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Issue No 47

Steer Your Business

Deadlock!!!

Aly Young Law

Red Flags In Credit Control

Pecunia



Editor's Review

By Business, For Business
#networkinginprint

Welcome to the latest issue of Steer Your Business.

Some fabulous articles for you again to really help you grow your business with the help of our expert contributors.

So many great articles that I can't pick out one but we have some new contributors including Tom Reveley talking out IT and Tracy Gilchrist helping us to choose the right wine. What more could you ask for?

SAs always, enjoying dipping in and out of the magazine and connecting with the contributors who can help support your business

Sally

WHAT'S INSIDE

News From The Beach

Automation In Accounting: Data Driven Decisions

Management Buyouts

Sun, Sea and Financial Advice

Red Flags In Credit Control

Deadlock!!!

Business LPAs

and so much more ...

News From The Beach



Do You Know Where Your Leads Come From?

I use a CRM which has a field for the source of the contact each time I add someone.

This information is gold dust!

When you know where most of your leads come from, you can focus on that source and maybe drop the areas which don't generate any work.

Having reliable data to base your decisions on is key. If you don't know, you could be heading completely in the wrong direction and then wonder why you're not generating any new business.

The same applies to other areas of your business to.

Do you know which is your most profitable product or service? What about the best selling product or service?

You might have sales on a consistent basis but there may be factors which affect what you sell and when. The weather might affect sales – not as silly as it sounds. A local café doesn't sell much cake when the sun shines. This came as a surprise to them as well until they looked at the numbers and what sells best and when. Not something you'd immediately think of when planning your menus.

For some businesses, sales are seasonal. This means you have to manage your cashflow carefully so that you buy stock in advance so that it's ready for sale at the appropriate time. This might mean a conversation with a finance expert who can help level out the cashflow or lend the cash to buy the stock upfront.

If your business is affected by outside factors, they need to be included in your planning but if you don't know the numbers, it's often really difficult to adapt quickly enough to the changing conditions.

Are you basing your decisions on reliable data?

If not, let's have a chat and see if we can get the right KPIs in place to enable you to move forward on with more reliable data

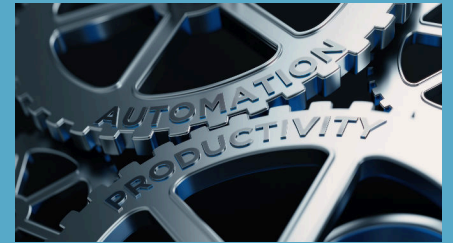
Book a chat in my [diary](#) and let's have a virtual coffee

Sally Marshall



Automation In Accounting: Data Driven Decisions

To grow a business, business leaders need to understand where they are now, have the ability to review their business and use that information and reliable data to plot their plans for growth.



Growth can only be measured by having robust data to help you understand how far you have come or may still have to go to reach your goals. SME business owners, with the latest technology, can access anywhere, anytime data about their business to give an overview and real time insight into business performance.

With real time access to data, this allows business owners to be proactive and adapt any plans to the business plan or strategy.

Hayley Kingsnorth, Accounts & Business Advisory Services Partner, discusses the benefits of cloud accounting technology in viewing data as a business partner and key to driving business performance.

What is cloud accounting?

Cloud accounting, sometimes referred to as online accounting, works in a similar way to desktop accounting software that has been available for over a decade. The main difference between cloud and desktop packages is that, instead of installing the software on your computer, cloud packages run on remote, secure servers which are accessed using the internet.

Data is securely stored on the cloud, giving you instant access to real time information regarding your accounts which can be accessed and worked on from any location in the world with an internet connection, via any device.

The benefits

Time Saving

Cloud accounting brings new working practices aimed at reducing the time associated with data inputting. Most cloud accounting solutions include features such as bank feeds that automate postings into the software from entries on your electronic bank statements and the ability to upload scanned images of receipts and supplier invoices.

Flexibility

Multiple users can login to cloud accounting software at the same time, from different locations, providing they have a working internet connection. More informed decision-making. Cloud accounting software gives you time to focus on your business, wherever you may be. You can be confident that you have an up-to-date picture of your financial data – allowing you to make more informed decisions about your business operations.

Enhanced data security

Cloud accounting is more secure than traditional accounting methods as there is no requirement to transfer data between your business and your accountant and business advisor.

Ease of use

Each business is different and there is now a wide choice of online software available. Installation can be made simple with data transfer being automated.

Requires minimal IT support

Your cloud service provider will do much of the required IT maintenance, such as the backing up of your data and installing software updates.

Compliance

There's often a barrage of regulation facing SMEs. Demystifying is absolutely key – meaning putting in place processes to simplify procedures and ensure easier management. Cloud accounting software can help ensure compliance with regulation such as Making Tax Digital (MTD) as we move along the timeline.

For more information on how you can use technology to power up your business or to discuss the right software for your business, please get in touch.



Hayley Kingsnorth

Partner, Azets

Email: Hayley.kingsnorth@azets.co.uk

Management buyouts: An attractive option for business owners looking to sell their company

Selling a business is often viewed as a highly complex process, not least when trying to find the ideal buyer. This is why business owners should consider a management buyout (MBO) as an attractive succession option that can allow for an early and profitable exit from their business.



Mark Boast



Why should I opt for an MBO?

MBOs can be a much more straightforward option when selling a business while still retaining the core business's structure and jobs. While MBOs can be an advantageous option for all parties, management teams will need to access the required level of finance, or suitable repayment terms, to be able to complete the transaction.

Bridging the MBO cash gap

Business owners looking to sell their company will want to walk away with as much money as possible, and certainly the valuation sum for the business. However, this is where an issue can arise as, in certain cases, there can be a cash gap between the valuation, the price sought for the business and the funding management can raise.

In such situations, owners may need to consider an element of deferred consideration or earn-out that can be a smaller hurdle to overcome when selling to the existing management team. There are also a variety of funding sources available to management teams, which we discuss below, but obtaining the correct debt, equity and working capital structures relative to the business will be crucial.

Funding options available for an MBO

Financial commitment and thorough assessment

It's common place for any lender or investor to require

the management team to have some 'skin in the game'. This may not be a huge amount compared to the overall transaction but is viewed as being sufficiently meaningful and an indication of financial commitment.

With any form of borrowing, be it debt related or a type of asset-based lending, lenders will need to satisfy themselves that the business can service the borrowing it is seeking to introduce. Lenders will want a detailed financial pack of information that enables them to understand the historic performance of the business, current trading performance

and future forecasts, and the assumption that sit behind the numbers. As such, lenders would expect this to be presented as a fully integrated, P&L, Balance Sheet and cashflow model.

This, of course, isn't the only consideration lenders will undertake as they will also want to understand the capability of management and their background as well as their own financial standing. Lender and investment options Tier 1 lenders, such as banks, often provide the most attractive options in terms of cost, but they are also more stringent in terms of credit criteria and security requirements. Should a particular transaction not fit the high-street banks there are other alternative lenders who will provide debt options for MBOs, although they will typically be at a higher rate of interest.

Dependent on the transaction, management teams may need to consider approaching an investor. This investment could come from a high net worth individual (HNW) or private equity. Both will seek an equity stake in the business in return for investment and with the expectation of an exit within 5 years. A HNW will often invest at a lower level and potentially offer more flexibility on terms. Conversely, private equity will usually have a minimum cheque size and coupon expectation with their underlying interest in high growth scalable business opportunities.

