

Steer

Issue 46

July / August 2023

STEER YOUR BUSINESS | THE MAGAZINE

Spotting problems early and acting decisively

Mark Boast

Sickness Absences are at an all-time high!

Denise Murphy

HIGHS & LOWS of running a family business

Aly Young



BUSINESS DIRECTORY
A USEFUL LIST OF
SPECIALIST BUSINESSES

Editor's Review

What an exciting issue we have with lots of new contributors on a variety of subjects which are all relevant to growing businesses.

Working ON your business with the right people around you is key and Steer Your Business definitely has some fabulous expert contributors who can support you on your business journey. I have been using the magazine in my consultancy business to showcase some of the contributors to my clients. Making referrals is fine but when you can show someone an article they've written, they really get to know about the person, how they think, what they offer and how they can help a business.

Whatever your business and whatever stage you are at, I'm sure you'll find articles of interest which will get you thinking.

We are working with some great businesses at the moment and you will start to see changes over the coming weeks from the way we deliver the magazine to subscribers to the way you can interact with the website. All very exciting and you will see me talking about the changes on social media over the coming weeks.

What else would you like to see in the magazine? We have some ideas but it would be great to hear from our readers as well so that it's a collaborative process where everyone wins.

I hope you enjoy reading the articles in this fabulous issue. Have a great summer and see you again for the next one in September

Sally



Sally
Marshall

Editor: Sally Marshall
Design & Layout: GraphicKat Uk Ltd: 07399 712 721 | www.graphickat.co.uk | kathy@graphickat.co.uk

Steer Your Business, C/O CH Accountancy, 35 Sandhurst Lane, Ashford, Kent TN25 4NS
Email: sally@sallymarshallgroup.co.uk | 07771 714221
www.steeryourbusiness.com

Subscription:
If you would like to receive a copy of our magazine to your door bi-monthly, we would be honoured to despatch one. The cost including delivery is just £3.99. Please log on to <https://steeryourbusiness.com/magazine/> to sign up.

Contents

04 NEWS FROM THE BEACH
Sally Marshall

Finance

- 05** SALARY OR DIVIDEND
Katie Hodson
- 06** SPOTTING PROBLEMS
EARLY & ACTING DECISIVELY
Mark Boast
- 08** ACTIONABLE DATA IN
FINANCE
Payfit
- 10** NEW TAX YEAR, NEW ME
Joe Parker
- 11** THE SALES INVOICE
Kevin Artlett

Human Resources

- 12** EMPLOYEE ENGAGEMENT &
CULTURE - PART 3
Maria Wilson
- 13** SICKNESS ABSENCES AT
AN ALL-TIME HIGH
Denise Murphy
- 14** CULTURE POSITIVITY FOR A
HEALTHY WORKPLACE
Catherine Perry

Business Growth

- 15** WHAT IS RESILIENT LEADER?
Russell Harvey
- 16** GET YOUR BRAND TOGETHER
Sheena Whyatt
- 17** THE ONLY REASON TO
WRITE A BUSINESS PLAN
Kath Parrington

Legal

- 18** HIGHS AND LOWS OF
RUNNING A FAMILY BUSINESS
Aly Young
- 19** BUSINESS LASTING POWER
OF ATTORNEY
Sara Sheppard

Creative

- 20** ARE YOU REGULARLY
UPDATING YOUR MESSAGE
Joanne Parker
- 21** 3 WAYS TO GET MORE SALES
THROUGH YOUR WEBSITE
Jude Wharton

Business Tools

- 22** EXPLORING THE ROLE OF A VA
Kelly Barrett
- 23** TWO THIRDS DIFFERENT
Sam Howard & Simon Fowler
- 24** CUSTOMER SERVICE FOR PROFIT
Jon Lovell

- 26** BUSINESS DIRECTORY
A unique list of useful business contacts



News from the Beach!

How are you enjoying the hot weather? Living by the beach I'm making the most of it and working smarter, not harder so that I have time to walk by the sea, enjoy the garden and meet friends.

Working smarter, not harder is something we all strive for but how do you do it?

Create opportunities at our next event

INFORMAL NETWORKING

WEDNESDAY 19 JULY 2023

Blacksmiths Arms, Ashford, Kent

3 pm - 5 pm

NETWORKING LUNCH

THURSDAY 13 JULY 2023

Blacksmiths Arms, Ashford, Kent

12 noon - 2 pm

THURSDAY 10 AUGUST 2023

Blacksmiths Arms, Ashford, Kent

12 noon - 2 pm

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



For more information please contact:
Sally@steeryourbusiness.com

Automations within your business is one way. I have a system which enables me to send emails, use a CRM for my pipeline, schedule marketing etc all in one place. I have to say it saves me time because I don't have to keep jumping from one tab to another, one application to another or remember where I saved something. I am definitely working smarter now which gives me the freedom to do other things.

If you know me, you will know that I've always networked even when I didn't realise that's what I've been doing. It's now paying off. People know me and my brand. They are also making introductions for me which means that meetings are popping into my diary without me having to do anything.

I've also been talking to people about joint ventures and collaborations. Leveraging each other's networks is a fantastic way to get in front of more people and promote each other. When you work together, you definitely achieve more. There will be some exciting developments coming in the next few weeks when some new things are added to the Steer Your Business process.

When people know who you are, what you do and how you can help them solve a problem, they want to talk to you and be part of it. That's when you know that all the hard work, the networking and the early mornings have paid off. It takes time but it's worth it if you can just stick at it.

With that said, have a look at your business and see how you can work with others, talk to more people and see what happens.

If you need any help, please book a virtual coffee in my diary and let's have a chat



To find out more:
sally@sallymarshallgroup.co.uk
or call me on **0777 171 4221**.



Sally Marshall

Salary or dividend... for company owners and directors?



It has generally been the case that dividends have offered company owners and directors a cost effective and flexible remuneration option compared to a bonus or salary.

However, the gap between the two has narrowed more recently, and with the recent Corporation Tax rise from 19% flat rate to an upper rate of 25%, it can no longer be assumed that a simple dividend option is the most effective. Now is an ideal time for directors and shareholders to assess their remuneration plans.

Tax effective remuneration

Regular planning is undertaken to help entrepreneurs, business owners and directors to extract profit from the business in a tax efficient way. There are a few options, but the most commonly used are through dividends or via a standard salary/bonus scheme (or a combination of the two, depending on circumstances).

Dividends

The ability to pay dividends relies on the company having distributable reserves in excess of the dividends to be paid. Dividends are not subject to National Insurance Contributions (NICs), and have been viewed as a more attractive way of extracting money compared to salary. Dividends, however, do not reduce a company's Corporation Tax bill as they are paid out of the company profits after tax.

In terms of income tax, it is taxed at the dividend rate of income tax for the individual. The basic tax rate on company dividends is 8.75%, the higher rate is 33.75%, and the additional rate is 39.35%. The tax due for a dividend paid in 2023/24 would be payable via self-assessment on 31 January 2025, except for where payments on account are needed on 31 January 2024 and 31 July 2024.

Bonus/salary

It can also be beneficial to receive pay via bonus/salary as this allows the individual to build qualifying years towards their state pension, and to make higher pension contributions if they wish. From a business perspective, the amount of corporation tax the company pays would be reduced, compared to receiving pay via dividends. Unlike dividends, however, there will be NICs due from both the individual and the company, and a higher rate of income tax will be payable by the individual.

The business will be able to claim corporation tax relief on the NICs and bonus/salary it has paid, so it

can deduct both when calculating profits, which are subject to corporation tax.

Historic approach

Many directors and shareholders have paid themselves a minimal salary (up to the general threshold for NICs) and then rely on dividends for the balance of their income. This is more complex now with recent changes in tax rates - extra calculations and diligence is required as well as seeking specialist advice before going down this route.

Is there a clear cut answer?

