

# STEER YOUR BUSINESS

I CALL IT "THE FIRST  
DOMINO EFFECT"

Anita Pickersgill

RESILIENT PEOPLE =  
RESILIENT  
ORGANISATION

Russell Harvey

STEER YOUR  
BUSINESS TO  
GROWTH

Sally Marshall

Investing In The  
Goodwill of Your  
Business

Aly Young

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OPUS



# LETTER FROM THE EDITOR

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I can't wait for you to delve into the latest issue and read some of the articles that we have for you in this issue.

Holiday lets are a business even though people often don't realise that but the tax benefits are changing. If you have a holiday let and want to know, have a look at Cara's great article explaining what is happening.

Selling a business is something many people talk about but don't always understand that it takes time to get everything in place to get the best possible price.

Goodwill can be a factor and as always, Aly has some great tips on getting the most of the goodwill that you already have.

Marketing is something else that is vital for a business. If no-one knows who you are and what you do then they aren't going to find you.

Enjoy the eclectic mix of articles to support your business and help you on your journey to reach your goals.

Please comment and share on social media if you like what you've read and support our contributors too.

*Sally Marshall*

**Editor**

# IN THIS ISSUE



# ABOLITION OF THE FURNISHED HOLIDAY LETTINGS TAX REGIME

By Cara Landers of Azets



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The favourable tax treatment previously given to furnished holiday lets (FHLs) will be abolished from 1 April 2025 for Corporation Tax and 6 April 2025 for Income Tax

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Going forwards, income from a FHL will be treated in line with all other property income, in a bid to promote fairness and align tax rules between FHLs and other property businesses.

The current rules provide beneficial tax treatment for FHLs so that they are treated more like trading rather than property businesses. This is in line with hotels, care homes and common areas within student accommodation.

The scope for Capital Allowances claims

When the abolition comes into force, those who run FHLs will no longer be able to claim Capital Allowances on new expenditure, although there will be transitional rules with a short-term allowance where an existing FHL is partway through an ongoing project. Any new expenditure incurred on or after the operative date will be treated under the property business rules. However, where an existing FHL business has ongoing Capital Allowance pools of expenditure, they can continue to claim writing-down allowances on these.

Capital Gains Tax (CGT) implications

The abolition of the FHL regime also affects the CGT position on disposal of a holiday let property either by way of a gift or on sale. Several CGT reliefs currently available on disposal of a qualifying FHL property will be removed completely from April 2025, subject to Business Asset Disposal Relief (BADR) continuing to be available on a disposal within two years of a pre-April 2025 cessation of that business.

Income Tax implications

The reclassification of FHL income as general property income is a key change, aligning it with other rental income streams and ending certain perceived preferential treatments.

# Those running a FHL business or operating FHLs have a window of opportunity from now until April 2025 to utilise the tax reliefs available.



Previously, FHL owners could fully deduct finance costs, such as mortgage interest, against rental income, but this will now be capped at the basic rate of Income Tax. This shift could significantly increase tax liabilities for those with substantial financing costs.

The ability to allocate FHL profits between spouses or civil partners for tax purposes is being removed. Currently, FHL profits generated from a jointly owned property can be allocated based on which spouse operates the holiday letting business and this can be tax efficient overall. With the abolition of the FHL regime, this flexibility will no longer be available, potentially leading to higher income tax bills for many couples.

Profits from FHLs are currently considered “relevant earnings” for pension contribution purposes. An individual’s relevant earnings can act as a ceiling for the pension contributions an individual can make whilst receiving tax relief. Profits from residential lettings are not considered relevant earnings, therefore if an individual’s income is solely from residential lettings, they may only be able to contribute £3,600 gross to their pension to benefit from tax relief. This could limit the ability to make tax-efficient pension contributions, impacting long-term retirement planning and reducing the potential for building up pension funds.

## Planning considerations

Those running a FHL business or operating FHLs have a window of opportunity from now until April 2025 to utilise the tax reliefs available. In the case of Capital Allowances, they can make claims on their qualifying properties. If making such a claim has previously been delayed due to cashflow reasons or non-urgency, now is the time to make the claim so the tax advantage can be secured.

It should be noted that if the FHL business is loss making, a Capital Allowance claim will still be beneficial as it will increase the losses which can be carried forwards to future periods and off-set future profits. There is no limit on how far back in time the expenditure was incurred to carry out a Capital Allowance review, provided the FHL is still in existence and the asset on which the claim is based is still owned.