For this reason, it's important to choose the right investors and consider whether their exit strategy conflicts in any way with that of the management team.

Mezzanine financing

A hybrid of debt and equity funding options is known as mezzanine finance. This type of funding is used to bridge the gap between the debt and equity that management can raise and the price of the business.

Mezzanine finance can be a useful option in situations where the perceived risk is high enough that the borrower can't raise enough money through a traditional business loan and may require a top-up for a larger investment. Due to the risks, this option does carry a risk premium and consequently a higher rate of interest of between 10-20% per annum. It will also feature equity warrants, where the lender can convert debt into stock and benefit from the growth of the business if the debt is not paid back within a specified timeframe

Working capital considerations

Another important consideration for management teams is ensuring the working capital structure is correct post-transaction. It's not uncommon for the seller to take larger cash sums as part of how the transaction is funded.

Management will therefore need to explore options that will support the working capital needs of the business's day to day. These options are often referred to as Asset Based Lending where finance can be raised against both fixed assets and current assets.

Moving forward with an MBO Management buyouts can be an ideal option for business owners looking for a straightforward sale to fund their retirement or future goals. But this process can be complicated by the funding and investment arrangements that could be required to bridge the cash gap.

For this reason, working with a MBO specialist, who can locate the best funding options and guide stakeholders through the process, will be invaluable

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



Mark Boast,
Director

Advertising Feature

SUN, SEA & FINANCIAL ADVICE

It is common for people to have set up or been provided provisions like pensions, investments and protection policies (i.e. life cover), but forget where it is and its original purpose.

For those who have taken the conscious effort to think about “future you”. you may think that you have everything in place for potential life events, but if you don’t check frequently, then how do you know this is the case?

I work with many clients who have certain financial products set up, but couldn’t tell me where they are or what they should be doing.

Let’s take pensions for example, during your career you may have multiple pension pots due to contributions you and your employer make, along with the modern auto enrolment rules, meaning you could have pots of money built up with different providers, strategies and features. So how can you find out what you have and check you’re on track?

1. You may have an online account, where you can log in and obtain up to date information

2. Alternatively you may receive at least an annual statement via post, which will confirm important information like values, costs and investment performance

3. Failing point two, you should resort to “digging” through your old correspondence and emails, to see when you were last contacted. One you find this out, I would suggest contacting the provider to make sure your details are up to date and you being to receive the right correspondence

4. If you cannot find old paperwork, retrace your steps. What employers did you work for? What time of your life do you remember paying into pensions? Try and contact old employers via HR to find out who manages your pension

5. Last resort is to use the Government tool to find pension contact details. They have a website where you can search old employers via company name, hopefully locating most recent pension information held, the link is - <https://www.gov.uk/find-pension-contact-details>



So what do you do once you have this information? You should be thinking about a potential retirement age, what income you may require when you get to retirement age, what is your current investment strategy and does it match your correct risk profile. This can seem like a mammoth task on your own, which is why speaking with a Financial Adviser like myself can give you the support and advice to revisit your existing products and keep your goals on track.

I regularly get asked about whether you should “consolidate” pensions for ease of administration, the truth is this may not be right for everyone and you should consider the overall picture before being tempted to reduce your paperwork and logins! I personally feel that it comes down to having the right strategy in place and working with the right financial adviser.

The same strategy can be followed for other financial products like protection policies; as your circumstances change such as house moves, job changes and income movements, you want to make sure any cover you have in place for rainy days and worst case scenarios, is suitable for a time when you really need it. Again refer back to original paperwork or contact the provider to obtain up to date information.



If you are really stuck or you're just too busy to go through the paperwork, Financial Advisers like myself can obtain "letters of authority" to collect the information on your behalf, so what's stopping you?

Feel free to contact me and get your financial affairs into order.

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Joe Parker

Managing Partner Practice

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RED FLAGS IN CREDIT CONTROL



Kevin Artlett FCICM ACII
www.pecunia2016.co.uk

There has been much discussion recently in credit industry events and forums I have attended about tell-tale signs to look out for if any of your customers are experiencing financial problems, which will ultimately impact payment of your invoices. It is vital not to overlook these as if you delay taking appropriate action you may suddenly be faced with your customer becoming insolvent and very little chance, if any, of recovering monies owing to you. In many ways this dovetails well on my previous article, and we tend to refer to this area as 'red flags'.

According to the Cambridge Dictionary, a red flag is used as a sign of danger. For example, you are not allowed to swim in the sea when the red flag is flying, or it is telling someone in a race to stop. There are several red flags that a business should look out for in credit management, in particular those which relate to your customers' behaviour. When performing a credit risk assessment check, you should examine the customer's credit history and credit score/rating in the credit report. Is the evidence of regular missed or late payments? Has their credit rating and/or recommended credit limit been lowered? This should be a warning that there is a higher risk of default.

Other questions to ask yourself as part of your risk assessment are: is the company newly incorporated, have the directors previously been involved in failed companies? Are there any unsatisfied County Court Judgments on file? Even a recent change of ownership should prompt you explore further and find out what was behind the decision. It is also worth bearing in mind that new owners may want to go in a new direction; therefore, how will this impact your sales relationship with them?

Check the Companies House website to see if there has been a frequent change of directors. This is considered to be a sign of instability within the organisation. If there are several companies within the group structure which make it difficult to be certain about ownership this could be another red flag.

The credit manager's main aim is to maximise profitable sales and minimise bad debts. Focusing on how to keep bad debts as low as possible means we have to be alert to any changes in the way our customer trades with us. Areas to address are if the customer's payments start to be received later and later or if they make an actual request for extended payment terms, especially if the volume of sales does not warrant this. Also, if the customer makes a part-payment or an on-account payment which you have not agreed to in advance. These could be an early indication that the customer is experiencing cash flow problems and making sure they prioritise their key suppliers. Perhaps there has been an increase or an unusual pattern in the number of queries or disputes the customer is raising. Don't just simply answer or turn round the queries but delve further to see what is behind this sudden change in behaviour.

It may be that your calls and requests for payment go unanswered or are not returned. Perhaps there may be a continuing unavailability of the person responsible for authorising payment of your invoices. It could be that you are informed by the customer that their company is going through a reorganisation or changing banks. You must not simply accept these replies at face value as they are more likely to be red flags as to the financial health of your customer. Instead, you should explore this further.

In summary, I strongly advise you not to ignore any changes in the way in which your customer behaves; in particular, with regards to payments, queries and being able to speak with them. Act quickly and take steps to prevent your debt exposure increasing. This could save you a financial headache.

DEADLOCK!!!

Any fans of the show the X Factor will recognise this word. It was the process whereby the 4 strong judging panel voted 2 in favour and 2 against a particular contestant, sending the decision as to whether they would stay in the show, to the public vote.

It used to be quite an exciting event and heightened the drama and therefore the entertainment factor.



In the context of a company a deadlock situation is not a good thing.

It describes what happens when equal shareholders in a company cannot agree on a particular decision. This can happen when 50/50 shareholders disagree. Or 2 out of 4 25% shareholders, just as in the X Factor scenario. In fact, however many shareholders there are it simply describes a situation when the members reach an impasse and a stalemate arises.

As I am sure you can image, this is very problematic in the context of a business. All businesses need their leaders to be making decisions in order to keep the business moving forward. As soon as the shareholder owners of the company start falling out with each other, it is inevitable that the business suffers.

Without a shareholder agreement in place that contains sensible DEADLOCK provisions, a real problem occurs.