Every individual's personal and business circumstances are different. Add into this the following tax changes coming into play in this new tax year and there are a number of influencing factors:

- **Corporation Tax** - Increased from flat 19% rate on all taxable profits to 19% on taxable profits up to £50,000 and 25% for taxable profits over £250,000
- **Marginal Corporation Tax rate** - Effective rate of 26.5% on taxable profits falling between £50,000 and £250,000
- **Income Tax**
 - o Tax-free Dividend Allowance cut by 50% to £1,000
 - o Additional (45%/47%) Rate threshold cut from £150,000 to £125,140
 - o Personal Allowances frozen

The most effective remuneration plan will also be affected by ancillary matters such as age, pension contributions, salary sacrifice arrangements and benefits in kind.



If you have any questions relating to which option is best for you or would like to discuss tax efficient remuneration planning, please get in touch.

Katie Hodson, Director, Azets
Email: katie.hodson@azets.co.uk



Katie Hodson

Spotting problems early & acting decisively

All businesses encounter problems at some stage. Good management sees the red flags early and takes corrective action before the downturn sets in and becomes irreversible.



The end game may be an insoluble cash flow crisis, but the trouble starts way before then.

Budget miss

Forecasts are always wrong, the only question is by how much and in which direction; the skill is understanding why and how significant a shortfall in any key area is going to be, then taking the appropriate action. Missing the budget in the wrong direction is a warning sign, which should never be shrugged off as an unimportant blip.

Underperformance and losses

Whether it's a revenue shortfall, a gross margin under-shoot or overhead cost overruns, the important question is why has the initial budget miss turned into a longer-term performance issue? Is it over optimistic expectations, a market-wide issue suffered too by competitors or is it just your company suffering? If the underperformance has pushed the business into persistent losses, then Houston, there is a problem, the underlying causes of which need to be identified without delay.

Distress

The next stage is deteriorating relationships with suppliers, asking them to cut their prices and/or to give longer credit terms, and with debtors being pressurised into settling bills early by heavy-handed debt collection strategies. Vital capex projects are abandoned. Customer service and product quality deteriorate, delivery deadlines are missed, and management become defensive about complaints.

Crisis

By this time, the business is constantly up against or over its bank and other credit facilities. It is struggling to pay its staff and a range of debts, such as rent and HMRC liabilities. Suppliers start to refuse to supply or demand cash on delivery. Management are distracted by mounting creditor pressure. Key staff leave. Rumours circulate in its market place.

It's crunch time - is there a future?

The situation should never have been allowed to get to this point, but even now it can be saved with decisive

management action. They must decide if they're up for the fight to rescue the business. Can they think the unthinkable, say the unsayable and do the undoable? Will they take the sensible course, by calling in independent experts to help with this herculean task?

Stabilisation

Each scenario is different, but every turnaround needs a comprehensive and credible plan based on the particular circumstances. It may involve temporary rescue funding, an honest and open dialogue with creditors, the buy-in of management and most importantly, by staff. It must have clear and achievable objectives. Creditor pressure must be eased, and key stakeholders brought on board with the proposed way forward.

Turnaround

This phase is the implementation of the stabilisation plan, revised as circumstances change, as inevitably they will. Timeframes vary, from weeks to months, sometimes longer. It may be necessary to use a Company Voluntary Arrangement (CVA) to ring fence the business from action by dissident creditors and to enforce haircuts on creditors.

Recovery

The business that emerges will be different to the original struggling entity. It may be smaller, but hopefully more perfectly formed with a revised and properly funded business model, providing a secure future for its stakeholders.

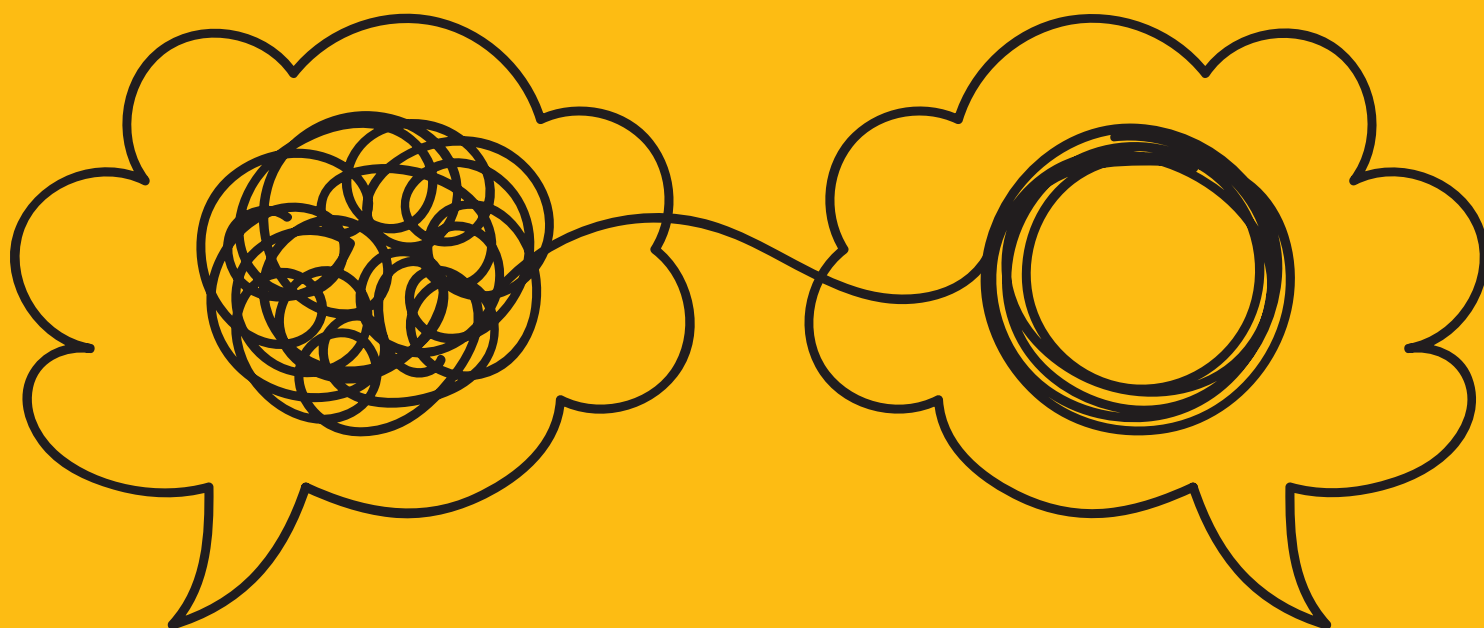


Mark Boast



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.

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

The importance of actionable data in financial decision making... and how to get your hands on it!

As a business owner, you are constantly making decisions that impact the financial health of your company.

It's all about making the right predictions, spotting the right trends, and understanding market conditions to unlock more profit and lower risks. More importantly, you need to be making these decisions in a timely manner. This is where actionable data comes in to give you more valuable insights.

What is actionable data?

Actionable data is simply data you can use to make informed decisions. Unlike raw data (which is difficult to interpret), actionable data gives you the right information from which you can take specific actions. Think of it like this: all business data can be accurate, but only some of that data will be relevant for decision-making. It allows you to make decisions quickly and confidently.

From Data to Decision: Speed matters

So does faster decision-making improve profit? According to research performed by OrgVue, it can. In fact, they found organisations that had access to the right data made faster decisions, [resulting in 16% more gross profit](#). Furthermore, 74% of respondents responded that they regretted making business decisions too slowly.

As explored before, getting your hands on the most relevant data can help with making decisions quicker. But once you've got actionable data, what do you do with it? Here are three ways you can put actionable data to work.

3 ways to use actionable data

Unlocking bigger profits

'Grow at all costs' may have been the mantra for the past few years. But recent [economic challenges](#) have retaught us the importance of profitability. Actionable data allows you to see exactly how much money your business is making and where it's being spent. As such, it can help you identify areas where you can save on costs or double down your efforts to achieve even bolder growth.

Tracking Cash Flow

The lifeline of every business, cash flow is what keeps the wheels turning and the lights on, especially through particularly challenging times. For small businesses,

cash flow can be difficult to predict, especially if your income stream isn't steady. Tracking your cash flow can help you hone in on areas to improve, like specific expenses that are draining your reserves.

