

# STEER YOUR BUSINESS

## NEW YEAR NEW START

Aly Young, AY Business Law

## WHY BUSINESS OWNERS IN THE UK SHOULD PROTECT THEIR BUSINESS WITH LASTING POWERS OF ATTORNEY

Sara Sheppard, SLS Wills & More

## A RESILIENT ORGANISATION IS A LEARNING ORGANISATION

Russell Harvey, The Resilience Coach

## CHRISTMAS MONEY: WHAT DOES IT REALLY MEAN TO YOU?

Anita Pickersgill

## ARE YOU RENTING YOUR LIFESTYLE? HERE'S WHY IT'S TIME TO OWN YOUR FINANCIAL FUTURE

Chris Hopkins

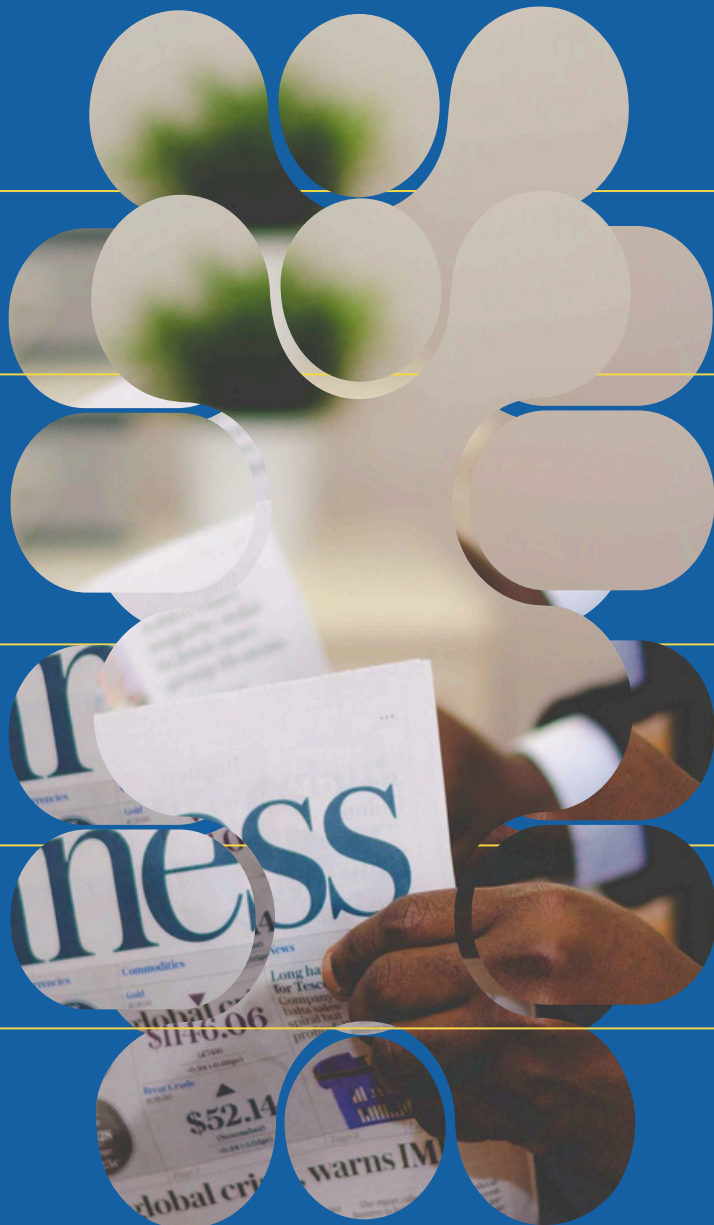
## HOW OUR PETS COME TO HEAL US...

Victoria Smith Gillard

# Inheritance Tax changes to impact family-run farms

Hayley Kingsnorth, Partner at Azets

# TABLE OF CONTENTS



5

**HAYLEY KINGSNORTH**

Inheritance Tax changes to impact family-run farms

7

**ALY YOUNG**

New year new start

9

**SARA SHEPPARD**

Why Business Owners in the UK Should Protect Their Business with Lasting Powers of Attorney

11

**RUSSELL HARVEY**

A Resilient Organisation is a Learning Organisation

13

**ANITA PICKERSGILL**

Christmas Money: What Does It Really Mean to You?