Under Company Law, decisions are made using a resolution process and there are 2 types:-

ORDINARY – which requires more than 50% of the shareholders to agree
SPECIAL – which needs 75%.

Big ticket items are usually classed as needing a special resolution, whereas ordinary is less important stuff. But the list in the Companies Act is a bit inadequate when it comes to making day to day decisions. And in the absence of agreement between the shareholders, the situation becomes very grey as to who can make what decisions.

Even in a relatively simple company where there are 2 dissenting 50/50 shareholders, it quickly leads to a situation where NOTHING gets done.

If the parties turn to lawyers to sort this out, there is very little we can do other than try to step and help resolve the problem.

If that doesn't work, the only option then is to make an application to a court to ask it close (wind up) the company.

This is a VERY EXPENSIVE option and leads to the sad situation that a viable business can go under with the associated damage caused to employees, customers and suppliers.

The better alternative is to plan in advance for what should happen if the parties get to this point. A decent shareholder agreement, will include a process that either shareholder can trigger to allow them to make offers to either buy or sell their shares to the other parties. This can be easily utilised, even without lawyers, to create a pathway to solve the problem.

It will include the sword of Damocles, that the business could be wound up if a sale does not arise. But it's amazing how quickly the parties will find an alternative option, once the mechanism is activated.

BUSINESS LPAs



<https://www.slswillsandmore.co.uk/>



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 personal financial affairs and/or 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. 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 attorneys have 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 customers and your 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.

THE CRUCIAL ROLE OF RAPID COMMUNICATION CHANNELS

SPOTLIGHT ON WHATSAPP

In today's digital age, the speed and efficiency of communication channels have become paramount for businesses. WhatsApp, the leading social media platform in the UK, stands out as a testament to the importance of swift communication. With an impressive 74.8% of internet users aged 16 to 64 actively engaging on the platform, and an average open rate surpassing 90%, it's evident that rapid communication tools like WhatsApp are reshaping the business landscape.

The immediacy of communication is a game-changer.

Research indicates that businesses that respond to customer inquiries within the initial 30 seconds are 81 times more likely to secure a sale than those who take longer than half an hour. This underscores the era of instant gratification we live in, where consumers value and expect prompt replies. WhatsApp, with its automation features, empowers businesses to meet these demands head-on, significantly enhancing the odds of successful customer engagements.

Beyond mere speed, WhatsApp automation allows businesses to tailor their interactions to individual customers. By leveraging data on customer behaviour, preferences, and past interactions, businesses can craft personalised responses, deepening the bond between them and their clientele. This not only boosts customer satisfaction but also strengthens brand loyalty.

Additionally, the efficiency brought about by automation translates to cost savings for businesses.

By automating routine tasks, companies can allocate human resources to more intricate roles that demand strategic thought, creativity, and personal judgement. This shift not only optimises operational costs but also elevates the overall productivity and quality of business operations. Two Thirds Different, among others, has harnessed the potential of WhatsApp by offering a comprehensive automation suite, complete with a customer relationship management (CRM) system. This integrated approach allows businesses to monitor customer interactions, oversee their sales processes, and refine strategies based on real-time data.

In essence, rapid communication channels like WhatsApp are pivotal in the contemporary business environment. They offer the dual advantage of speed and personalisation, while also aiding in cost reduction and strategic decision-making. For UK businesses aiming to stay ahead of the curve, embracing tools like WhatsApp automation isn't just an advantage—it's a necessity.

Sam Howard & Simon Fowler
Two Thirds Different
www.twothirdsdifferent.com



The Dynamic Duo: AI's Speed of Response and the Human Touch

In our rapidly evolving world, technology continues to move forward, shaping various aspects of our lives. One of the most notable advancements is Artificial Intelligence (AI), a field that continues to revolutionise industries and enhance human experiences. In particular, the powerful combination of AI's speed of response alongside the human touch has proven to be a game-changer, bringing about a myriad of benefits that can't be achieved by either alone.

The Speed of AI: Unmatched Efficiency

AI is synonymous with speed, capable of processing vast amounts of data in fractions of a second. Its ability to analyse, learn, and adapt makes it invaluable. In sectors like customer service, AI-powered chatbots and virtual assistants have significantly improved response times. This immediate assistance ensures that customers' queries are addressed promptly, fostering higher satisfaction rates and customer loyalty.

Moreover, AI's rapid data processing capabilities have transformed decision-making in various industries. In finance, AI algorithms can evaluate market trends and risks at an unprecedented speed, enabling businesses to make informed choices quickly. In healthcare, AI-powered diagnostic tools can process medical data faster than ever before, assisting physicians in accurate and timely diagnoses.

The Human Touch: Empathy and Emotional Intelligence

While AI can process data at lightning speed, it lacks the human touch that makes interactions truly meaningful. Empathy, emotional intelligence, and understanding are uniquely human attributes that can't be replicated by machines.

When dealing with sensitive issues or emotionally charged situations, human intervention is often indispensable.

Customer Service and Sales interactions also fall into this category. Often a buying experience can be an anxious one with emotions at their most fraught. Also, consider healthcare again, where doctors' and nurses' comforting words can provide solace and reassurance to patients and their families. In education, teachers' guidance and support play a crucial role in nurturing young minds. No matter how advanced AI becomes, it can't replace the emotional connection that humans can form. We are even told on TV commercials and Radio adverts that nothing can do what a Soldier can do.

A Harmonious Collaboration

The real magic occurs when AI's speed of response and the human touch come together in harmony. By leveraging AI's rapid data processing, humans can focus on higher-order tasks that demand creativity, critical thinking, and emotional intelligence. AI acts as a powerful support system, handling mundane and repetitive tasks, and freeing up valuable time for human interaction.

Customer service is a prime example of this synergy. AI-powered chatbots can swiftly address common queries, leaving the more complex issues to human representatives. This ensures that customers receive both quick responses and personalised attention when required, believe it or not, the bot can get things wrong too so we humans need to come to the rescue.

Ethical Considerations

As AI systems become more integrated into our lives, ensuring transparency, accountability, and data privacy becomes paramount. Human oversight is essential to prevent biases and potential errors that AI-only systems might exhibit.

Additionally, it is crucial to strike a balance between AI-driven automation and preserving job opportunities for humans. As certain tasks become automated, reskilling and upskilling the workforce become imperative to remain relevant in an AI-powered world.

So to conclude, the collaboration between AI's speed of response and the human touch has brought about transformative changes across industries. The efficiency and rapid data processing capabilities of AI, combined with the empathy and emotional intelligence of humans, create a powerful partnership that fosters better experiences and outcomes.

As we move forward, it is essential to embrace this collaboration responsibly, addressing ethical concerns and ensuring that technology continues to serve humanity positively. By doing so, we can unlock the full potential of AI's speed of response alongside the irreplaceable human touch, propelling us into a future where technology enhances and enriches our lives like never before.

Jon Lovell - Easichat



EasiChat is an online customer service platform that's changing the way businesses and brands service their customers.

Our blended solution uniquely combines the speed of AI with the empathy and understanding of a human agent.

The power of AI, the value of people

Take advantage of the efficiency and speed of a chatbot, without the risk of unhelpful responses.

Wait times are reduced as a single agent can manage up to 10 conversations simultaneously using EasiChat.



