takes to answer the phone, how quickly you respond and how many customers you lose if it all takes too long, you can take some action and improve.

Training and development – this is an important area for everyone. It could be CPD or compliance training, annual fire training or personal development, upskilling yourself

or your staff. Again, this has an impact on your business if you are up-to-date with current technology and software or have well-trained and happy staff.

All the above has an impact on your bottom line and comes back to your finances and profitability.



Sally Marshall



If you'd like to know how you can start to put this into your business, please get in touch:
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sally@sallymarshallgroup.co.uk
 or call me on **0777 171 4221**.

R&D tax relief:

Are you maximising the opportunity?

Many SMEs don't realise that they qualify for research and development (R&D) tax incentives.

As businesses contend with economic challenges and the continuing threat of recession, this relief could provide a valuable cash injection.

Significant changes coming from April 2023 represent a reduction of more than 30% in the tax benefit to most SMEs undertaking R&D activity. However, in what was regarded as a 'rebalancing' of the two R&D relief brackets, larger companies or those making a claim under the R&D expenditure credit (RDEC) scheme will see an increase from 13% to 20%. With this in mind, planning around R&D tax is crucial to achieve the best outcome. Hayley Kingsnorth, Partner at Azets, explores the key details below.

What is R&D tax relief?

The R&D tax relief scheme, available only to limited companies, is designed to incentivise innovation within the UK and reward companies conducting research and development.

Broadly, to qualify for an R&D tax credits claim, a company's project must seek to achieve an advance in science or technology through the resolution of scientific or technological uncertainties.

In our experience, clients often do not realise the potential for R&D in their work, which can mean business owners and senior stakeholders are often not making the most of R&D incentives and the tax savings the scheme offers.



Why is it so important to get it right?

For companies undertaking R&D projects and subsequently incurring R&D expenditure, there could be significant tax savings or cash repayments available. The benefit of R&D tax credits can vary considerably depending on how the relief is applied. Careful planning is paramount to ensure that this R&D benefit is utilised efficiently.

The Revenue are closely monitoring claim submissions due to fraudulent activity and a year on year increase in filings. It is therefore critical to partner with a trusted advisor to ensure the claim is robust and compliant.

We are here to help

Azets is a top 10 accountancy and business advisory firm, delivering accounting, tax, audit, business and advisory services, both digitally and at your door.



Hayley Kingsnorth



To find out if your business qualifies for R&D tax relief, and for more information on our process for claiming R&D tax relief in accordance with HMRC's requirements, get in touch with your local Azets business advisor today [here](#) or speak to **Hayley Kingsnorth**, Partner at Azets, using the email link: hayley.kingsnorth@azets.co.uk.



Bang the Drum is a top 20 business podcast brought to you by Azets

In each episode, host Emma Sheppard is joined by specialist advisors and business leaders to discuss the latest trends and topics, and provide practical advice for ambitious SME owners and entrepreneurs.

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Employee Engagement and Culture

Successful Employee Engagement Strategies



In a previous article, I set out the 5 successful employee engagement strategies that an employer should follow to increase engagement with their business: Investing in their employees' careers, recognising achievements, involving employees, give employees a voice, and ensure a healthy work environment.

These are simple but very effective strategies and within this article I will be setting out the second strategy to increase employee engagement.

Recognising achievements

Appreciating employees for their achievements and recognising these will go a long way. Employees will put more effort into their roles when employers recognise their achievements and will naturally become less engaged when their efforts and achievements go unnoticed. In a recent survey, 58% of employees stated that giving recognition is the most effective way to improve employee engagement. Not surprising, companies with good employee recognition strategies in place, have 30% less employee turnover.

The numbers speak for themselves – recognising achievements creates a higher engaged workforce and a more profitable business!

All too often people assume that this means in monetary terms. This is not always the case. Although increased salaries or bonuses would certainly not go amiss in this current climate, sometimes a simple “thank you” may be all the employee needs to feel appreciated. However, employers should never make the mistake of taking their employees for granted and just giving a simple “thank you”.

Not to be confused with employee benefits, there are a number of ways in which appreciation and recognition can be shown and I will talk about just a few of those below.

- **Employee of the Month**

This is a monthly recognition given to employees by managers to recognise a particular employee's achievements. The intention is to recognise an

employee which ideally should be linked to one of the company's core values, in turn this motivates employees to perform at their peak. Recognition can take the form of a certificate and award such as a gift card, awarded to the employee by a manager or director and shared on the company's social media platforms.