Identifying Growth Opportunities

Finally, actionable data can help identify more growth opportunities for your business. By analysing data on market trends, customer behaviour, or other key indications, you can identify areas for expansion and increasing revenue. You can even use this data as a jumping-off point to develop a growth strategy.

How to get your hands on better data

There are a myriad of different ways to track data. The important thing is to find one that's efficient and consistent for your business. Technology that automates day-to-day business tasks, such as marketing or payroll software, can [make it easier](#) to capture and store actionable data. Instead of spending hours inputting data points manually into spreadsheets, you can use these tools to automate the data management process, giving you more time to analyse, interpret and then decide on your next course of action.

Pulling it all together

When running a business, the stakes are high. A few wrong decisions and you can find yourself turning down a path that no longer aligns with your business goals. By analysing specific, measurable and, most importantly, relevant data, you'll gain the right insights that will help drive business growth, profitability, cash flow and long-term success.

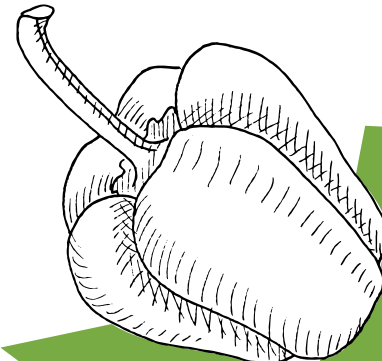


Hannah Lawrence



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

FARMERS MARKETS IN KENT



Capel Le Ferne

Market Manager - Sally Cook - 01303 253838

Every Tuesday, 10.00am - 12.30pm
Village Hall, Lancaster Avenue
Capel-le-Ferne, Nr Folkestone CT18 7LX

Cliftonville

Sunday
Cliff top at Cliftonville

Tonbridge

Steve Wood - 07876 685 853
steve@tonbridgefarmersmarket.co.uk

2nd Sunday of Every Month
9:30am - 1:30pm
Sovereign Way, Tonbridge
TN9 1RG

Want your market listed?

Contact Sally on email:
sally@steeryourbusiness.com



ADVERTISING FEATURE

New (Tax) Year, New Me!



As the reset button is pushed, I'll be providing you with some great tips for the 23/24 tax year which is now in full swing.

For those that don't know me, I am a straight talking, no jargon Financial Adviser that has over 13 years of Financial Services experience. I have found that over my many years in financial services, that our industry is a stickler for complex wording or explanations! My aim has always been to break down barriers of receiving advice, in a relaxed and jargon reduced setting, moving away from the perception of some "old school" Financial Advisers. Unfortunately jargon does still arise from time to time, so the delivery of content I produce is vital.

On 15th March Jeremy Hunt presented his first budget as chancellor and as always the rumor mill starts a few days before. Over the past few years, pension announcements have been quiet, but Jeremy decided to announce a few positive measures for the tax year ahead, one of the main being: how much you can pay into a pension? Depending on your earnings and who makes the contribution, previously you could pay up to £40,000, but now this has been increased to £60,000. A strong positive increase which opens doors for people to pay extra money into their pensions for their future. There are some people which will have a reduced £10,000 (was £4,000) limit, for example very high earners or people who have taken benefits from their pension, but for most this will be a welcome change.

There were other measures that were introduced around pensions, but I felt this was the main point to highlight.

The ISA allowance of £20,000 continues to remain the same and proves to be a valuable way of accumulating savings for your future plans. It's important to note that ISAs are very tax efficient as any gains are free from capital gains and income tax.

A lot of people I speak with are more concerned that the interest rate on a cash ISA has been relatively low in recent years, rather than the tax and investment planning feature it provides. Did you know that you can move your cash ISA into a Stocks and Shares ISA? This will allow you to keep the tax efficiencies of an ISA, whilst moving your money into an investment, which gives you greater potential towards achieving your longer term plans.

Whilst I am not a tax adviser, it is important to note that allowances for capital gains tax and dividend allowances have reduced with further reductions next tax year, so planning to utilise these allowances becomes more important. I am an advocate of Financial Advisers and Accountants working hand in hand to provide strong advice wrapped within efficient tax planning.

So what are my top tips for the current tax year?

- Utilise what you can afford in pension contributions
- When saving, look to use ISA allowances that are available, before using savings or investment accounts that are potentially subject to tax
- Make sure that you speak to both a Financial Adviser and accountant to squeeze out the best of the allowances and limits available to you
- Focus on your own goals and don't be distracted by the noise around you
- Don't leave using allowances until the last few weeks, maximise these allowances at the beginning of the tax year, rather than the end
- Remember, a lot of these allowances are use it or lose it! Make sure you are making the most of these allowances the government gives you.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

An investment in a Stocks and Shares ISA will not provide the same security of capital associated with a Cash ISA.

The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief generally depends on individual circumstances.

If you transfer as cash you'll be out of the market until the transfer is complete. You won't lose out if the market falls but your money won't be subject to any income or growth if the market rises in this period. If you transfer a fixed rate cash ISA before the end of the term, you may have to pay a fee.

Managing Partner Practice

**St
James's
Place**

McMILLAN
WEALTH CONSULTANTS



Joe
Parker



If you would like to discuss the allowances mentioned or the recent budget in more detail, feel free to get in touch.

McMillan Wealth Consultants Limited is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/products.

The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

SJP Approved 11/05/2023

The sales invoice



In the last edition, I referred to the sales invoice, and the main focus in this column will be to examine the importance and purpose of the invoice and to look at ways in which the design and content says something about your business.

First and foremost, the invoice is a vital legal document. For example, you can sue an entity for an unpaid invoice but not for an unpaid statement of account.

Before that, let's just take a quick look back at where the invoice came from and how it is defined. The origins date back to the 16th century from the old French word 'envois' (meaning 'a sending'). During a sale of goods, a buyer and a seller enter into an agreement to transact business and complete a financial transaction, the terms of which will be recorded or documented with an invoice and a receipt.

In turn, the invoice is a document issued by a seller to a buyer itemising the goods supplied and the amount of money that is due from the buyer, according to the payment terms of the seller. It would also contain a number of critical pieces of information, which we shall discuss later.

The purpose of the sales invoice is to provide a record of the sale, the date it took place and the value of the transaction and communicate the requirement to pay for the goods. The objective of sending an invoice is to inform the customer of the amount which is payable and when and where to make payment. In addition, it documents the transaction as accounts receivable in the accounting system until it has been paid.

The invoice has become a culturally acceptable way of asking for money and, in certain cases, it can be a demand for payment. When paid in full, the invoice becomes a document of title and is also known as a bill of sale. It normally represents the presence of credit as the buyer has purchased the goods on a 'buy now, pay later' basis. If you sell a customer a product or service, you need to send them an invoice by law if both parties are registered for VAT.

Therefore, the design and content of the invoice is a major aspect and acts as a window into your business. It must immediately capture the attention of the buyer

and should enable them to make payment within terms without having to contact you. The invoice often acts as the basis for the first and main contact between the buyer and the seller after the invoice has been sent.

You will need the invoice to contain all the legal, useful, and relevant information to make it practical, functional, and serviceable but it is also very good practice to add something unique and attractive to your invoice such as the colour scheme and layout, without going 'over the top'.

Finally, what must the invoice include? The following should act as a checklist. It must clearly state the word 'invoice' and each invoice must be sequentially numbered. Your company name, address, contact details, bank details, payment terms, VAT number must be clearly displayed as well as your Company Registration Number, if you are a limited company.

You should incorporate the customer account number, their name and address, PO number (if relevant), invoice date, delivery date, a description of the goods or services provided and the VAT amount with the total amount displayed in the bottom right-hand corner.

Pecunia
See the credit in your business



Kevin Artlett



Finally, to help with your cash flow, invoices should be raised and sent within 24 hours of providing goods or services; do not wait until the end of the month to produce your invoice.

Contact Kevin Artlett FCICM ACII
www.pecunia2016.co.uk

Employee Engagement and Culture

Successful Employee Engagement Strategies

A recent survey highlighted that with engaged employees, a company has 21% more profitability and suggests that employee engagement increases productivity by 17%.