Benefits

Generate up to 65% more lead

Staff efficiency: more productivity, lower cost

More satisfaction, more spending: happier customers spend up to 140% more with an organisation and are 88% more likely to renew their services



"I searched from top to bottom of the chatbot market to find a product I could trust and recommend to my valuable telephone clients, with no success. Until that is, I discovered EasiChat and never looked back."

Claire Burroughs, Managing Director, Ansacom

With Gartner predicting that chatbots will become the primary customer service channel for 1 in 4 of all organisations, can you afford to miss out on the EasiChat revolution?

Why not see for yourself how EasiChat can help to transform your business and arrange a demo? Let's chat!

Better customer service. The EasiChat way.



ISO Accreditations – A bore or an organisational compliment?

Perceptions of ISO (International Organisation for Standardization) accreditations as being boring can arise from a combination of factors. Complex and technical with a mountain of documentation and paperwork to complete, repetitive and not relevant to the core business. The time it consumes and the resources it needs. All the above and more?

This misleads the value of an ISO accreditation. Some people might not fully grasp the importance of ISO accreditations in terms of enhancing quality, efficiency, and credibility. This lack of understanding can lead to a dismissal of the standards as merely bureaucratic and uninteresting.

It's important to note that while ISO standards might come across as boring to some, they serve a critical role in ensuring consistent quality, safety, and reliability in various industries. Organisations that embrace ISO standards often benefit from improved processes, reduced risks, and increased customer trust.



Incorporating ISO standards into your company can offer numerous benefits that complement your operations and enhance various aspects of your business. ISO standards are often centred around quality management (e.g., ISO 9001). Implementing these standards can help your company establish robust quality control processes, leading to consistent and improved product or service quality. By aligning your operations with ISO standards, you're more likely to consistently deliver products or services that meet or exceed customer expectations, leading to streamlined workflows, reduced waste, and increased operational efficiency.

The structured approach of ISO standards can contribute to the long-term viability of your company. By focusing on quality, efficiency, and risk management, you're more likely to navigate changes in the business landscape successfully.

Incorporating ISO standards into your company's operations can provide a structured framework for achieving and maintaining high standards of quality, efficiency, and compliance. This, in turn, can contribute to your company's growth, reputation, and overall success.

ISO accreditation requires rigorous audits by external parties. TQB Ltd can guide you through the preparation process, ensuring that your Organisation is well-prepared for audits and minimising the chances of non-compliance.

Outsourcing the ISO accreditation process to TQB Ltd allows your organisation to focus on its core business activities, while experts handle the intricacies of accreditation. This can result in increased productivity and reduced stress for your internal teams.

Ultimately, partnering with TQB Ltd for ISO accreditation support can streamline the process, enhance the credibility of your organisation, and position you for sustained success in your industry.

Small Steps, Big Impact



For more information, contact Catherine Perry

catherine.perry@tailormadeqa.com

www.tailormadeqa.com



TQB Ltd can be a valuable partner in supporting your ISO accreditation for several reasons. The team at TQB is well-versed in the intricacies of ISO requirements, ensuring that your Organisation meets the necessary standards with precision.

By customising each approach to every organisation where TQB are unique, and a one-size-fits-all approach might not work for ISO accreditation.

TQB Ltd has experience tailoring their services to fit the specific needs and operations of your business. This personalised approach can result in a more efficient and effective accreditation process.

If you need to save time and resources achieving ISO accreditations that involve significant investment of time and resources TQB can streamline the process by providing clear guidance, templates, and tools that help your organisation navigate the accreditation journey more efficiently and hold your hand while doing it.

By assisting in developing the necessary documentation, policies, and procedures required for ISO accreditation.

They can also provide training to your staff on how to maintain these standards effectively, fostering a culture of quality throughout your organisation. Guiding you through the preparation process, ensuring that your Organisation is well-prepared for audits and minimizing the chances of non-compliance.

Fall into...

THE HONEY TRAP

- 🐝 Stuck in overwhelm and craving HEADSPACE?
- 🐝 Need some CLARITY and LASER FOCUS?
- 🐝 Want ACCOUNTABILITY & COLLABORATIVE INTELLIGENCE with a peer-group you TRUST?

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*"I cannot recommend Rebel Hive enough;
it's transformed how I do business"*

*"I feel safe with this group and I'm amazed at
the magic that happens every single time.
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THE RESILIENCE COACH

What does it really mean to “Thrive”?

We often hear the word ‘thriving’ but have you ever stopped to consider what it really means, or whether it applies to you? The dictionary definition of ‘thrive’ is ‘to prosper, be fortunate or successful’ and also ‘to grow or develop vigorously; flourish’. In coaching terms, thriving is all about working on your self-development, personal growth and resilience. A huge part of becoming more resilient is learning to become more adaptable. Truly resilient people are able to adapt themselves in response to the VUCA World (Volatile, Uncertain, Complex and Ambiguous) around them. They are able to move swiftly in response to challenges, assessing the possibilities, spotting the opportunities, and changing the plan to achieve the best possible outcome.

It’s not always easy to be adaptable though. As humans we like to retain the status quo, stick to what we know, as this instinctively feels safe. We are all very comfy in our own comfort zones.



We have evolved this way for a reason, and the approach has served us well for thousands of years as a survival mechanism, but it doesn’t serve us particularly well in the modern workplace, or in a leadership role. It prevents us from being able to grow - in other words we can’t thrive.

In order to thrive we need to become as adaptable as we can

Human evolution has led us to become the opposite to remain safe, so this takes conscious effort and work to develop. Truly resilient people know they should spend around a third of their time working on their adaptability. This may sound excessive, but you can work on adaptability while working on other things; it’s all about the level you work at. Spending as much time as you can in ‘stretch’ mode, which is when you are trying new things, innovating, and pushing yourself out of your comfort zone, helps you become more adaptable.

By working in this way, you will learn to become enthused by new ideas, and inspired by watching others and applying this to your own work.

Over time you will start to enjoy trying new things and be open to new ideas, becoming more creative and innovative. You will start solving problems and spotting opportunities, even in chaotic circumstances. Thriving means asking yourself “what’s the opportunity?” even in a disaster. People who are resilient and thriving can become inspirational leaders of hugely successful teams and can carry people through the toughest of times.





Thriving leaders have their head, heart, and gut in alignment, because they spend time understanding themselves and their values, and align their work to this. The time they spend understanding themselves is not selfish - quite the opposite. It enables them to become a better role model and lead the team successfully, so ultimately everyone benefits.

Thriving people develop their self-awareness and ability to adapt to situations until the ability to ask themselves “what strengths have I got that will help?” and “what collective ability can we draw on from my support network?” becomes second nature to them. They know they won’t always have the answers, or the skill set, but they will know who to call!

Thriving people are also optimistic about the future. This doesn’t mean they blindly expect everything to go well no matter what. They know there will be challenges to face, and sometimes things won’t go to plan, but they are confident in their ability to adapt and face whatever life throws at them.

How would you like to become more Adaptable?

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

Website – www.theresiliencecoach.co.uk



Russell Harvey -The Resilience Coach



THE RESILIENCE COACH

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%.



Maria Wilson



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

Low employee engagement will usually result in higher than average turnover of employees and this alone can have a significant impact on an employer's costs – not just the cost of re-hire but the hidden costs involved.

This includes the impact to other employees taking on additional workplace, their morale, lost productivity, absence levels increasing, risk of even more employee turnover, lost custom and reputational impact to the business. On average it will cost a business 20% of the employee's salary to rehire however the hidden costs could increase this to around 40-50% which isn't a statistic that employers should ignore when cost savings is so key right now!