- **Long Service Awards**

This is a gesture of recognition to thank the employee for their service to the company – traditionally these have in the past been celebrated usually at 5, 10, 20, 30 and 40 year milestone. However, with employees moving from one company to another more frequently than 10 years ago, they are being celebrated as early as 1 and 2 years' service. The top 5 long service gifts used successfully by employers are gift cards, memorable experiences, extra paid holiday, luxury gift or cash. An added touch is to allow the employee to choose their preferred award.

- **On or Off Site Event**

These could be anything from an evening out such as drinks and a meal or an escape room courtesy of the company, or an onsite buffet lunch to celebrate the end of a challenging project. Some employees may have commitments outside of work time so may not be able to attend off site events so ensure you are arranging these at a time or location where all applicable employees can attend and ensure you cater for all dietary requirements.

- **Provide Development Opportunities**

Employee recognition isn't always about a gift or celebration and sometimes its about the opportunities



Grievance Season

An industry survey conducted towards the end of 2022 shows we truly are in grievance season, with 30% of employers seeing a rise in grievances over the last two years.

There is the usual dissatisfaction about workplace conditions, including a broken or unusable toilet and kitchen facilities, problems with workplace temperatures and perennial arguments about parking.

However, the survey reported the main cause of grievances in recent times to be relationships with managers or colleagues. Broken down, the top three reasons for grievances were:

- **Bullying or harassment (67%)**
- **Relationships with managers (54%)**
- **Relationships with colleagues (49%)**

More typically, 37% reported pay and grading as their primary cause of grievance. With rising costs of living and surging inflation, this will come as no surprise. The recent winter of discontent, which continues to see industrial action, is a glaring reminder of employee pay dissatisfaction.

When it comes to resolution of these issues, four in ten respondents said managers were ineffective at resolving complaints before they reached a formal grievance level. Have you noticed an uptick in complaints? It's not all doom and gloom – there are steps that can be taken to resolve grievances and improve employer-employee relations.

Fostering a supportive business culture which offers open communication to employees is key. Your employees should feel comfortable that they can raise complaints informally at first, in the knowledge they will be addressed and discussed fairly. When you establish this trust, and support those involved at every stage, complaints are more likely to be resolved than if they're escalated to a formal level.

The survey also shows some managers feel lacking in the training required to deal with complaints. To be a successful manager, it's crucial to have the skills and knowledge to handle and resolve complaints. Our training courses can help to provide these skills.

When a grievance does arise, it's essential that you have a proper grievance policy in place. This will include the structured steps you will follow to resolve it fairly. you'd like support in producing a grievance policy, please get in touch. In this season of grievances, it's best to be well prepared.

an employer provides to employees to progress their careers. Providing employees with professional development opportunities shows that you care about their career and that you believe in their ability.

- **Salary Review or Bonus**

It goes without saying that receiving a pay increase or a bonus will not only be extremely helpful in the current climate, but will enable employees to feel valued and recognised for their hard work. However, this should not be done in isolation; increasing a salary or giving employees a bonus will only go so far to increase motivation and engagement unless an employee feels and is shown genuine appreciation from their employer.

Above all, in order to effectively increase engagement and motivation, recognition and appreciation shown from an employer must be genuine and sincere.



**Maria
Wilson**



If you would like a review of your existing employee recognition schemes or would like to discuss any of our HR services available, please contact me:

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**Denise
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Being an active listener online

The networking world has changed so much in the last few years.

At 4Networking many of our meetings are online now. This means that one of the key skills you need to be a fabulous networker has changed. Engaging with the people you are meeting is so much simpler when you are physically present with them. Making online networking effective is all about being an active listener, and that means turning up, tuning in, and turning off.

We can break down how we approach an online networking meeting into these three basic tasks.

Turn Up

Being there on time is important. At 4N we have a few minutes of open networking before the group leader starts the meeting. Most other networks are the same. This gives you a chance to listen with your eyes. Look round the room, and see who is engaged, who is looking at their phone, who is speaking, who is being quiet. You can learn a lot about the others in the room at this stage of a meeting.

And while we are thinking about that, which view do you use? Many people feel it's easier to be on the meeting using speaker view on Zoom. But in gallery view where you have the celebrity squares showing you everyone in the room. This lets you learn about how people will interact in a breakout room and see their reactions to 40 second presentations.