With the average UK engagement rate of 49%, 51% of employees therefore not engaged, these statistics should definitely not be ignored!

In my 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
- Ensure a healthy work environment

These are simple but very effective strategies and this article will cover the third strategy in more detail-involving your employees, and I will be sharing some ideas on how to involve your employees in the business and its direction, in order to increase employee engagement.

Involve your Employees

This is more than just employees being asked for the occasional idea, but involving employees ensures that, through a collaborative decision making process, both the employee and employer are responsible for the overall success of the business. Employers can't just simply wait for employees to come forward with their insights, they need to have a specific strategy and structure in place to encourage employees to share their thoughts and ideas, as well as follow up on any proposed and agreed actions.

Communication - this is an excellent example to create successful employee engagement. If a company is transparent in their communication with their employees, it builds trust between the employer and employee and as a result, the employee is more likely to be emotionally invested within their work and the overall success of the business. There will be some constraints in what an employer is able to share and communicate, however if employees understand some of the challenges their employer is facing, this can often drive employees to perform and deliver the business goals. Examples of this could be communication briefings from the CEO



or leadership team, monthly newsletters or sharing company performance stats and figures and future plans.

Planning and Decision Making - By creating an environment that involves employees in planning and work decisions, shows employees that their opinion is valued and trusted. Create a process in which employees are involved in setting work goals that use their skills, in their area of interest, to contribute to the success of the business. This could include a number of areas such as creating or setting their KPI's, planning of projects or creating or even amending company values. With decision making taking up as much as 70% of a C-suite member's time, delegating some of these decisions to others in the business, can help to free up of their time for more impactful work.

Strategy Days

Who doesn't love a brainstorming session?! Giving your team the opportunity to brainstorm initiatives to help the business reach its goals, will increase employee motivation. By allowing employees to think creatively in smaller groups, knowing that they are involved in solutions or future plans of the business, is likely to enable them to feel more invested in carrying out the work and achieving the results.

In my next article I will be covering the fourth of the key employee engagement strategies - giving employees a voice.



Maria Wilson



Please contact me if you would like further information regarding the range of services I provide at Saxon HR Consultancy Ltd, including Team Building Away Days, which are a great way of increasing morale and building teamwork, in turn increasing employee engagement and retention.

Maria Wilson - Saxon HR Consultancy Ltd

Tel: 01795 390010

**Email: maria.wilson@saxonhrconsultancy.co.uk
www.saxonhrconsultancy.co.uk**

Sickness absences are at an all-time high

The number of fit notes issued in the UK hit a record high last year – 10.4 million. In part, the increase has been attributed to the economic crisis and also to the impact of the pandemic, which has led to more stress-related absences.

If you've been noticing increased absences, it might be having negative effects on productivity, as well as increasing costs. It is important to manage them proactively.

Begin by ensuring you have a robust absence policy, so expectations are clear and phoney sickness days are discouraged. The HR Dept can help you implement a comprehensive policy, as well as introducing return-to-work interviews and measuring tools. For long-term absences, we can work with occupational health therapists to plan adjustments and phased returns.

If stress or anxiety is at play you'll want to be supportive, but it's not yours or your managers' jobs to act as counsellors.

You can bring in tools like the Bradford Factor (see article below) to underpin your enforcement of absence policy objectively. You may also find employee assistance programmes (EAPs) good value for the business. They provide expert, independent support services for mental health and other issues like debt advice – taking the burden away from you.

Check that your culture encourages a healthy work-life balance. Both our physical and mental health are heavily impacted by work-life balance. Ensuring that workloads are evenly distributed, and that staff know when to switch off, will reduce the risk of stress.

In the face of so much absence a robust approach is important – not least so that those who do show up everyday don't get burnt out covering for persistently absent colleagues.

If you'd like support, just get in touch.



Denise
Murphy



Contact Denise Murphy
on **0208 702 8062** or **07425 663 175**
Email: denise.murphy@hrdept.co.uk
www.hrdept.co.uk/wimbledon-new-malden



Who do you really want to work with?

You need to catch the attention on your ideal customer - but how?

That's where we come in. We discuss your vision, advise you on your marketing, social media and branding, then we develop and deliver a visual identity that represents your business and ideals perfectly – attracting that ideal customer.

Contact us today for a free discovery call



www.graphickat.co.uk



Culture Positivity for a healthy workplace

A positive culture is crucial for many reasons, including employee wellbeing and attracting and retaining staff.

A positive culture within an organization is essential for a variety of reasons, and its impact extends beyond just the well-being of employees. Some key reasons as to why a positive culture is crucial can come down to promoting employee well-being.

This can be achieved by creating a supportive and inclusive environment. When employees feel valued, respected, and supported, their overall job satisfaction and mental health improve. This leads to reduced stress levels, increased motivation, and higher productivity.

Having the reputation for being a culture positive employer acts as a magnet for attracting top talent and retaining existing employees. In today's competitive job market, candidates often seek organisations with positive work environments. When employees have positive experiences within the workplace, they are more likely to speak highly of their organization, which can boost employer branding and attract talented individuals. It also has a positive affect when an organization is known for its work environment by attracting a wider choice for potential customers, partners, and stakeholders. A positive reputation can positively impact customer loyalty, business partnerships, and overall brand perception.

By fostering this type of employee engagement, the employer enhances productivity. When employees feel connected to their organization and its values, they become more committed to their work. They are motivated to contribute their best efforts, collaborate effectively, and go the extra mile to achieve shared goals. This, in turn, drives productivity and improves overall performance.

When employees feel comfortable expressing their ideas and opinions without fear of judgment or negative consequences, they are more likely to contribute innovative solutions. A positive culture nurtures a safe space for experimentation, learning from mistakes, and embracing diverse perspectives, all of which are crucial for fostering creativity and driving innovation. In turn by encouraging collaboration and teamwork among employees there is a sense of trust, mutual respect, and open communication, employees are more willing to collaborate, share knowledge, and support each other. Collaboration leads to improved problem-solving, more



efficient workflows, and a stronger sense of unity within teams.

Organizations that prioritize employee learning, provide opportunities for skill-building, and offer career advancement pathways create a culture of continuous development. This not only enhances employee satisfaction but also helps organizations build a highly skilled and adaptable workforce. The impact is positive on reducing employee turnover. When employees are happy and engaged in their work, they are more likely to stay with the organization for the long term. This reduces recruitment and training costs associated with high turnover rates, and allows organizations to retain experienced employees, fostering stability and continuity.

In summary, a positive culture is crucial for employee well-being, attracting and retaining staff, driving engagement and productivity, fostering innovation and collaboration, building a strong reputation, supporting employee development, and reducing turnover. Investing in a positive culture is an investment in the success and sustainability of the organization.



Catherine Perry



Contact Catherine Perry

Tel: 01303 205257

Email: catherine.perry@tailormadeqa.com

<http://www.tailormadeqa.com>

What is a Resilient Leader?

The International Organisation for Standardisation (ISO) - a worldwide federation of national standards bodies - defines resilience as: 'The ability of a business to absorb and adapt in a changing environment to enable it to deliver its objectives and to survive and prosper.'

Quite simply, Resilience is the ability to learn from your setbacks and mistakes. That is why I, additionally, define Resilience as *"Springing Forward with Learning"* and to be able to achieve this; from all of life's events, whether good or not good, we must find ways to pause, re-energise, recuperate, and reflect. Our reflections are where the learning takes place and I ask my clients to consider two questions whenever they are reflecting (and re-energising!):

- From your recent experiences, what do you want to keep doing, that is working well for you and
- From your recent experiences, what do you want to leave behind and stop doing because it is not useful or helpful?

Please consider the Strengths, skills, capabilities, attitude, openness to change and behaviours that you want to keep doing and those you don't. If you would like a few more ideas on what to reflect upon then please use [The Resilience Wheel](#) to guide you.