My 5 strategies to increase the morale of your employees and in turn their engagement, are simple but very effective and low cost strategies and this article will cover the fourth strategy in more detail – Give Employees a Voice.

This is a two-step approach – provide the platform for providing effective feedback from your employees and secondly and most importantly, listening and using the feedback given by employees. This is one of the biggest mistakes an employer can make when using this strategy – employees should be able to see that their feedback is being taken on board and actioned. By not using the feedback, employees will feel that their opinions hold no value or significance and will very quickly stop providing the feedback.



Staff Engagement Surveys

There are a number of platforms for employees to provide effective feedback and one of the most common ways is a employee engagement survey which will ask a variety of questions which employees can anonymously respond to. Again, employees will not participate if employers do nothing with the results so its important to be transparent with the feedback and share the results with employees and devise an action plan of the key areas for improvement. Likewise, regularly revisiting the plan and sharing progress will have a positive impact as your employees will.

Its always advisable to use an external provider to fully manage the survey process from start to finish and this will reassure employees of their anonymity.

Board Meeting Communication

Another highly effective means of giving employees a voice is inviting a selection of employees to your monthly Board meetings to ask questions or feedback to the Board. It's an ideal opportunity to have all the Board members together in one room – we all know how difficult it can be to schedule a meeting with all Directors together! This is a fantastic way of employees sharing their thoughts, asking questions and giving feedback to key people within an organisation.

Suggestion and Ideas Box/Email

The trusted suggested and ideas box or email is a perfect way of allowing employees to feedback or offer their suggestions and ideas if they prefer to feedback anonymously (or otherwise). It is important however to set out clear expectations that employees only provide constructive suggestions or ideas and that it doesn't become an opportunity to be negative about an individual or individuals.

In my next article I will be covering the fifth and last of the key employee engagement strategies – ensuring a healthy workplace environment

Please contact me if you would like to find out more about the services we provide at Saxon HR Consultancy Ltd including a review of your employee turnover and data to identify trends and support to implement highly effective strategies to increase morale and engagement.

Maria Wilson - Saxon HR Consultancy Ltd
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What is succession planning and why is it important for your business?

Put simply, it's a business strategy to plan who is next in line for key positions within your business.



Pam Molyneux



Put simply, it's a business strategy to plan who is next in line for key positions within your business.

There is usually a focus on senior management positions, however more savvy businesses ensure that each of their management positions have a pipeline of talent to fill positions.

Within this pipeline pool, availability and readiness of talent can be established, from there appropriate development plans and journeys can be established.

So why is this important for your business?

Think of it this way...

What would happen if your top manager walked out tomorrow?

Just take a moment and think about that...

What impact would that have on your organisation and the running of operations? How long would it take for you to get someone to replace them and get up to speed with how things are run? Think of all that knowledge, gone.

Think of the costs associated with the crisis period and the effort to keep the rest of the team focused and motivated to do their roles.

So, the main purpose of succession planning is about risk mitigation, it's work in progress rather than being on the back foot and starting from scratch.

Succession planning has wider people management benefits also. Have you ever worked in a role and organisation and there were absolutely no prospects?

In time, that usually results in the individual looking elsewhere and, in the meantime, them not performing to the best of their ability.

Have you ever been asked at interview by a candidate, so what are the career prospects? It would be somewhat disappointing for the candidate to hear; we don't have any

Succession planning is a perfect opportunity to attract good quality candidates who want to stay and develop with the organisation, and an opportunity to retain those same people.

Further benefits come from having a good reputation (think of those Glassdoor reviews!) and so people want to work for you.

Linking succession planning to your overall People Strategy with a holistic approach to people management is important and in the wise words of Richard Branson:

An important angle succession planning creates is preparation - preparation in training and development. This should never be underestimated. I have worked with so many businesses in which newly promoted managers are provided with a quick induction to their new management role and then let loose. This impacts eventually. Competence and confidence wise, the new manager needs thorough development. So why not start investing in that now, in an approach to lay good foundations.

And once working for you, people want to stay as they feel valued and invested in.

'Train people well enough so they can leave. Treat them well enough so they don't want to'

~ Richard Branson



The logo for PM bss ltd features the letters 'PM' in a large, bold, serif font. To the right of 'PM' is 'bss' in a smaller, lowercase, sans-serif font, followed by 'ltd' in a similar font. Below this, the words 'business support' and 'services' are written in a small, lowercase, sans-serif font, separated by a vertical line.



Join me next time when I will be sharing how you can create an environment in which employees can prepare for promotion. In the meantime, if you would like to discuss this further, please do get in touch - 07487 380714 or pam@pmbusinesssupportservices.com.

We love partnering for HR Excellence To Unleash Your Company's Potential



Pam Molyneux

My First Plan



Kath Parrington

One of the many things that you may not know about me (yet) is that I'm a biker. I was brought up around motorcycles. As a young girl, I would ride on the back of both my mum and my dad, depending on who's turn it was to ride the Norton whilst the other one had to slum it in the car



So, it was inevitable that when the time came, I would want a bike of my own.

I was a teenager growing up in a Lincolnshire steel town in the mid 80's. Money was scarce in the Thatcher Post Industrial Apocalypse world that this Northern lass was growing up in.

At the age of sweet sixteen, legally, I could have ridden a 50cc. The Yamaha FS1E (Fizzy) was THE bike of the era for that all important first year of freedom. But, for me, at the time, it might as well have been a Ferrari. Out of my reach, out of my league, out of my pocket money range.

Back then, the humble motorbike was still the regular commuter vehicle for the working man. 100cc and 125cc bikes were common place and relatively affordable.

Reality check. I'd need to wait till I was seventeen, when I might just be able to get a nice, sensible, basic motorbike on the road. For the first time in my life, I needed a plan!

First thing I figured was that I needed about £150 to buy and insure a rough-ish but running bike. Bearing in mind, my pocket money was 50p a week, I earned another 50p by doing some household chores, and a final 50p helping my dad out with his spray-painting business. On my weekly income of £1.50 it would have taken me 100 weeks to get the money together. 100 weeks, nearly 2 whole years. I'd have been nearer eighteen by then and my goal was my seventeenth birthday.





The initial plan would not achieve the end goal I had in mind. But it spurred me into action. Quickly I secured a Saturday job, working in Poundstretcher, and an ad hoc baby-sitting gig. Pretty much everything was cash-based back then. I had a plastic jar that had previously held hair gel sitting on my bedroom dresser. All of my hard-earned cash went into that jar.

After a few months I had over £100 saved up, and my nightly scouring of the Scunthorpe Evening Telegraph turned up a Honda CB100N for £75. It didn't actually run, but seemed to be in reasonable mechanical shape. Trusting my motorcycling family, I sealed the deal and the bike came home with us. That winter, I worked through the wiring diagram to track down the electrical fault that stopped it running. I took the top end of the engine apart when it became apparent that there was an engine problem, I rebuilt the carburettor, reset the points and the bike came to life.

But it was still a boring, blue, Honda motorcycle. It was transport, independence, but not yet the road machine of my dreams.

However, I had an advantage. My dad ran a spray-painting business. So, we took the bike apart, down to the last nut and bolt. Dad did the re-spray for me using paint that he had leftover from a job lot he'd bought when he started the business. The frame went from black to silver. And the petrol tank changed from blue to Metalflake Wild Rose Pink.