## We are here to help

If you believe you might be affected by the changes to the FHL tax regime in April 2025, please get in touch.

Cara Landers  
Senior Manager at Azets  
[Cara.Landers@azets.co.uk](mailto:Cara.Landers@azets.co.uk)



# INVESTING IN THE GOODWILL OF YOUR BUSINESS

When you are selling a business, a buyer usually wants to make sure that they can benefit from the “goodwill” that has been created around it.

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By Aly Young of Aly Young Law

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Goodwill is an intangible asset, generally recognised as being “the benefit and advantage of a good name, reputation and connection of a business or the attractive force that brings in custom” (IRC v Muller & Co’s Margarine [1901] AC 217 (HL)). The value of Goodwill will sit on your balance sheet and include proprietary or intellectual property, brand recognition and other aspects of a company that are valuable but not easily quantifiable.

Some Goodwill receives automatic protection under the law of copyright, which arises under the Copyright, Designs and Patents Act 1988. As well as covering more obviously copyright protected works, such as books and artwork, this can also cover names and logos and other branding and unique and original systems and processes, that exist within your business.

However in order to avail yourself of the protection of copyright, you have to first prove the works are unique and have been authored by you or on your behalf with the copyright assigned to you, in order to benefit.

This can be particularly difficult to achieve when you have had designers working on your behalf.

It's much better to protect your intangible assets with proper registration where you can. A lot of branding can be protected by registering at the Intellectual Property Office as a trademark. Some designs can be protected as a Design Right and Patents although complex, are a very good way of protecting inventions.

Depending on where your business is situated, you might also need to consider protecting abroad under with the European Union IPO or the World Intellectual Property Office.

If you DON'T invest in these protections, your Goodwill will not be as valuable as it might otherwise have been.

And if it comes out in due diligence that you have not fully and properly registered for protection, a buyer would be quite within their rights to come back and reduce the amount of their offer.



If you are thinking of selling your business, this is yet another reason to do a full audit to make sure that you have all the relevant systems and process, paperwork and other compliance taken care of, to ensure you get paid as much as you can for what you have built.

We can help with this to make sure that your house is in full order.

Aly Young  
[aly-young-law.co.uk](http://aly-young-law.co.uk)

# Networking In Kent

with



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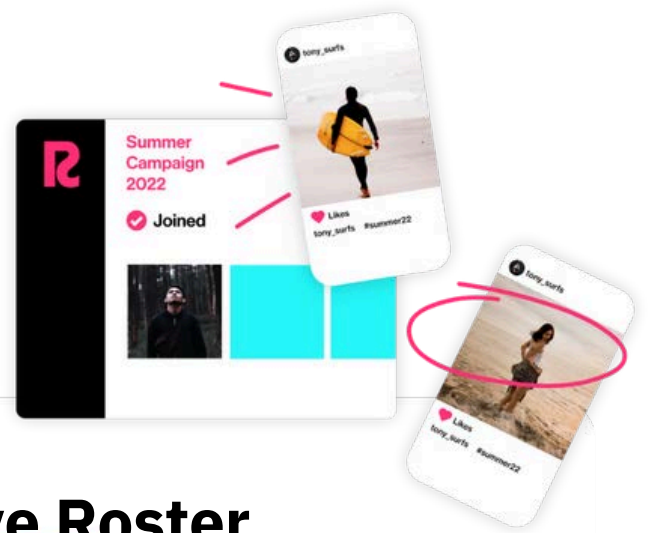


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# THE IMPORTANCE OF OFFERING EMPLOYEE BENEFITS, INCLUDING WILL WRITING, IN THE UK

By Sara Sheppard of SLS Wills & More

In today's competitive job market, offering a comprehensive benefits package is essential for attracting and retaining top talent.

One often overlooked but highly valuable benefit is the provision of Will writing services. In the UK, where legal and financial matters can be complex, such benefits provide significant peace of mind for employees and offer numerous advantages for employers.

## Enhancing Financial Security

Providing employees with access to Will writing services helps ensure that they have a clear plan for their assets and dependents. This service is particularly important given that a large percentage of the UK population does not have a Will in place. Without a Will, an individual's estate is distributed according to intestacy laws, which may not reflect their wishes and can lead to family disputes. By offering Will writing services, employers can help employees secure their financial future and protect their loved ones.





Implementing Will writing services as part of an employee benefits package can be straightforward.