A Resilient Leader is someone who:

- Faces difficulties head-on rather than falling into despair or hiding from problems with unhealthy coping strategies.
- Remains calm in the face of intense and stressful situations - even those totally unexpected or out of the ordinary.
- Possesses a high tolerance for ambiguity and uncertainty and can quickly adapt to these new circumstances.
- Looks after their own mental and physical wellbeing - recognising the importance of this to perform at optimum levels.
- Is measured and confident in how they communicate - instilling confidence in their leadership.
- Keeps a good handle on reality, both in terms of putting mistakes or set backs into perspective, and also setting achievable goals.

So, what steps can you take to become a resilient leader?

- Reflect and Assess - concentrate more on your Strengths and where you have been at your best and have felt truly "energised" and consider how you can do more of this.
- Be Purpose-Driven - how clear is your Purpose to you? What are your Values and how are you harnessing them?
- Cultivate Relationships - we absolutely cannot do everything by ourselves, concentrate on "finding your tribe", that strikes a balance of support and positive challenge.
- Continuous Learning and Growth - "Springing Forward with Learning!!"

Good luck with your reflections and re-energising.

"I support Leaders to Thrive and be at their best, in a persistently changing world."



THE RESILIENCE COACH



Russell Harvey - The Resilience Coach Ltd
russell@theresiliencecoach.co.uk

Podcast Episode 1 Series 1
 (all episodes available on website)

<https://www.theresiliencecoach.co.uk/podcast/e01-what-is-resilience>

www.theresiliencecoach.co.uk



Russell Harvey

Get your Brand Together:

Why you need a Business Coach to make your Personal Brand Stand out



So, you've decided to start your own business. You have a great idea, some funding, and a passion for what you're doing. But there's just one problem: your personal brand is a mess.

Maybe you've been trying to do everything yourself, or maybe you're just not sure where to start. Either way, a business coach can help you get your brand together and take your business to the next level.

But why do you need a coach? Can't you just figure this out on your own? Well, sure, you could. But that's like trying to build a house without a hammer or nails. You might be able to do it, but it's going to take a lot longer, and the end result might not be as sturdy or impressive as it could be.

A business coach can give you the tools you need to build your brand, make it stand out, and attract the right customers. They can help you identify your strengths and weaknesses, create a plan of action, and provide guidance and support along the way. But what are the benefits of working with a coach? Let's take a look:

Accountability: When you're working with a coach, you're not just accountable to yourself. You're accountable to someone else who has a vested interest in your success. This can help keep you on track and motivated.

Expertise: A good coach has been there, done that, and has the t-shirt to prove it. They can share their knowledge and experience with you, and help you avoid common pitfalls and mistakes.

Perspective: Sometimes it's hard to see the forest for the trees. A coach can provide an objective, outside perspective that can help you see things in a new light.

Support: Starting a business can be a lonely journey. A coach can be your cheerleader, sounding board, and support system all rolled into one.

So, now that you know why you need a coach, how do you go about finding the right one? Here are a few things to look for:

Experience: Look for a coach who has experience in your industry or niche. They'll be better able to understand your unique challenges and provide targeted advice.

Personality: You're going to be spending a lot of time with your coach, so it's important that you have a good rapport. Look for someone whose personality meshes well with yours.

Results: A good coach should be able to point to concrete results they've helped their clients achieve. Don't be afraid to ask for testimonials or case studies.

Chemistry: Chemistry is key. You want to work with someone who makes you feel comfortable, who you can trust, and who you enjoy talking to.

To sum up - if you want to make your personal brand stand out and take your business to the next level, a business coach can be an invaluable asset. They can provide the expertise, perspective, and support you need to achieve your goals. They're like the Gandalf to your Frodo, the Yoda to your Luke Skywalker, the... well, you get the idea.

So, what are you waiting for? I'm offering a free mini coaching session to any small business owner who's ready to take their business to the next level. So go ahead, [book that free session](#), and watch as your business blossoms like a beautiful flower in the springtime. Or, like a disco ball in a dark room. Either way, it's going to be awesome.



Sheena Whyatt



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

LinkedIn: <https://www.linkedin.com/insheenawhyatt/>

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

Instagram: [@kapowsheena](#)

Twitter: [@kapowsheena](#)

sheena@kapowme.com | 07825 173901

The ONLY Reason to Write a Business Plan

I read a blog today. 20 reasons why you need a business plan. It was an interesting read. A lot of interesting content.

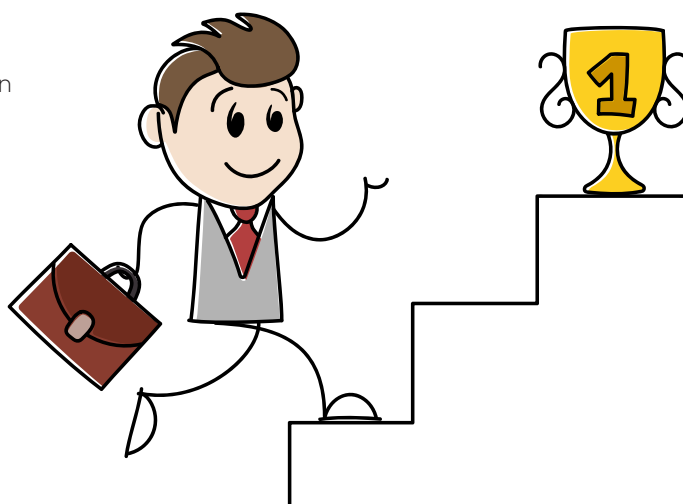
BUT, personally, I disagree with the premise. It doesn't make the author wrong or me right. But I do disagree. I would love it if you would indulge me and let me explain why.

In my experience there is only one single reason to write a Business Plan. The ONLY reason to write a Business Plan, in my opinion is to grow your Business. Now you might be growing your Business from start up, or you might be growing an existing Business. Nevertheless, you must be in the business of growing your Business. Otherwise, it's probably not a Business. It's a job you've created for yourself.

There, I've put it out there. I've said it.

Interestingly, when a Business Owner sets out to write a Business Plan to work out and document how they are going to grow their Business, there are a lot of interesting side benefits.

- 1. Contingency.** If you work out how you are going to grow your Business and you write it down you've done an important piece of contingency planning for your Business. If you happen to get run over by the proverbial bus tomorrow, it means someone else can step in and continue the task of growing your Business. Otherwise, there's a real risk your Business will just die if it's all in your head
- 2. Planning.** In the act of writing a Business Plan, if you do it properly you will....well....plan. If you fill in a template, it's just words on a piece of paper. If you write a Business Plan because you want to grow your Business, you will go through a process. You will research and test your market, you will critically examine your product, your strategy, your business model. You will probably explore blind alleys in theory before going down them in reality. The process of planning creates a stronger Business that will grow faster
- 3. Value.** A good Business Plan is actually worth money. If your exit strategy is to sell your Business, you only have a valuable Business to sell if it runs without you. So that means documented procedures to go alongside your customer database. And a good Business Plan can add actual cold, hard cash



value to your Business when you sell it. Because you are selling a growing, viable Business that someone else can step in and run

- 4. Investment.** If you are looking to attract funding or investment into your Business, you need a Business Plan. There's no magic document, no template, no formula that will attract investors. If you document a clear, well-thought-out Business Plan that describes how you will grow your Business, then and only then are you likely to attract investors

There are lots of other side benefits – clarity, direction, creativity, understanding your customers. But they all come from one single process. Do some proper planning to grow your Business. Write it down. Everything else will follow.



Kath Parrington

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



Highs and lows

of running a family business

In 2020, Oxford Economics estimated there were 4.8 family million businesses in the UK, making up 85.9% of all private sector businesses, employing 13.9 million workers, 51.5% of private sector employment.

Family run businesses can be extremely successful. The individuals know each other well and at least in the early days, they are all pulling in the same direction.