Rosie was born. She saw me from my seventeenth birthday, through my test, till I was nearly nineteen when I could finally afford a bigger bike. Rosie taught me so much. She taught me mechanics and maintenance skills. She taught me the rules of the road. She taught me the pleasure and the responsibility of all of that freedom and independence. But she also taught me the power of a plan. If you have a dream that you cling tightly enough to, you WILL make the plan that gets you there, the plan that makes the dream reality.



Kath Parrington - My Master Plan





UNLOCKING PRODUCT SUCCESS WITH DAILY DATA

Until recently, and for over a decade, I was Head of Digital and Chief Product Officer (CPO) at Freeads, having the privilege of being part of an incredible journey. Growing 400% from 1m in 2010 to 4m in 2013 was truly a collective effort. I believe this journey speaks to the importance of strategic digital initiatives and data-driven decision-making, focusing on user experience.

In this article, I hope to help you understand some of the reasons why this approach will work in your business too.

The Power of Daily Data Insights

In our data-rich era, companies are amassing colossal amounts of data daily, but many are failing to tap into this goldmine effectively. Daily data insights are more than mere numbers; they are the secret sauce for business transformation. Imagine a shop owner carefully observing customers, noting their movements and preferences.

This owner can promptly rearrange shelves, optimising the shopping experience. Now, contrast this with a digital business, where customers' online behaviour is invisible. In this realm, we rely on data – our equivalent of watching customers. Daily data insights are our eyes, helping us adjust our "digital shelves" to enhance the user experience, inform product developments, and de-risk projects. Just as a shopkeeper adapts to customers' needs, we adapt to our digital visitors' preferences, ensuring we provide precisely what they seek.

Informing Product and Marketing Improvements

Gone are the days of relying on gut feelings. Daily data insights provide a real-time view of customer behaviour, preferences, and pain points. Analysing this data allows you to fine-tune your website or app while at 90,000 feet, flying with a full set of customers. Everyone should aspire to solve arguments using data! For instance, if your data reveals a spike in customer complaints about slow website loading times, it's a red flag. Address the issue promptly to enhance user experience, boosting satisfaction and loyalty.

Daily data insights empower you to take risks

Imagine launching a new product feature or marketing campaign. Monitoring daily data helps you spot early signs of underperformance quickly. If KPIs aren't met, you can pivot or adjust strategies. This proactive approach saves resources and minimises the impact of any failures.





Learning from Failure

Failures, typically not celebrated, shine in data-led development and are some of the most valuable in your business. A wise man once said, “If you’re not failing, you’re not trying hard enough.”

Failure is where you learn the hard lessons about your customers and how they react to your product. If you embrace them, daily data insights enable you to dissect why something didn't work. Was it timing, messaging, or a misconception about your audience? These insights are invaluable for future strategies.

The relaunch is dead

When you approach a design agency, they will typically propose major updates to your website. However, I propose a different approach; break the project into its component parts and test each one separately, learning as you go.

Consider this scenario: imagine you're planning a relaunch, and you have about 100 changes in mind. Now, here's the interesting part – after rigorous testing and continuous learning, I'm willing to bet that you'll ultimately implement only 25% of those changes. This means you'll save a substantial 75% of your relaunch costs. Pretty cool, isn't it?

The need for speed

In the fast-paced business world, staying ahead is imperative and that means making changes faster than your competitors. Adding daily data into the mix will unlock a treasure trove of information, shaping your products, de-risking and fine-tuning your engine.

So, embrace daily data. Learn from it. Let it propel your business. Success is the destination; daily data insights are the roadmap. It's time to hit the data pedal!

If you're interested in exploring more, contact Gordon Tebbutt on 0203 916 6016 or find me on [linkedin.com/in/gordontebbutt/](https://www.netbloom.co.uk) <https://www.netbloom.co.uk> https://steeryourbusiness.com/blog_author/gordon-tebbutt/



Gordon Tebbutt

PROS AND CONS OF OUTSOURCED IT SUPPORT VS IN-HOUSE IT SUPPORT: MAKING THE RIGHT CHOICE FOR YOUR BUSINESS

Time for a radical statement: Outsourced IT support isn't for every business. I know! Contain your shock! IT Manager Services provides this, but our priority is Customer satisfaction. We want you to be informed so you can make the best decision for you and your business, even if that means not choosing us.

In today's digital age, businesses heavily rely on IT infrastructure to streamline operations and stay competitive. However, it can be critical to determine whether to opt for outsourced IT support or maintain an in-house IT department. Each approach comes with its own set of advantages and disadvantages. In this blog post, we will explore the pros and cons of outsourced IT support versus in-house IT support, helping you make an informed choice for your business.



Cost Considerations

One of the primary factors to consider when deciding between outsourced IT support and in-house IT support is the cost. Let's examine the pros and cons associated with both options:

A. Outsourced IT Support

Pros:

Cost-effectiveness: Outsourced IT support can be more affordable, particularly for small and medium-sized businesses, as it eliminates the need for maintaining a full-time, in-house IT team.

Scalability: Outsourcing IT support allows businesses to scale their services up or down based on their requirements, paying only for the needed services. This flexibility enables cost savings during periods of low demand.

Predictable budgeting: Outsourced IT support often operates on a fixed monthly fee, enabling businesses to budget their IT expenses more accurately.

Cons:

Lack of immediate on-site support: Depending on the outsourced IT support agreement, businesses may experience delays in receiving on-site assistance, particularly for hardware issues or emergencies requiring immediate attention.

Limited control: Businesses relinquish some control over their IT infrastructure and operations to the outsourced provider. Choosing a reliable and reputable provider to minimise this risk is essential.

B. In-House IT Support

Pros:

Immediate on-site support: With an in-house IT team, businesses can benefit from quick response times and immediate on-site support, ensuring minimal downtime during critical issues.

Enhanced control and customisation: Having an in-house team gives businesses greater control over IT operations, allowing for customised solutions tailored to specific requirements.

Deeper knowledge of business operations: In-house IT teams understand the organisation's workflows, enabling them to align IT solutions more effectively.

Cons:

Higher costs: Maintaining an in-house IT department involves significant costs, including salaries, benefits, training, and equipment. This can be burdensome, especially for small businesses with limited resources.



Limited expertise: In-house IT teams may face challenges staying up-to-date with the latest technologies and trends, as they may not have the same exposure to diverse IT environments and specialised knowledge as outsourced providers.

Lack of scalability: In-house IT support is often not easily scalable. Hiring and training new employees to meet growing IT demands can be time-consuming and expensive.



Expertise and Specialisation

A. Outsourced IT Support

Pros:

Access to specialised skills: Outsourced IT support providers typically have a broader range of expertise, with professionals specialising in various areas such as cybersecurity, cloud services, and network infrastructure. This expertise can be invaluable in addressing complex IT challenges.

Stay updated with emerging technologies: Outsourced providers stay updated with the latest advancements in technology, ensuring businesses benefit from cutting-edge solutions without the need for extensive research or training.

24/7 support: Many outsourced IT support providers offer round-the-clock support, ensuring businesses receive assistance whenever required, even outside regular working hours.

Cons:

Limited knowledge of the business: Outsourced providers may take time to fully understand the nuances of a specific company and its operations, which can impact the alignment of IT solutions with business goals.

B. In-House IT Support

Pros:

In-depth knowledge of the business: In-house IT teams have a deep understanding of the organisation's processes, workflows, and industry-specific requirements, allowing for more tailored IT solutions.