### Reducing Stress and Increasing Productivity

The process of drafting a Will can be daunting, especially for those unfamiliar with legal terminology and estate planning. Offering professional Will writing services can alleviate this stress, allowing employees to focus more effectively on their work. Knowing that their affairs are in order can reduce anxiety, leading to increased productivity and well-being. This benefit not only helps employees but also contributes to a more positive and focused workplace environment.

### Demonstrating Care and Corporate Responsibility

Incorporating Will writing into employee benefits packages demonstrates a company's commitment to the welfare of its employees beyond just their professional roles. This gesture shows that the employer values the long-term well-being of their staff, helping to build loyalty and trust. In a time where corporate responsibility and employee well-being are increasingly scrutinized, offering such comprehensive benefits can enhance a company's reputation and attractiveness as an employer.

### Attracting and Retaining Talent

A competitive benefits package is a key factor in attracting and retaining talented employees. In the UK, where the cost of living and financial planning are significant concerns, benefits like Will writing can set a company apart from its competitors. Prospective employees often look for employers who offer more than just a salary, valuing additional benefits that contribute to their overall quality of life.

By providing access to Will writing services, companies can appeal to a broader range of candidates, particularly those who value long-term financial planning and security.

### Practical Implementation

Implementing Will writing services as part of an employee benefits package can be straightforward. Many companies partner with legal firms or specialised providers to offer discounted or complimentary Will writing services to their employees. This can be offered as a stand-alone benefit or as part of a broader financial wellness program, alongside other services such as financial planning or insurance options.

We at SLS Wills and More Ltd are a Kent-based Estate Planning firm and we would be delighted to assist any business owners who wish to set up a scheme for their employees, whether this is to be a free benefit or a discounted benefit. For more information, please visit <https://slswillsandmore.co.uk/>



# THE TWIN PILLARS OF MARKETING SUCCESS FOR SMES: STRATEGIC PLANNING AND OPERATIONAL EXECUTION

By Stefano Maifreni

In today's competitive landscape, successful marketing for small and medium-sized enterprises (SMEs) hinges on two fundamental components: strategic planning and operational execution

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These twin pillars form the foundation of effective marketing campaigns, ensuring that efforts are targeted and efficient. By integrating strategic planning with operational execution, SMEs can craft compelling messages, allocate resources wisely, and achieve measurable outcomes that align with broader business goals.

Strategic Planning: The Blueprint for Success

Strategic planning is the first crucial step in the marketing journey. It involves setting clear objectives, identifying target audiences, and crafting messages that resonate deeply with customers. A well-constructed strategy aligns marketing efforts with business goals and lays the groundwork for operational execution.

Setting Clear Objectives

The foundation of any marketing strategy is its objectives. For SMEs, these objectives should be specific, measurable, achievable, relevant, and time-bound (SMART). Clear objectives provide direction and a benchmark against which success can be measured. Whether the goal is to increase brand awareness, drive sales, or expand into new markets, having a defined target is essential.

Identifying Target Audiences

Understanding the target audience is pivotal in crafting messages that resonate. SMEs must invest time in market research to identify their ideal customers' profile and, in B2B, the "Buyer Personae" to address. This knowledge allows for creating personalised marketing messages that speak directly to the needs and desires of the target audience.

Crafting Resonant Messages

With a clear understanding of the target audience, SMEs can develop messages that resonate. These messages should address the pain points and aspirations of the Buyer Personae, offering solutions that meet their needs. Effective messaging captures attention and builds an emotional connection with the audience, fostering brand loyalty and driving engagement.

Aligning with Broader Business Goals

A robust marketing strategy aligns with broader business goals, ensuring marketing efforts contribute to the company's overall success. This alignment requires a deep understanding of the business's mission, vision, and values. SMEs can create a cohesive and unified brand identity by ensuring marketing objectives support these overarching goals.

# Marketing is an ongoing process of learning and improvement.



## Operational Execution: Bringing Strategy to Life

Once a strategic plan is in place, the focus shifts to operational execution—the practical aspects of bringing a marketing strategy to life. This phase involves resource allocation, timeline management, and technology deployment to streamline processes and enhance analytics.

### Resource Allocation

Effective resource allocation is critical to the success of any marketing campaign. SMEs must ensure they have the right people, budget, and tools to execute their strategy. It includes hiring skilled marketing professionals, investing in marketing technology, and allocating sufficient budget for marketing activities. Proper resource allocation ensures that efforts are well-spent and the campaign can be carried out efficiently.