Some family businesses go back 100's of years. Some businesses that appear to be family run, have long since been sold to other owners, but have maintained the image of the family name or profile, sometimes due to the goodwill attached to it or because the family stipulated that as part of the sale. These businesses have some particular challenges that may not be present in other companies:-

Advantages

- Families naturally share common values and beliefs, which can really help bring cohesion to the business and create a combined vision and clear goals
- When building the business, family members are more inclined to put in extra hours and increased effort, knowing they have a stake in it
- When you are working with your family you tend to have a natural sense of loyalty and a longer-term vision, understanding that you are building something together for the future
- You might all be more prepared to make financial sacrifices for the greater good, which can help with the early stages of startup, when costs outweigh income

Disadvantages

- Family run businesses recruit and retain based on relationships rather than because people have the right skills or training. This can have a negative impact on other team members who are there on merit rather than because of familial ties
- When you operate as a family business, you might be less able to separate out business from pleasure
- Family companies often fail to understand/distinguish between their official roles as shareholders and directors and this can create issues around the formalities needed for compliance purposes

- Conflicts are common in families and these can seep into the working environment
- Generations of family businesses can find that descendants don't necessarily want to be part of the business. This can create a challenge when the founders want to retire or move on

As with all businesses, it pays everyone to think about what the rules of engagement should be. We at Aly Young Law can sit down with a family and help they identify important factors such as:-

- Agreeing and setting out the shared goals and vision for the business, so that everyone is on the same page
- Stating clearly what each individual members role is and recording this so that information can be shared if that family member is indisposed for a period of time
- Working out what should happen when people get ill, pass away or simply want to leave the business
- Organising financial provisions to kick in in those circumstances to ensure that the value of the business can be kept within the family
- Set out a process for happens if people fall out with each other
- Making sure that if the long-term intention is to sell the business, that the right clauses are there to make sure that can happen

If you want to make sure that your family business runs smoothly, get in touch and we can help you set out a roadmap for ensuring that you, your family and your business is protected.

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

Business Lasting Powers of Attorney

As a business owner, it is crucial to have a plan in place to ensure that your affairs are managed effectively and efficiently if you become incapacitated or unable to make decisions.

One essential document to consider is a Lasting Power of Attorney (LPA). In this article, we will explore the importance of LPAs for business owners and how they can help protect your business interests.

An LPA is a legal document that allows an appointed individual(s) (known as an attorney(s)) to make decisions on your behalf if you become unable to do so. There are two types: a property and financial affairs LPA and a health and welfare LPA. The former covers decisions about your business interests, including financial decisions, while the latter covers decisions about your personal welfare, such as medical treatment.

As a business owner, your interests may be more complex than those of the average person. If you were to become incapacitated, the consequences for your business could be significant. By creating an LPA, you can ensure that someone you trust and who understands your business interests can make decisions on your behalf.

An LPA for financial affairs can be particularly important for business owners. It allows your appointed attorney(s) to manage your finances, including any business accounts, pay bills, and make investment decisions. This helps ensure that your business continues to operate smoothly, even if you are unable to make decisions yourself.

If you were to become incapacitated without an LPA in place, it could lead to disputes among family members or business associates about who should make decisions for you. An LPA can help to avoid these disputes by appointing attorneys, giving your family members peace of mind that your affairs are being managed appropriately.

Provides Flexibility

LPAs can be tailored to suit your specific needs and requirements as a business owner. You can appoint one or more attorneys, set out specific instructions about how your affairs should be managed, and include any limitations or restrictions you want to impose.

This flexibility ensures that your business interests are protected and managed in a way that aligns with your wishes.

Unfortunately, there is always a risk of fraud or mismanagement when it comes to managing finances, and this risk can increase if you are incapacitated. By appointing an attorney through an LPA, you can reduce these risks. Your attorney has a legal duty to act in your best interests and manage your affairs appropriately.

LPAs can ensure the continuity of your business in the event of your incapacity. Without LPAs, your business could be left in limbo, with no one able to make decisions or manage affairs effectively. This could lead to significant financial losses, loss of customer reputation or even the collapse of the business. With LPAs in place, you can ensure that your business continues to operate smoothly, protecting your employees, customers, and other stakeholders.

In conclusion, as a business owner, it is essential to consider the importance of LPAs in protecting your business interests. They provide flexibility, reduce the risk of fraud or mismanagement, and ensure the continuity of your business in the event of your incapacity. By working with an experienced lawyer, you can create LPAs that align with your specific needs and requirements, giving you peace of mind that your affairs are in safe hands.



Sara
Sheppard



Contact Sara Sheppard on email:
info@slswillsandmore.co.uk
T: 01304 577998



Are you regularly updating your message?

Never before has clear, concise communication been so important.

After years of turmoil, mixed messages and confusion, I think we all crave honesty, clarity and transparency.

It is good to look internally at the communication you are putting out from your business and check that it is fit-for-purpose and appropriate to the current climate. We know that many people are feeling the pinch, so it pays to be sensitive and tailor your approach accordingly.

Is automation damaging your reputation?

Have you ever been chased for not paying an invoice?

How did it make you feel?

Embarrassed? Uncomfortable?

What about if you had paid the invoice and the reminder was unnecessary?

What did you think of the company that sent it?

That they were disorganised, uncaring or rude?

What can seem harmless communication in one situation can be perceived differently at other times. And those other times are now. Many of your customers will be living and working in very different ways now to when you first took them on. Their financial situation may have changed, and they probably work from home.

Their priorities and pain points will have shifted, and you need to acknowledge and reflect this in how you communicate with them. If you don't, you could quickly alienate them and even lose them as customers.

You have to adapt your words to the prevailing mood.

Life and business go on, and you still need to make sales but you need to adjust your approach and messaging to be more sensitive to the prevailing circumstances. When times are tough adopting a warmer and friendlier tone in your communication will have a much better impact than anything that comes across as cold and official.

People want to know that you care about their situation and understand what they are going through. Don't be afraid of showing a more vulnerable side to your business. People buy from people, not faceless companies. Big brands are all over social media

because they are trying to interact with their customers on a one-to-one basis and build human relationships.

Review what your words are saying about your business. Read the copy on your website, company brochures and newsletters, emails and social media. What kind of language are you using? What is the overall impression that you are giving? What are your dominant messages? Now consider whether you need to refine them to be more sensitive and in the moment.

How can you help?

If you look at your company's output, how helpful are you to your customers? It doesn't have to be in a physical way. It might be about tailoring your content to provide useful tips and advice or making your services available in a different format.

The companies that are going to come out on top are the ones that are adapting to their customers' changing situations and are tailoring their messaging accordingly.

Embrace change or miss out on valuable sales

History is littered with stories of companies that failed to adapt their business model, and the same is true for those that fail to adjust their messaging too. Don't let that be you.

Analyse your customer base and reassess your customers' current situation. What is likely to be important to them right now? Then consider how to adapt your messaging to be more sensitive and appropriate. Don't be afraid to sell but do it in a way that shows you understand what they are going through and demonstrates how you can help.

Review all your external channels of communication, including any automated email sequences to ensure that you are giving a consistent and clear message that is timely, relevant and appropriate.

And don't forget to do this regularly as things continue to change every day and every month.



Joanne Parker



Joanne Parker - JP Writing Services
www.jpwritingservices.co.uk
Email: joanne@jpwritingservices.co.uk
Tel: 07596719763

3 Ways to get more sales through your website



We speak to a lot of people who have a website who are finding it isn't really doing anything for their business.

If this is the case for your website keep reading to find out some simple changes you can make to get more sales through your website.

1. Be Clear on the Purpose of Your Website

You may think that you're clear on the purpose of your website, you want it to bring in clients, customers or sales for your business, but how? What is the actual action you want your website visitor to take on your website? If you have an online shop the main purpose of your website is to get people to buy the products. If you have a service based business and you need to have a conversation with your prospective clients before you work together, then the purpose of your website might be to get them to book a call. If you're running a membership, the purpose of your website will probably be to get people to join. Once you are clear on the purpose of your website everything else should fall into place.