Immediate response to critical issues: With an in-house team, businesses can benefit from immediate action and quick problem-solving during critical IT incidents.

Cons:

Limited expertise in specialised areas: In-house teams may struggle to match the technical skills and knowledge that outsourced IT providers offer, particularly in rapidly evolving areas like cybersecurity and cloud services.

Staffing challenges: Recruiting and retaining skilled IT professionals can be challenging, especially in competitive job markets, which may lead to talent gaps and increased workload for existing team members. .

Focus on Core Business Operations

A. Outsourced IT Support

Pros:

Enhanced focus on core competencies: By outsourcing IT support, businesses can redirect their internal resources and efforts towards core business activities, driving growth and innovation.

Leveraging managed IT services: Many outsourced providers offer managed IT services, where they proactively monitor, maintain, and optimise IT systems, ensuring smooth operations and reducing the burden on internal staff.

Cons:

Dependency on external provider: Relying on an outsourced provider for critical IT functions means businesses must establish a strong partnership, ensuring consistent service delivery and reliability.

B. In-House IT Support

Pros:

Greater control over IT strategy: With an in-house team, businesses can directly control IT decisions and align IT strategies with overall business objectives.

Immediate response to changing needs: In-house IT teams can quickly adapt to changing business requirements and provide agile solutions without external dependencies.

Cons:

Diversion from core competencies: Maintaining an in-house IT department can divert resources, time, and attention from core business functions, potentially hindering growth and innovation.

Increased management responsibilities: Managing an in-house team requires additional managerial efforts and expertise, which may differ from business owners' or leaders' primary skill sets.

Choosing between outsourced IT support and in-house IT support is a decision that requires careful evaluation of your business's specific needs and resources. Outsourced IT support offers cost savings, access to specialised expertise, and scalability. In contrast, in-house IT support provides greater control, immediate on-site support, and in-depth business knowledge. By weighing the pros and cons outlined in this article, you can make an informed choice that aligns with your business goals and maximises the efficiency of your IT operations.

Remember, the decision may not be a binary one. Many businesses adopt a hybrid approach, combining outsourced IT services with an in-house team to achieve a balanced IT support strategy that meets their unique requirements.

At IT Manager Services, we offer outsourced IT support in Kent. If you think outsourced IT support might be the right choice for you, we want to answer any questions you have!

For more information:

<http://itmanagerservices.co.uk>



COMMERCIAL



INTERIORS

BoConcept has a long-established retail market, supplying furnishings to a global customer base with 337 stores in 65 countries. Our furnishing range allows for an almost unlimited customisation of its furniture, both in configuration and finish with some 100 plus fabric choices.

BoConcept have been at the forefront of furniture design for over 75 years, collaborating with the world's best designers, inspiring customers to personalise interior spaces that express their personality, and individual style.

Today we are more than just a retail offering with a network of trade and contract divisions located across the UK, as the importance of good interior design has never been more relevant than when applied to commercial use.



Here at BoConcept Trade and Contracts Kent we are delivering furniture and interior design to a number of commercial sectors, with a growing client base covering property show home interiors, hospitality projects covering hotels, restaurants and Airbnb, to office spaces, working hubs and reception areas through to care home interiors and everything in between.

So why are interiors important for business

The world of contract furnishing has evolved, the demands placed on commercial interior design goes beyond the need for durability and function. Interiors are powerful assets to the commercial world in which to deliver sales, hospitality and staff welfare, offering unlimited potential to every business.



As everyday life, work and recreation converge, clients want spaces that reflect the fluid ways in which people live, work and play. As home interiors reflect a person's personality, interiors for commercial business reflect a company's brand, image and individual offering.

Interiors need to deliver first impressions to new clients, prospective customers and guests, interiors sell properties through creating increased desire, they sell Airbnb stays for experiences that deliver a unique offering and create engaging working environments for employees. They are essential to any commercial offering representing a key opportunity in a vastly competitive world.

What we offer

Simply put, we offer leading commercial interior design and furniture suitable for contract use to a wide array of commercial sectors.

Our aim here in Kent is to make BoConcept accessible to every project and for businesses to view us as a useful, knowledgeable trade partner. The commercial interior market is an important part of our business, with our dedicated trade division providing support to interior projects, whether that be a full turn key solution or to simply supply furniture, we believe no project is too big or too small.

We have tailored our service to create designs and furniture solutions that can prove beneficial both in time management and financial spend, whilst providing the respected focus and support, to meet clients' needs.

Head of Contracts Jonathan Sawyers believes it's the small things that make the difference and supporting clients with all areas of furnishings is what our offering is about. Our role as a trade partner is to assist in the best way we can, adding value where we make the best fit and bring knowledge and experience that enhance a project.

Located within our Canterbury studio, we have installed a working hub, that demonstrates not only a selection of our commercial furnishings, but allows us to meet with clients and discuss various aspects of their project. It allows us to demonstrate furnishings, fabrics and colour choices as being able to get up close and experience our furniture is an important part of the decision process.

We have an extensive contract offering that allows us to customise furniture both in configuration and finish, designed to meet both functionality and be aesthetically pleasing. A wide variety of fabric finishes and colours are available, including commercial grades and accredited certification, like crib 5 rating needed for interiors such as bars, restaurants, hotels, care homes and offices.

Our Kent team allows clients to talk to and work alongside local people with the support of a global manufacturer, make site visits in the consultation and design stage and be present when it comes to installation. Projects require different levels of support, for some clients it's a full turn key solution, utilising our in-house designers, project management, delivery and installation and for other clients its product supply with key pieces of furnishing. Both receive our knowledgeable, personable service and our services extends to aftercare, with continued product support and parts, backed by our 5year warranty across our furnishing range.

Our approach to commercial interior projects means we are always looking at how the world around us is changing, adapting, and with this we are able to create designs that meet current trends and apply them to projects within Kent.

To find out more about how our Kent Trade and Contract team can assist an interior project, contact Head of Contracts Jonathan Sawyers and email jtsw@boconcept.co.uk



HOW DO I CHOOSE THE RIGHT WINE?

I am often asked by customers advice on which wine to buy when confronted by an array of choice or they don't drink wine themselves. I always ask a few questions to narrow the field a little. The first one is "Is it for yourself or for someone else?".

Tracy Gilchrist

Wines and Spirits Specialist and founder of CellarClass – online and in person wines and spirits education for beginners.

Get in touch - 07795 251384 or tracy.gilchrist9@gmail.com



If its for personal use particularly in the summer months, wine for a picnic, camping or for taking to the beach, there are now some great wines in boxes but also in aluminium cans which are portable and less fragile than glass. And they now taste just as good as wine in a bottle. And these forms of packaging use less energy than glass so tick the box on sustainability too.

If it is for something new to try out in the garden for the evening, I ask which wines they normally drink and would they be open to try a wine from a different country or a different grape variety.

The majority do ask for food matching advice though, so I ask about the dish they are cooking and go from there. Often, they need a red and a white to keep everyone at the table happy and have a budget – most people like to pay £10.00 and under for a bottle in the UK – but nudging just above this can give more quality and variety from grape or country which will match the dish.

If its for someone else, as people often gift wine, I always ask if the person receiving it knows anything about wine.