### Timeline Management

Timely execution is essential. SMEs should develop a detailed timeline that outlines key milestones and deadlines for each campaign phase. This timeline should be realistic and allow flexibility to adapt to unforeseen challenges. Regular progress reviews and adjustments ensure the campaign stays on track and meets its objectives within the set timeframe.

## Technology Deployment

SMEs should leverage marketing automation tools, customer relationship management (CRM) systems, and analytics platforms to streamline processes and gain insights into campaign performance. Technology enhances efficiency and provides valuable data that can inform future marketing strategies.

### Enhancing Analytics

Analytics are crucial for measuring the success of marketing efforts. SMEs should establish key performance indicators (KPIs) that align with their objectives and regularly monitor these metrics to assess progress. Analytics provide insights into what is working and what is not, enabling businesses to make data-driven decisions and optimise their campaigns for better results.

### Integration for Maximum Impact

The seamless integration of strategic planning and operational execution is where SMEs can achieve maximum impact. A well-thought-out strategy sets the stage, while meticulous execution brings the strategy to life. By continually aligning execution with strategy, SMEs can ensure that their marketing efforts are cohesive, targeted, and effective.

## Continuous Improvement

SMEs should regularly review their strategies and execution plans, incorporating feedback and lessons learned from each campaign. This iterative approach allows continuous refinement and optimisation, ensuring marketing efforts remain relevant and impactful.

## Conclusion

In SMEs' dynamic and competitive world, the twin pillars of strategic planning and operational execution are essential for marketing success. By setting clear objectives, identifying target audiences, and crafting resonant messages, SMEs can develop robust marketing strategies that align with their business goals. Through effective resource allocation, timeline management, and technology deployment, they can bring these strategies to life and achieve measurable outcomes. Integrating these two pillars ensures that marketing efforts are efficient and impactful, driving growth and success for SMEs in today's competitive landscape.

Stefano Maifreni  
<https://www.eggcelerate.com/>



# FROM SUSTAINABILITY TO AN ECOLOGY OF MANAGEMENT

By Jill

“Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”



To define sustainability, leaders often turn to the UN World Commission on Environment and Development. “Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” Company programmes using this model range from recycling to zero waste to environmental activism. While these are positive efforts, it’s important to see that sustainability is no longer enough. In fact, that horse has left the barn. Given the climate pressures, income inequality and the need for social justice, for example, we have to step up our game. Can we, as business leaders, pivot to embracing stewardship instead?

## STEWARDSHIP

Stewardship is a different kind of care for our world. It looks not to maintain a status quo but to regenerate health and vitality in our ecosystems. It situates business practice in a living systems model, where we understand that all aspects of the company and its environment need to be strong to have a healthy business.



## From sustainability to stewardship is the direction of the future.

What does this mean in practical terms? When I was CEO of Burgerville in the US Pacific Northwest, I toured Carman Ranch, one of our beef suppliers. Instead of presenting themselves as cattle ranchers, they introduced themselves as soil farmers. Specific crops were cultivated to nurture the soil, the presence of the cattle aerated it, and the manure fertilized it. This approach of regenerating the soil helps produce better beef as well as caring for the environment. As soil farmers, Carman Ranch went beyond sustainability, creating stewardship for their cattle ranch

### EMPLOYEE RETENTION

Given our commitment to an ecological model, strengthening all parts of the system and understanding how the parts interact is necessary. We approached our employees to help them cultivate their sense of life mission, which centers on three questions: Why am I on this planet? What does that call me to do? Who does that call me to become? When an employee strengthens their understanding of their calling, it forestalls disengagement, apathy, and eventual quitting. We were reminded during that pandemic that meaning matters. And to cultivate an employee's sense of meaningfulness, both in their individual lives and in the workplace, is central to employee

retention, and in turn to the productivity of the company. Once teams begin to address the three questions of life mission, the process of inquiry becomes more and more fruitful. Management can then turn its attention to these questions for the business itself. Why has this business been created? What does that call us to do as a business? And who does that call us to become? This company-wide engagement in a sustained process of inquiry will create the next steps for a true stewardship of the company and our world.

### CONCLUSION

From sustainability to stewardship is the direction of the future. This is where meaning lies for all employees, from the CEO on down. This kind of ecology of management brings growth and health to the company, its employees, and the planet.