2. Make Your Homepage All About Your Website Visitor

As soon as someone hits your website they should know what you do and that you have a solution to their problems, needs or wants. Far too many people launch into their own story on the homepage and that's a big no. That's like me walking into a room, walking up to someone and saying, "Hi, I'm Jude. I've been running my own business for 13 years. I'm a Mum and wife and I love yoga." Nobody asked! You wouldn't do it, or at least I hope you wouldn't, so don't do it on your website. Definitely put relevant information about yourself on the about page, if they click on that then they've asked, but focus the homepage on engaging your website visitor, showing you understand them, signpost them to services or products that will help them and have clear buttons

on your homepage so people can take action towards achieving the purpose of your website.

3. Use Your Website to Build Your Email List

It's unlikely that you will make sales or turn people into clients the first time they hit your website. They are going to do their research. But even if they aren't ready to fully commit or part with money on their first visit, they might like the opportunity to stay in touch or find out more about you. Giving your website visitor the option to join your email list is a great way to do this. The most successful way of building an email list is to give something in exchange for their email such as a useful free download or a free gift with their first purchase. Once that person is on your email list it's important to nurture them through regular emails that are useful to them. Then they'll start to value you and are more likely to become a client or customer down the line.

Give it a Go

So, if your website really isn't doing much for your business, give it some TLC, follow these tips and see if you can turn it around.



Jude Wharton



You may also find the challenge we are running in September useful. It's The Website Shame to Website Fame Challenge and you can find out more and join here.

<https://members.readysteadywebsites.com/website-fame-challenge/member/42>

Exploring the Role of a Virtual Assistant

What is a Virtual Assistant?

In today's digital age, businesses increasingly turn to virtual assistants (VAs) to streamline operations and enhance productivity. A virtual assistant is a remote professional who provides a wide range of administrative, technical, or creative support to individuals or organisations from remote locations. Unlike traditional assistants who work onsite, virtual assistants leverage technology to collaborate with their clients online.

What Does a Virtual Assistant Do?

Virtual assistants offer a diverse array of services tailored to meet the specific needs of their clients. Their responsibilities include administrative tasks, project management, social media management, customer support, research, content creation, and more. By outsourcing these tasks to a virtual assistant, businesses can effectively delegate time-consuming activities, allowing them to focus on core business objectives.

The scope of a virtual assistant's work can be customised to suit the requirements of each client. From handling emails and scheduling appointments to managing online marketing campaigns or even designing graphics, virtual assistants bring a versatile skill set. They adapt to the unique needs of each business, providing flexible support as and when required.

How is a Virtual Assistant Paid?

Virtual assistants usually have flexible payment structures depending on the nature and duration of the engagement. Some virtual assistants charge hourly, while others offer packages or project-based pricing. The fee can vary based on factors such as the complexity of tasks, specialised skills required, and the VA's experience level.

The payment process is often carried out electronically, sending invoices and payments through secure online platforms. This digital approach ensures convenience and transparency for both parties involved.

Virtual Assistants Can Let You Focus on What Matters Most - Your Business

One of the key benefits of working with virtual assistants is the freedom they provide. By outsourcing administrative and non-core tasks, entrepreneurs and business owners can free up valuable time and resources to concentrate on high-level strategic activities. This allows them to direct their energy toward



growing their business, nurturing client relationships, and exploring new opportunities.

Virtual assistants offer a flexible and scalable solution, particularly for small and medium-sized enterprises (SMEs) or solopreneurs needing more resources to hire in-house staff. They enable businesses to access professional assistance as needed without the commitments and overhead costs associated with traditional employment.

Additionally, virtual assistants bring a wealth of expertise and specialised skills to the table. Their diverse backgrounds and experiences allow them to provide valuable insights and support in various areas, contributing to the growth and success of their client's businesses.

In conclusion, virtual assistants are vital in supporting businesses of all sizes and industries. Their remote nature, extensive skill set, and flexible working arrangements make them valuable to entrepreneurs seeking efficient and cost-effective support. By partnering with a virtual assistant, businesses can delegate tasks, increase productivity, and ultimately focus on what matters most - driving their business forward.



Kelly Barrett

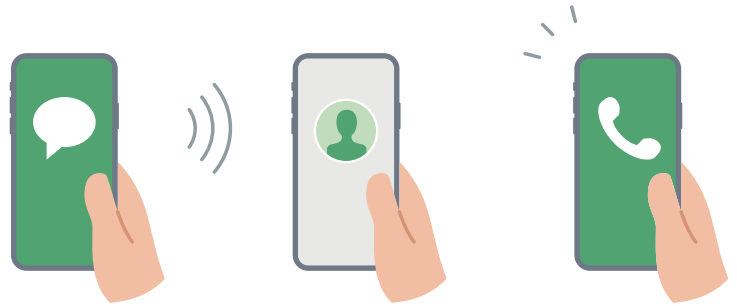


If you are interested in finding out more about working with a VA, Your Virtual PA, would be happy to have a coffee and a chat.

Contact Kelly
Tel: 07922 197 614
hello@kellyyourvirtualpa.com

The Transformative Power of WhatsApp Automation in UK Businesses

As the landscape of communication continues to evolve with the rise of digital platforms, businesses are leveraging this shift to bolster their interactions with customers.



WhatsApp, the most-used social media platform in the UK, has emerged as a powerful tool in the commercial ecosystem. This is due to its phenomenal reach, with 74.8% of internet users aged 16 to 64 actively using the app to chat and interact. What makes WhatsApp even more compelling is its average open rate, which is staggeringly above 90%. But, it's the emerging WhatsApp automations provided by companies such as [Two Thirds Different](#) that's truly transformative, revolutionising the customer-business relationship.

WhatsApp automation is fast becoming an integral part of the modern business communication suite, especially in the UK, where WhatsApp's ubiquity is unrivalled. This technology enables businesses to streamline and fast-track their communication process, delivering responses within mere seconds, instead of the traditional 30 minutes or more. The impact? A staggering increase in the probability of conversion.

Studies show that businesses responding to customer inquiries within the first 30 seconds have an 81 times higher likelihood of making a sale than those responding after 30 minutes. This dramatic increase is attributable to our era of instant gratification, where consumers expect and appreciate quick responses. With WhatsApp automation, businesses can meet and exceed these expectations, thus increasing the chance of a fruitful customer interaction.

More than just a tool for swift communication, WhatsApp automation provides businesses with the means to personalise their customer interactions at scale. Automated responses can be customised based on various customer attributes, including their interaction history, preferences, and behaviour. This level of personalisation fosters a stronger connection between businesses and their customers, enhancing brand loyalty and customer satisfaction.

Furthermore, automation in WhatsApp creates opportunities for cost savings. By taking over repetitive tasks, businesses can optimise their operational costs

while also ensuring a higher level of efficiency. They can utilise human resources for more complex tasks that require personal judgement, strategic thinking, and creativity, thus improving the overall productivity of the business.

On top of it all, the WhatsApp automation suite provided by [Two Thirds Different](#) includes a full customer relationship management (CRM) system, providing an integrated solution for businesses. With automation, businesses can keep track of customer interactions, effectively monitor their sales funnel, and adapt their strategies based on real-time insights.

In conclusion, the transformative power of WhatsApp automation lies in its ability to revolutionise business communications. By enabling faster response times, personalising customer interactions, reducing operational costs, and providing valuable business insights, it offers an effective solution for businesses in the digital age. As the UK's most-used social media platform, WhatsApp is a viable channel for businesses to connect with their customers on a personal level while also achieving strategic business objectives. Thus, for any forward-thinking business in the UK, the adoption of WhatsApp automation is not just beneficial; it's essential.



Sam
Howard



If you are interested in finding out more: [Two Thirds Different](#)

Written By Sam Howard & Simon Fowler

Customer Service for Profit

In today's highly competitive business landscape, companies are constantly seeking new ways to differentiate themselves and gain a competitive edge.

While various strategies and tactics can be employed to achieve this, one aspect that often stands out as a crucial factor in determining success is customer service. Providing exceptional customer service not only fosters positive customer experiences but also leads to better customer retention and improved profitability, both of which can live in harmony.

Many companies tend to approach customer service as a mere checkbox on their to-do list. While they acknowledge the importance of providing customer

service, they often view it as a daunting task that requires significant effort to establish and sustain. As a result, they resort to implementing simplistic and rudimentary strategies that frequently fall short, leaving consumers feeling unimpressed and dissatisfied with their overall experience. This need not be the case, it just needs a little thought - After all, we are all customers at some point.