Tune In

Of course, everyone else is looking at you so making sure you are tuned in to the meeting is important. You can use some aids to help you with that. I have a candle burning that helps me focus on the meeting. Have a drink by you that will last through the meeting. You are

there to do business, and that will only happen if you are present in the room, being engaged with your fellow networkers, and looking out for opportunities.

Turn Off

Turning off your phone is expected in any networking meeting, but online you can have emails popping up in the background to distract you. So, turn them off, you wouldn't be checking them in a face-to-face meeting. Another thing to turn off is the negative voice. Every networking meeting is a learning opportunity. You will learn about the people from listening to them. If there is a knowledge share, we call them 4sights in 4N, then you should take away some useful ideas to implement. So having a voice in your head telling you there are other things you could be doing is unhelpful.

Online networking and face to face meetings need different approaches to listening. There just isn't room in one short article to share all of my tips. So to learn about listening in person visit my blog page here.

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 at 4N so that you can learn the true power of networking. Next time we'll take listening to the next level, in the one to one.



Caroline J Andrew-Johnstone



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



Scaling your business for success

Scaling your business can be an exciting and challenging venture, but it is essential for long-term growth and success.

Here I explore some key considerations for scaling your business for long-term growth and success...

Identify Your Growth Opportunities

Before you can begin scaling your business, it's essential to identify your growth opportunities. This means understanding your target market, analysing your competition, and identifying areas of your business where you can expand or improve. By identifying your growth opportunities, you can develop a clear strategy for scaling your business.

Develop a Plan

Once you've identified your growth opportunities, it's time to develop a plan. This plan should outline your growth strategy, including your goals, target markets, key performance indicators, and resource requirements. A well-developed plan will help you stay on track as you scale your business and ensure that you're making progress toward your goals.

Invest in Your Infrastructure

Scaling your business requires investment in your infrastructure, including your people, technology, and physical resources. This may mean hiring additional staff, upgrading your technology, or expanding your physical footprint. It's important to invest in the right resources to support your growth strategy and ensure that you're able to maintain the quality of your products or services.

Build a Strong Team

Building a strong team is critical to the success of any business, but it's especially important when scaling up. You need a team of people who are passionate, committed, and skilled, and who share your vision for growth. It's also important to create a positive work culture and to invest in your employees' development.

Create a Strong Diverse Network to Support You on Your Scale Journey

By joining a Scale Board of 8 to 12 like-minded Chief Executives you will gain a diverse ready-made trusted network from non-completing industries. This creates a safe and confidential environment where you will be able to gain an invaluable support network of trusted resources. Monthly board meetings and inspirational mentoring will create the perfect setting you will need to grow your business.

Establish Processes and Systems

As your business grows, it becomes increasingly important to establish processes and systems that can support your growth. This may mean automating certain tasks, creating standard operating procedures, or implementing new software or technology. By establishing clear processes and systems, you can help ensure that your business runs smoothly and efficiently.

Monitor Your Performance

As you scale your business, it's essential to monitor your performance closely. This means tracking your key performance indicators, such as revenue, profit margins, and customer satisfaction. By monitoring your performance, you can quickly identify areas where you need to adjust and ensure that you're on track to achieving your growth goals.

Stay Customer-Focused

Finally, it's crucial to stay customer focused as you scale your business. Your customers are the lifeblood of your business, and it's essential to keep them at the forefront of your growth strategy. This means listening to their feedback, responding to their needs, and continually improving the customer experience. Scaling your business for long-term growth and success requires careful planning, investment in your infrastructure, a strong team, established processes and systems, performance monitoring, and a customer-focused approach.

By following these key considerations, you can successfully scale your business and achieve your growth objectives. Remember, scaling is a journey, and it's important to stay focused and committed to your vision, even as you encounter challenges along the way.



Jim Jordan



Take a look at our website www.thescalebusiness.com to find out more.



When do you post on your social channels?

A lot of us use social media as our main marketing channels these days – and a lot of us use them as free channels – not paying for advertising or boosting etc, but hoping that our content will reach our target audience no matter what. I often talk to my coaching clients about this in their monthly sessions – marketing is one of the main things that causes overwhelm for small business owners, & social media is a big part of that. Mostly because you feel like you need to make some sort of sacrifice to a mythical lord of algorithms, or give up the rights to your first born or something of equally drastic and mostly inexplicable reasons.

It true that relying on organic (non paid for) content marketing is becoming harder and harder as the social platforms we use like that less and less. If you want to find out more about that, take a read of this – it's pretty good: [Improving Your Facebook Reach Despite Organic Decline - business.com](#)

But before you throw your teddies out of the pram and have a tantrum about it not being worth it, take a few moments and think about not just what you are posting, but when you are posting it.