Jill Taylor, (RN, MN)  
Co-founder / CEO

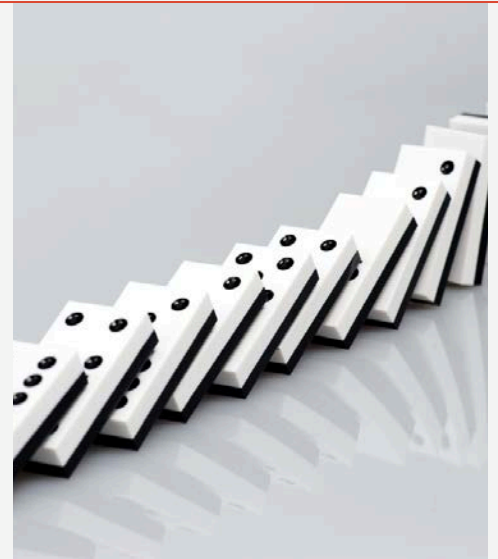
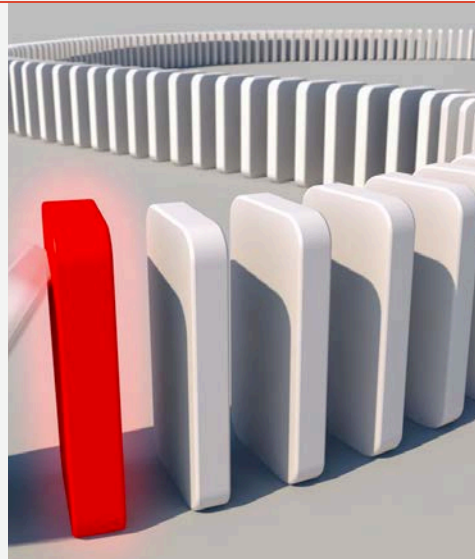
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# I CALL IT “THE FIRST DOMINO EFFECT”

The last thing you want in your business is a Domino trail that works against you especially what I refer to as “The First Domino Effect”

By Anita Pickersgill



I am sure that most of you have seen at some point in time the skill and art of a Domino trail, there is something oddly exciting about watching them all topple onto one another in such a uniformed way.

So, what is the first domino? In its simplest form it is the capture of the all the right information about your customer or client, get it wrong or not complete and it can literally cause problems that affect both customer service and cash flow.

## What should you be capturing?

1: The full business name and legal entity, in the case of sole traders or being that trade as a partnership it is the persons or people that are liable for any debt not the business name they trade as. This differs when it is a Limited Company or a PLC these are classed as a legal entity and the directors are not liable (there are ways they could be but ask me about those). Additionally, from a compliance point of view they are treated differently under the pre action protocols.

2: Full contact details including social media accounts, landlines and mobile numbers, email addresses and addresses (both delivery, office and registered – with sole traders for many this will be their home address and a date of birth for sole traders.

3: Dates of payment runs and cut off dates for supplier invoices, where should invoices be sent and how?

So, what can go wrong if you do not get the first domino right?

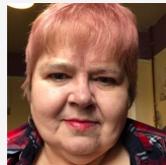
- 1: You invoice the wrong name and entity
- 2: Your communication channels in the event of queries and late payment are incomplete – you cannot call them or email them – chase your payments efficiently
- 3: Your invoice is not sent by the best channel; it may miss the cut-off date for payment.
- 4: You send the invoice to the wrong place
- 5: You cannot verify they are trading or current on social media which is always useful when payments are not forthcoming.

This skittles on causing problems with court action, queries, disputes, late payment impacting your profit and cash flow.

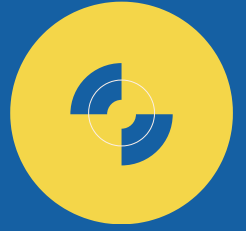
The simplest way to get domino one right is to use a new customer form that can be embedded on your website, sent by email, incorporated in a quotation pack on onboarding process.

Send an email to [anita@thornburycollections.co.uk](mailto:anita@thornburycollections.co.uk) if you want to check your first domino and the rest of your process.

Allow us to be your business aspirin.



# RESILIENT PEOPLE = RESILIENT ORGANISATION



My definition of Resilience is “Springing Forward with Learning”

To achieve this, we need to pause, re-energise and reflect. In our reflections we need to ask ourselves two questions:

- What am I going to keep doing (behavior) that is working well for me, my team, my business?
- What am I going to stop doing (behaviour) that isn't serving either myself, my team or the business?

For the umpteenth time last week, I saw a post on LinkedIn which was essentially saying – “people are your most important asset”. Now this is a no-brainer to me as it is in my area of specialism and something I have been saying for decades.