If you are trying to impress, a low-cost mass-produced wine wouldn't do that! To really impress, find out about the wine or producer as a fun fact or snippet can linger in everyone's minds. Not too many though or you will be in danger of boring everyone! The occasion is really important too. If it is a party, do they need sparkling or something based around a theme? If it is a dinner party, do they know what is being served? If they know, that's great but if not, choose something that the host likes and can use on another occasion or a sparkling wine for pre-dinner drinks. Do remember that if you are gifting white or sparkling wine and you wish it to be consumed at the party, chill it before you depart, and it will be ready to go on your arrival! And don't worry about putting it in a gift bag, it isn't necessary if you are drinking it there and then. If it is a gift for the host for another time, why not wrap in a little tissue paper – it gives an impression of elegance or a purchase from an independent wine shop. No one will think you purchased it during your weekly grocery shop! And finally, if all else fails, there is no one to help you, there are some great wine apps such as Vivino that allow you to scan the wine label and it will provide basic facts and reviews.

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<https://bit.ly/3KvDhWU>

CH Accountancy Ltd



www.ch-accountancy.co.uk

01233 329 545

Claire@ch-accountancy.co.uk

Cruise and Travel Holidays



<https://www.facebook.com/sholtCHUK>

Sholt@cruiseandtravelholidays.co.uk

EasiChat



[EasiChat – Customer service made easier.](#)

E-First Finance



David Faulkner

davidfaulkner555@btinternet.com

[com](#)

07971 595689

Go Cardless

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

Gossip Gals

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

IT Manager Services Ltd



<https://itmanagerservices.co.uk>

tom@itmanagerservices.co.uk

01795 342 362

JM Hypnotherapy



jmhypnotherapy.co.uk

joolsbythesea182@gmail.com

07773 502399

Kay Downie – The Soul Mechanic



www.kaydownie.co.uk

Kay@thesoulmechanic.co.uk

07508 108865

Latte & Live



latteandlive.com

info@LatteandLive.com

07977229001

Lucro CRM

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

McMillan Wealth Consultants Limited



www.Linktr.ee/jparkermcmillanwealth

[nwealth](#)

joe.parker@sjpp.co.uk

07540 086324

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Midlife Harmony Retreats



www.midlifeharmony.co.uk
Jodouglaswellnesscoach@gmail.com
07902565210

My Master Plan



<https://www.mymasterplan.co.uk/>

kath@mymasterplan.co.uk
07803 503710

Not Just Travel

www.ianandliz.notjusttravel.com
ian.liz@notjusttravel.com
07771 683778

PM Business Support Services



www.pmbusinesssupportservices.com
pam@pmbusinesssupportservices.com
07487 380714

Pecunia



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

Ready Steady Websites

<https://bit.ly/3Fa0CMF>

RHL Business Vision



www.rhlbv.co.uk
jane@rhlbv.co.uk
07931 307156

Saxon HR Consultancy Ltd



www.saxonhrconsultancy.co.uk
maria.wilson@saxonhrconsultancy.co.uk
01795 390 010

Simplero

Membership sites
<https://bit.ly/3w0YjHv>

SLS Wills & More



www.slswillsandmore.co.uk
info@slswillsandmore.co.uk
01304 577998

SW Equity Release Services

www.swequityreleaseservices.co.uk
sue@swequityreleaseservices.co.uk
07970053739

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

The Resilience Coach



www.theresiliencecoach.co.uk
russell@theresiliencecoach.co.uk
07887 602000

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TQB Ltd



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

Your Virtual PA



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

If you'd like your business listed in the business directory, please email sally@steeryourbusiness.com for more details

Utility Warehouse



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

Your Virtual Assistant Solutions



<https://yourvirtualassistantsolutions.co.uk/>
emilie.naiker@yourvirtualassistantsolutions.co.uk
07981 918 458

Ventoux Digital



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

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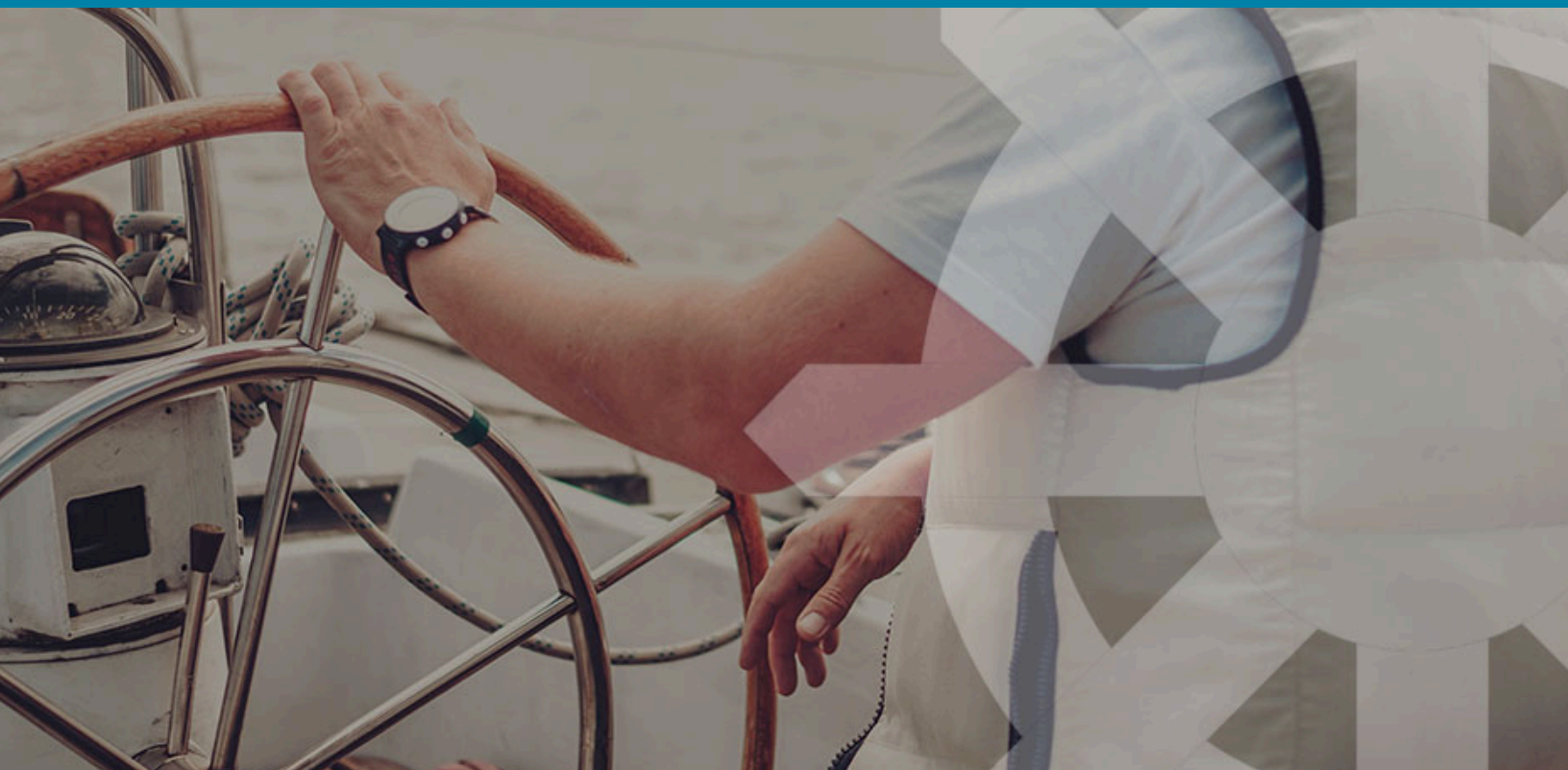
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