The majority of content I share is on Facebook – and these days, mostly through my personal page (for all of the reasons written about in that article above). That doesn't mean I am not posting on my FB business page, it just means I am more conscious of these points:

- Who do I want to talk to and where are they hanging out?
- What do I want my posts to do?
- How often can I realistically post new content?

Let's take a look at each of these points:

Who do I want to talk to and where are they hanging out?

I want to talk to overwhelmed business owners who are looking for clarity, focus & accountability to move their business forward. They are hanging out more and more on LinkedIn & the resurging Twitter than they are on Facebook. So I need to change my posting strategy & share more on LinkedIn.

So then I need to think about when audiences are active on LinkedIn. Although LinkedIn, like all the social platforms is always evolving and adapting, generally speaking it is used more in the daytime by people who are office based, so I need to factor that in:

- **Best times to post on LinkedIn:**
Tuesdays 10 a.m. to noon
- **Best days to post on LinkedIn:**
Wednesdays and Thursdays
- **Worst days to post on LinkedIn:**
Saturdays and Sundays

If I want to increase my Twitter activity, I also need to think about when is a good time to post there – business owners are generally, well, doing business during the day, although the statistics say that engagement is better over the lunch period during the day – posting in the evenings (or scheduling posts) is also effective when folks are idly scrolling content in front of the telly etc.

- **Best times to post on Twitter:**
Mondays, Tuesdays, Wednesdays, Fridays and Saturdays at 9 a.m.
- **Best days to post on Twitter:**
Tuesdays and Wednesdays
- **Worst days to post on Twitter:** Sundays

What do I want my posts to do?

This is also important – if you simply push out a load of sales posts, your social channels end up looking like an online version of a never ending DFS advert. And that's dull as hell. So you need to mix up your posts, allow people to see the WHO behind the WHAT and build that trust and rapport. You can't fast track people straight to your till, you need to go through the meet/like/know & trust process online too. So think about what you want your content to do:

- Tell a story?
- Share your expertise?
- Showcase how you help/solve problems/create solutions?
- Behind the scenes context?

Ideally a mixture of all of this as well as 'buy my stuff' posts is good. If you network, tell people where they can find you, how they can meet up with you, what you get out of it.

If you speak at events, tell people what you share when you talk, where you are speaking next, what value you add, how they can book you.

So when you are thinking about your content, think about what you want it to do and who you are writing it for, as well as when you are posting it.

How often can I realistically post new content?

This is a 'how long is a bit of string' question really. If you are creating content, you need it to work really hard. You need to repurpose it as much as you can and make sure you are really getting the most from it. [I have a tip sheet to help with that which you can find here.](#)

Try and create new content at least once a week & think about which platform you are going to post it on first. If you get the most interaction and engagement on Facebook, post it there first. Then schedule it to go out again on your next most engaged platform, etc etc.



Use a social media scheduling platform to set that as evergreen content, posting out to your channels on a regular basis so your feeds are always busy. It's a cramped, high paced, fast moving virtual high street out there in SocialMediaVille, and you need to keep updating your sandwich board – your audience is fast moving, so may not see what you posted yesterday. So you need to keep posting. Often. I use SocialBee to 'set & forget' my content marketing – use this link to give it a try for free: [SocialBee Free Trial](#)

So remember – when you post is as important as what you post – think about when your potential audience is most likely to be engaging and post then. Use your analytics to see what works and what doesn't – then form your own posting strategy based on that. If you are using organic content to promote your business, you need to make sure you are using it well in order to get as much from it as you can.



Sheena Whyatt



In the meantime, why not connect with me & say hello?

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FB: <https://www.facebook.com/kapowsuperbusinesscoach>

Instagram: [@kapowsheena](#)

Twitter: [@kapowsheena](#)

sheena@kapowme.com | 07825 173901



What do I need to think about when I want to EXIT the business?

There may be a number of reasons why you want to exit your business:-

- Retirement
- Sale
- Insolvency

If the company has value, you may be lucky enough to find a buyer for your business. The value of a business is very hard to judge although your accountant should be able to give you some idea based on its balance sheet. However, a business may be worth very much more than that if it has a customer database that is attractive to a competitor or intellectual property/goodwill that is relevant to another business. It all depends what you can negotiate for it!