However, I am aware that everything in life and work is about balance and in business it's about striking the balance of where you focus your efforts around:

- People – your people development strategy
- Process – cash is king, data
- Growth – business development, marketing, networking.



What struck me about the post was:

- How come this needs to be said in this day and age?
- How come we haven't understood as a world that our people are our greatest asset and resource?
- How come there is an obsession with what we do, rather than how we do it?

How many meetings have you attended in your lifetime to date where the focus of the meeting is about:

- KPI's
- Data
- Problems
- Tasks
- Numbers?

How many of your meetings focus on:

- The behaviours required, across the business, for your people to flourish and grow (and, therefore, meet their KPI's)
- How you are identifying, understanding, harnessing and nurturing the natural Strengths of your people and enabling them to utilise these day to day

- What is the balance of our investment in IT, Marketing and our People
- How much of our culture is a Coaching culture
- What is going well across our business, clarifying how come it is (the behaviours of success) and transferring these behaviours to other areas and projects that aren't going so well?

What if you made the choice to re-balance the focus of all of your meetings in these ways? I suspect that you spend 80% of your week talking about what isn't working, what if you spent a minimum of 50% of your week discussing all the things that were working and making the choice to do more of it?

What differences would it make?

When you focus your efforts on harnessing people's Strengths, it builds natural Resilience and natural Confidence. Your people will feel more valued and actually give you more discretionary effort. Their underlying Attitude (the heart of Resilience) will shift towards more openness and curiosity and a greater willingness to Adapt.

If you are taking the people-focused approach that I've outlined in this article, then please continue to shout about the benefits of it!

If you are realising that the balance of the focus of your hundreds of meetings would benefit from a different approach, then great! When are you going to start?

- What are you going to keep doing (behavior) that is working well for you, the team, the business?
- What are you going to stop doing (behaviour) as it isn't serving either you, your team or the business?

A truly Resilient Organisation is building, enabling, nurturing and growing Resilient people.

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


<https://www.theresiliencecoach.co.uk/podcast/e01-what-is-resilience>  
[www.theresiliencecoach.co.uk](http://www.theresiliencecoach.co.uk)



# STEER YOUR BUSINESS TO GROWTH

By Sally Marshall

Do you have enough leads and enough cash in the bank?



If you ask most business owners, particularly start ups or small businesses, what their biggest challenges are, you will get a variety of answers but the majority come back to the fact that they need more cash in the bank and improved cashflow.

Making a sale is great but often that doesn't equate to instant cash in the bank. There might be a delayed payment because you've given them 30 days to pay or perhaps they want to pay in installments so the cash will be paid over a number of weeks or months.

All of this increases the stress for the business owner as payment of bills gets delayed until the invoices are paid.





So what is the answer?

No-one is going to call you or find you on the internet unless they know what you do and how to find you.

It sounds simple doesn't it but many business owners are spending so much time working IN their business that they forget that they also need to work ON their business. They say that you should spend about 20% of your time working on your business - yes, one day a week! It sounds like a lot but you don't have to take a day out each week, you can break it up into small time slots and also automate some of your marketing so that it's working for you while you're doing something else.

What do I mean by that?

Writing an article in a magazine is one way to be visible to your potential clients 24/7, particularly if the article is shared and commented on as well. You are leveraging other people's audience to share your knowledge and expertise.

Promoting your business by advertising would be another option. Again, you are visible to a wider audience and the more people that see your name, branding and the services or solutions you offer, the higher chance you have of generating a lead and making a sale.

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Improve your visibility to generate more leads and more cash in the bank. Who doesn't want that?

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What about your website? Are you getting enough traffic on your website? If you're not, then that is something else that you can work on by optimising the SEO to drive more visitors.

Potential customers also like to know about the person behind the business, particularly a small business to see if their values align, if they would be able to work together. If you don't get on with someone, you are not going to work with them essentially. Video or podcasts are a great way to get the "real you" across and again, something that can be used in your marketing.

If you'd like to know how you can have all the above working together for your business, drop me an email to [sally@steeryourbusiness.com](mailto:sally@steeryourbusiness.com) or message me on WhatsApp 447380307941

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COMPLIANCE

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ACCOUNTANCY

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Susan's Cruises

TRAVEL

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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.**

WhatsApp  
**Automations**  
**for my**  
**business?**



• TWO THIRDS  
**DIFFERENT** •