Why should more care be taken when implementing Customer Service processes and procedures?

Create great customer experiences to generate positive customer service. The start of every great customer journey is the ability to communicate effectively. It is key to the ongoing success of any organisation.

Delivering excellent customer service creates a positive impression of a company in the minds of its customers. When treating people with respect, and courtesy, and with prompt attention to their needs and concerns, they are more likely to develop a sense of loyalty towards the brand. Satisfied customers become loyal customers, and loyal customers are more likely to continue doing business with a company over an extended period. This customer retention plays a vital role in sustaining profitability as it eliminates the need to constantly acquire new customers, which can be significantly more expensive than retaining existing ones. It is a win-win for both parties. Treat others how we wish to be treated.

Positive customer experiences will also have a profound impact on word-of-mouth marketing. Customers who have received exceptional service are more likely to share





their experiences with friends, family, and colleagues. These positive reviews and recommendations serve as valuable endorsements, effectively acting as free advertising for the company. Potential customers who come across these endorsements are more inclined to trust the company, leading to increased customer acquisition at a reduced cost compared to traditional marketing efforts.

A strong customer service culture encourages repeat business. When customers have a positive experience with a company, they not only return for future purchases but are also more willing to spend more money on their purchases. Studies have shown that customers who have a positive experience are more likely to become repeat buyers and tend to spend more per transaction than first-time buyers.

Another significant benefit of good customer service is the impact on employee morale and productivity. When companies prioritise customer service, it sends a clear message to employees that their role is vital in ensuring customer satisfaction. This sense of purpose and importance can lead to increased employee engagement, job satisfaction, and loyalty. Happy and engaged employees are more likely to go the extra mile to exceed customer expectations, resulting in better customer experiences and improved profitability.

So, to summarise, customer service plays a pivotal role in driving profitability for businesses. By focusing on providing exceptional customer experiences, companies can foster customer loyalty, generate positive word-of-mouth marketing, encourage repeat business, and achieve cost savings. Furthermore, investing in customer service creates a positive work environment, leading to higher employee morale and productivity. In an era where customer expectations continue to rise, organisations that prioritise customer service are poised to stand out from the competition, strengthen their customer base, and ultimately drive sustainable profitability in the long run.

Using purpose-built solutions like EasiChat, ensure your current and potential customers can communicate with you in the way they want to at a time that suits them.....sounds like the start of a beautiful relationship.

A strong customer service culture encourages repeat business. When customers have a positive experience with a company, they not only return for future purchases but are also more willing to spend more money on their purchases.

EasiChat 



**Jon
Lovell**



Jon Lovell | CRO
Tel: +44(0)7701079470
www.easichat.co.uk

EasiChat - Customer service, made easier

Business DIRECTORY

ACCOUNTANTS



www.azets.co.uk



CH Accountancy Ltd
www.ch-accountancy.co.uk
 01233 329 545
Claire@ch-accountancy.co.uk

BUSINESS SERVICES



My Master Plan
<https://www.mymasterplan.co.uk/>
kath@mymasterplan.co.uk
 07803 503710

Kapow Business Coach
<https://www.kapowme.com/>



CHARITIES



Kent Association for the Blind
 01622 691357
<https://www.kab.org.uk/>

CONSULTANCY



Strategy & Performance
Sally@sallymarshallgroup.co.uk
 0777 171 4221



The Resilience Coach
www.theresiliencecoach.co.uk
russell@theresiliencecoach.co.uk
 07887 602000

COUNSELLING



The Good Therapy Practice
 Counselling and psychotherapy for business owners (and their families). Based in Hythe, near Folkestone.
<https://thegoodtherapypractice.co.uk/>
paula@thegoodtherapypractice.co.uk
 07534 984298

CREDIT MANAGEMENT



www.pecunia2016.co.uk
info@pecunia2016.co.uk
 0203 9090777

CRM

Capsule CRM
<https://bit.ly/3KvDhWU> **Capsule**



Lucro CRM
<https://lucrocrm.com/?affiliates=6>



Your Smart System
<https://bit.ly/YSS-Sally>

CUSTOMER SERVICE



EasiChat
EasiChat – Customer service made easier.
Digital Marketing

DIGITAL MARKETING



Spark Agency
Steer Your Business - The Spark Agency

FINANCIAL ADVISER

McMillan Wealth Consultants Limited
www.Linktr.ee/jparkermcmillanwealth
joe.parker@sjpp.co.uk
 07540 086324

GRAPHIC & DIGITAL DESIGN



GraphicKat
www.graphickat.co.uk
Kathy@graphickat.co.uk
 07399 712721

HOUSEHOLD SERVICES



<http://www.Uw.partners/s.marshall>
Sally@steeryourbusiness.com
 0777 171 4221

HR



HR Dept Wimbledon & New Malden
 Denise Murphy
www.hrdept.co.uk/wimbledon-new-malden
denise.murphy@hrdept.co.uk
 M 07425663175, T 0208 702 8062



Saxon HR Consultancy Ltd
www.saxonhrconsultancy.co.uk
maria.wilson@saxonhrconsultancy.co.uk
 01795 390 010



TQB Ltd
www.tailormadeqa.com
Catherine.perry@tailormadeqa.com
 01303 205257

INSURANCE



E-First Finance
 David Faulkner
davidfaulkner555@btinternet.com
 07971 595689

Business DIRECTORY

IT



IT Manager Services Ltd
<https://itmanagerservices.co.uk>
tom@itmanagerservices.co.uk
 01795 342 362

LEGAL SERVICES



Aly Young Law
www.aly-young-law.co.uk
aly@ay-law.co.uk
 07922 042 816

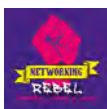
NETWORKING



Gossip Gals
<https://www.gossipgals.co.uk/?ref=SteerYourBusiness>



Latte & Live
latteandlive.com
info@latteandlive.com
 07977229001
 Small business networking with the perfect blend of opportunity and community.



The Networking Rebel
<https://www.networkingrebel.biz/>
rebel@networkingrebel.biz
 07970 462981

PAYMENTS

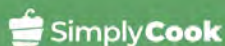
Go Cardless
<https://bit.ly/3OSSwPu>

PODCASTS



Ventoux Digital
www.ventoux.digital
mark@ventoux.digital
 07940 516482

RECIPE BOXES



Simply Cook
<https://bit.ly/3MOGFYb>

SOCIAL MEDIA CONTENT



Viral Marketing Stars
 Canva templates to make content simple
<https://bit.ly/39IU15U>

TIME MANAGEMENT



Calendly
 Organise your diary and save time
<https://bit.ly/3MJY4aD>

TRAINING

Event Medical & Training Services
www.eventmedicalandtrainingservices.co.uk

TRAVEL



Not Just Travel
www.ianandliz.notjusttravel.com
ian.liz@notjusttravel.com
 07771 683778

VIRTUAL PA



www.kellyyourvirtualpa.com
admin@kellyyourvirtualpa.com
 07922 197614

VOCAL ARTIST

The Musical Hat
www.themusicalhat.com
Hilary@themusicalhat.com
 07726 271240

WEBSITES & MEMBERSHIPS

Ready Steady Websites
<https://bit.ly/3FaOCMF>



Membership sites
<https://bit.ly/3wOYjHv>



Your Smart System
<https://bit.ly/YSS-Sally>

WILL WRITING & LPAs

SLS Wills & More
www.slswillsandmore.co.uk
info@slswillsandmore.co.uk
 01304 577998



WRITING SERVICES



JP Writing Services
www.jpwritingservices.co.uk
joanne@jpwritingservices.co.uk
 07596719763

DO YOU WANT YOUR BUSINESS FEATURED?

Contact Sally: sally@steeryourbusiness.co.uk

Make sure your company has a consistent presence in every issue of Steer Your Business Magazine to maximise your exposure to hundreds of our readers.

WhatsApp
Automations
for my
business?



• Two Thirds
DIFFERENT •