One thing to be aware of though is that if a buyer wishes to proceed, they will usually want to undertake some audit/due diligence of your business. This means that you have to be prepared to hand over information that is not normally available in the public domain. It is always really important therefore to:-

- Conduct your own audit prior to engaging with buyers to ensure that there are no "nasties" that the buyer will find, which might mean they reconsider their decision to buy it and/or try to negotiate a lower price
- Ensure that all buyers sign a confidentiality agreement before handing information over to them.

Buyers may wish to buy the shares of a limited company or just the assets, or some of them. Here are a few key differences between both options:-

SHARE PURCHASE	ASSET PURCHASE
Buyer acquires the shares and takes over everything in the company including all assets and liabilities.	Buyer just buys named assets and leaves liabilities behind, unless they specifically name them.
At completion of the sale, the seller signs stock transfer forms and hands over share certificates.	Each asset has to be named and transferred by a written novation agreement.
Usually requires a share purchase agreement, stock transfer forms and tax covenant.	Usually require an asset purchase agreement. There may also need to be a transitional services agreement if only part of a business transfers.
Stamp duty is payable at rate of 0.5%.	Only buildings attract SDLT. NB seek advice on Capital Gains Tax.
No VAT chargeable.	VAT is chargeable unless the business transfers as a going concern.
Employment contracts unaffected.	Employment contracts transfer over to the buyer under TUPE even if the buyer does not want them to.

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



Protecting your business is crucial for its continued success

When you own a business, it is important to take steps to protect it in the event that you die or become mentally incapacitated.

While it is not a pleasant thought, it is crucial to ensure that your business can continue to operate smoothly without you. That is where SLS Wills and More Limited can help.

SLS Wills and More Limited is a firm of Estate Planners that specialises in estate planning, including wills, trusts, and powers of attorney. We understand the unique challenges that business owners face when it comes to protecting their assets, and we have the expertise to help you navigate those challenges.

One of the most important things that SLS Wills and More Limited can do for you is to help you create a business succession plan which outlines what will happen to your business if you die or become mentally incapacitated. It is important to have a plan in place so that your business can continue to operate and provide for your family.

There are several different options for business succession planning, and the best one for you will depend on your specific circumstances. We can help you explore your options and create a plan that works for you. For example, we can put you in touch with specialists to help you create a buy-sell agreement, which is an agreement between you and your business partners that outlines what will happen to your shares in the business if you die or become incapacitated.

An important aspect of protecting your business is to ensure that you have a valid Will in place as this will outline how you want your assets to be distributed after your death. Without a Will, your assets will be distributed according to the laws of intestacy, which may not be in line with your wishes. We can also help you create a trust in your Will, which can help protect your business assets and ensure that they are distributed according to your wishes.

In addition to creating a Will, we can also help you create a Lasting Power of Attorney (LPA). LPAs are a legal document that allows someone else to make decisions on your behalf if you become mentally incapacitated. This can be crucial for business owners, as it ensures that someone is able to make important business decisions on your behalf if you are unable to do so.

In conclusion, protecting your business in the event that you die or become mentally incapacitated is crucial for ensuring its continued success. SLS Wills and More Limited can help you create a business succession plan, a valid will, a power of attorney, and a trust, all of which can help protect your business assets and ensure that they are distributed according to your wishes. Don't wait until it's too late – contact SLS Wills and More Limited today to start protecting your business.



Sara Sheppard



Contact Sara Sheppard on email:
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Business Plans — Basic Business Maths



As business owners, we're all different. We have different super-powers and different blind spots. It's no single thing that makes a successful business owner.

It's a subtle combination of skill, learning and personal traits that enables the magic to happen.

So, if you're one of those business owners that has their cash-flow forecasts, and KPIs and balance sheets all neat and tidy and up to date, I'm delighted. But this article probably isn't for you! If you are the Business owner who curls up into a ball at the mere mention of a spreadsheet, then just maybe this will help.

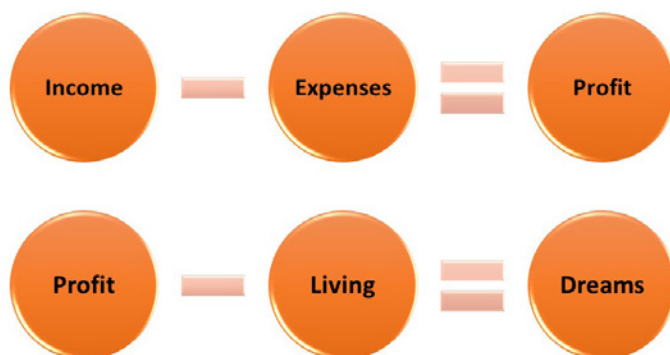
Don't worry, you're not alone. 'Maths anxiety' apparently really is a thing. According to Rishi Sunak, our Prime Minister, the UK has an 'anti Maths mindset'. And, I believe when it comes to Business, accounting terms add to the pressure. I have huge respect for accountants because they help us navigate the complex landscape of HMRC and UK taxes. So, an accountant needs to know what a contra entry is. An accountant needs to know the difference between net and gross profit. To be a successful Business owner, we really just need to know what I refer to as Basic Business Maths:

INCOME from your Business **MINUS** the **EXPENSES** it takes to run your Business **EQUALS PROFIT**

PROFIT MINUS your **PERSONAL EXPENSES** pays for your **DREAMS**

I'm all for keeping it simple.

Basic Business Maths



Income is all of the money coming into your business. It could be from sales of goods, services, subscriptions or retainers. The stuff that flows into the bank account. Expenses means everything that your business pays for in order to exist – insurances, raw materials, utility bills, salaries. Include an amount that you are saving up towards your tax bills.

Anything left over is profit from the business. It belongs to you. Take off your personal expenses and what's left pays for your dreams. And that's what we're all in business for isn't it?

Basic business maths is at the heart of any good business plan. Here's a simple way to write that plan. Go back and think about why you are in business. What is it you want for yourself, for your family? A new car, an exotic holiday, to pay for your children's education, to retire at 50? Whatever it is, put a number on it. Next, if you don't know it already, go through your bank statements and figure out how much it costs you each month to live. Add that to the figure you came up with previously. You now know how much Profit you want your business to deliver. Add on the expenses that go through your business and you know how much Income you need to bring into your business. If the income figure isn't enough to pay for the dream, you need a plan to change that.

Don't get hung up on the details. You don't need figures to the exact penny. Round figures are good enough. Just make sure they are based on some kind of reality. You don't have to share them if you don't want to. It's your Business Plan. There it is. And there are the measures that tell you if it's working. At the heart of it is Basic Business Maths.



Kath Parrington



Contact Kath Parrington on kath@mymasterplan.co.uk or 07803 503710 www.mymasterplan.co.uk

Sometimes you need to stop creating timely content and think longer-term

We all face the constant challenge of creating new content for our websites and social media feeds but you also need some more substantial items that are not time-sensitive.

Cornerstone content can be long-form articles, guides, or tutorials that cover a broad range of topics in your niche. This type of content is typically evergreen, meaning it remains relevant and valuable for a long time, even as trends and news in your industry change. Cornerstone content often covers the most important topics in your industry and provides comprehensive information. As such, it is often the most linked-to and shared content on your website.

If you are a food blogger, for example, and you regularly create blogs with individual recipes for healthy meals, your cornerstone piece will be the background to what constitutes healthy eating. It may include some science, statistics, and diagrams. The rest of what you publish on a regular basis will link back to this piece.

There are several benefits of cornerstone content including:

Provides Value to Your Audience

Your cornerstone content on a particular topic will likely be your longest piece, which goes into the most depth. It will be well-researched and have multiple links to external sources of information. Because of its in-depth nature, it will be highly regarded by your reader.

Boosts Your SEO

As with any piece on your website, your cornerstone copy will be optimised for SEO. By creating comprehensive, authoritative content, you can attract links from other websites and improve your website's authority.

Increases Engagement

As your cornerstone content is typically longer and more in-depth than other types of content on your website, visitors are more likely to spend time reading it and exploring your other content while they are there.

Generates Leads and Sales

By demonstrating your expertise and knowledge, cornerstone content can help generate leads and sales for your business. You can build trust with potential customers and increase their likelihood of buying.

Establishes You as an Authority

Creating high-quality, comprehensive content on essential topics in your industry can help establish you

as an authority in your field. This can help increase your visibility and reputation and attract more visitors to your website.

Creating cornerstone content takes time and effort, but it is essential to any successful content marketing strategy. To develop effective cornerstone content, you should:



Choose the Right Topics

Choosing important and relevant topics for your audience is essential when creating cornerstone content. I like to use tools such as www.answerthepublic.com. This is a great way to find exactly what people are searching for. When it comes to creating your most important reference material, you want to be sure that you are covering all the information that your audience desires. Other helpful tools include Google Trends, and looking at what comes up in the 'people also ask' section of Google search results.

Create High-Quality Content

Cornerstone content should be well-written, visually appealing, and easy to read. As these are usually longer, more in-depth articles, use images, graphs, and other visual elements to break up the text and keep things interesting.

In conclusion, cornerstone content is essential to any successful content marketing strategy. It provides value to your audience, boosts your SEO, increases engagement, generates leads and sales, and establishes you as an authority. By creating high-quality, comprehensive content on the most popular topic in your industry, you attract people to your website and keep them there for longer.

If you currently do not have any articles on your website that fall into this category, create some this month rather than writing about something time-sensitive and topical. It will pay dividends in the long run.



Joanne Parker



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What is a CRM system?

A Customer Relationship Management system (most commonly referred to as “CRM”) helps businesses manage their customer and prospect data, enabling them to better manage their customer relationships.

A CRM system helps businesses build better customer relationships and streamline processes so they can increase their sales, improve customer service and increase profitability.

64% of companies say CRM tools are impactful or very impactful – Source: LinkedIn

What does a CRM system do?

A CRM system provides a central place for businesses to store both customer and prospect data, track customer interactions and share important information between colleagues.

It gives businesses a 360 degree view of their customers, enabling them to build better relationships by engaging in a more personal and relevant way. That’s why businesses of all sizes and across all industries are turning to CRM tools to create a central hub for reports, gaining a better understanding of who their clients are and what they want.

CRM systems also help you engage with potential customers, gain time with automation, increase customer engagement and close more deals.

What are the benefits of a CRM?

- Sales forecasting
- Staff productivity
- Increases customer loyalty
- Enables accurate reporting
- Maximises marketing ROI
- Improves customer service
- Better & quicker communications
- Improves pipeline management
- Better customer retention

Why is lucro CRM different?

lucro CRM is a system that allows you to actually bespoke your CRM to suit your key business needs and priorities. The cloud-based system offers all the benefits of a usual ‘off the shelf’ CRM system but with the added flexibility to be bespoke and branded so that it mirrors exactly

how your business works in order to become ultimately a “business critical” system.

Most CRM systems offer less flexibility around features, so you end up paying for features that you will never use or indeed need, as they are primarily built for the needs of mid to enterprise sized clients, not SMEs. However, when you choose lucro CRM, you are choosing simplicity and ease-of-use every step of the way as the system was built by Small Business Owners for Small Business Owners, so there are no complex interfaces and menus to worry about.

lucro will consult with you from the outset to ensure your lucro system is bespoke to your exact needs. They will then set it all up for you so you don’t need any IT skills or expertise to do so – even including importing all your customer data and train all your staff in how to use the system so that you are fully operational from Day one! Finally, lucro even backup all your data daily in a UK Data Centre, so you can relax and focus on growing your business.

Just some of the popular features lucro CRM offers:

- Fully branded with your company logo and own unique login page
- Improved communications via SMS (either 1 or 2 way texting available)
- Lead automations and workflows
- Integrated card payments for real-time visibility of all revenues
- Graphical reporting of all finances, staff productivity and pipelines
- Leaderboard to track staff KPIs and performance
- Activity feed to centrally track all client activities in real-time



Miriam Lewis



Interested to find out how lucro CRM could work for your business? Simply contact us today for a free no obligation demonstration:

For more information:
<https://lucrocrm.com/?affiliates=6>



Complimentary Therapies:

Soul Contract Readings — the map of your life uncovered

Most people go through life wondering about what they're doing or not doing and whether they are on the right path or not. The soul searching can be relentless when you don't trust your instinct or just don't know where to look.

This was my case before I found out about Soul Contract Readings nearly 10 years ago.

A Soul Contract Reading is a numerology modality that uses the sound of your full birth name translated in Ancient Hebrew, to reveal the map of your life. It enables you to understand your natural talents, helps you manage your challenges and reach your life goals.

David wanted to know himself better to continue his self-development journey and grow in his employment. He was 42, at a turning point in his career and thought he was unworthy of a promotion that was available to him. Turned out, he had many of the qualities that were required for the role, some obvious, some more latent and after receiving recommendations, he found the courage to apply for the role.

Charlotte wanted to understand the dynamics at play in her relationship with her husband. They were going through a rough patch, communication was broken, arguments were constant, and they could not see the light at the end of the tunnel. There was a clash of vibration between them. Once she was made aware of this, she understood the pattern they were experiencing, and she adapted her communication style. It's been two years and communication is smooth and they argue a lot less now.

Kaushal had set up her business 3 years ago and was struggling to make ends meet. Her business plan and

vision were clear, the design of her website looked great so she could not understand the difficulties she was facing. Turned out her business name contained a vibration that first was not aligned with her and second it had a negative impact on the business: it was pushing clients away. We tweaked her business name and web domain name to attract customers and voila, she's opened her path to the flow of abundance.

- David booked a **Birth Name Reading** (and got the job!)
- Charlotte booked a **Bundle Reading** (Birth Name + Relationship Reading)
- Kaushal booked a **Birth Name Reading + a Business Alignment**



Vallerie Wasch



Get in touch with Vallerie Wasch if you're interested in a reading.

Contact@straighttothetruth.me.uk and <https://www.straighttothetruth.me.uk/>
Download your FREE mini Soul Contract guide <https://www.straighttothetruth.me.uk/shop>

The Power of Collaboration

Do you collaborate with other businesses or do you keep everything to yourself?

Many business owners are worried about the competition but in reality there is plenty of work for everyone.

Even if you do the same as someone else – and to be honest, we all have competition – you do it your way, with your style and people buy you, at least at first when you start your business.

They say that people buy people and I think that's true. If someone likes you, they will have a conversation and may well work with you or buy from you. If they take an instant dislike to you, they are never going to buy from you. People also buy from those who they know, like and trust so building relationships is so important when you are networking and making new connections. If someone meets you once and never hears from you again, they are unlikely to remember who you are or call you when they need your product or service.

On the other hand, if you see them again and keep in touch, your name will be in their head when they need help. I work with businesses to help them solve their challenges and having a network has proved vital again and again. I'm currently working with someone who is looking to take over a tenancy for a local pub with a restaurant. We originally connected and talked about the financial side of the business plan which she found very daunting. Most people find the numbers daunting but if you are asked for a business plan, it's something that you need to get your head around.

I started by giving her a simple spreadsheet to make the numbers easier to understand. We need to populate the spreadsheet with numbers for utility

“Supporting and collaborating with each other so that everyone wins”



costs, rent, payment processing, accountancy, bar and restaurant costs etc.

I called on my network for help and have introduced her to a number of people who can help. By collaborating with others, we are able to produce a business plan and financial forecast which will show that she is serious about the business.

Often, we start a business on our own and feel as if we need to be a Jack of all trades but we don't. What we really need is a team of people around us who we can call on as and when we need to. That is what a good network is about. Supporting and collaborating with each other so that everyone wins.

It's not competitive; it's supportive.

Some years ago, I wanted to have a team of experts but wasn't quite sure how to do it. I tried different platforms but none of them were quite right. What I've realised now is that the magazine is my team of experts who I can call on as and when I, or my clients, need support.

If you need help with your business or would like to know more about the magazine, please book a call with me and let's have a chat.



Sally Marshall



To find out more:

sally@sallymarshallgroup.co.uk

or call me on **0777 171 4221**.

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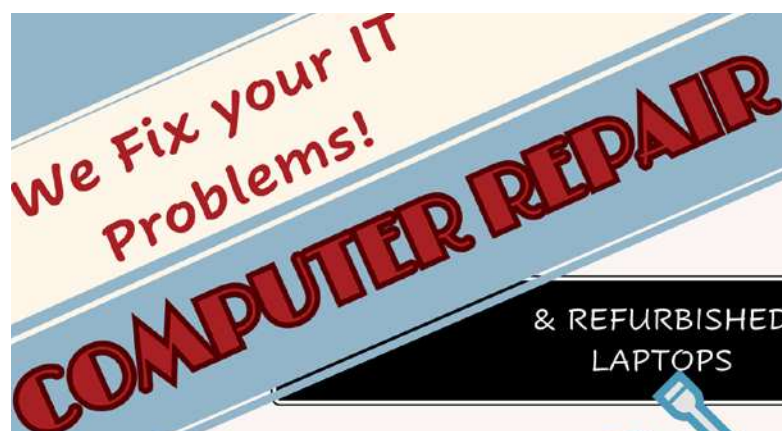
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Struggling to make sense of your business?



Making the move from employed to self employed is fantastic but is often overwhelming, stressful and chaotic. If that's you, then we'd love to have a chat and see how we can help bring calm and a better work/life balance so that you enjoy your business and get the rewards that you deserve.

Visit our website to find out more.
www.sallymarshallgroup.co.uk