15

**CHRIS HOPKINS**

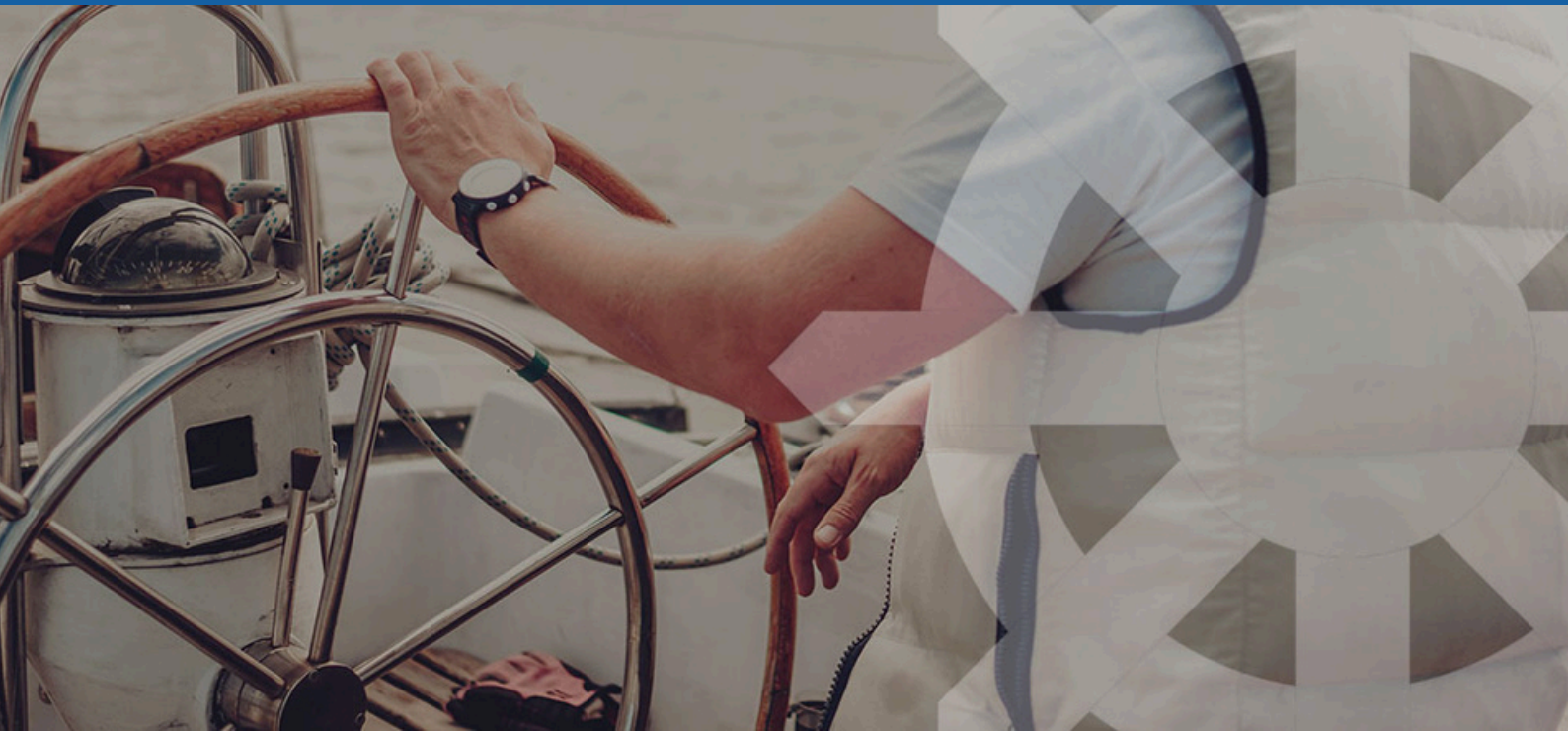
Are You Renting Your Lifestyle? Here's Why It's Time to Own Your Financial Future

17

**VICTORIA SMITH-GILLARD**

How Our Pets Come To Heal Us...

WWW.STEERYOURBUSINESS.COM  
SALLY@SEERYOURBUSINESS.COM



# Networking Lunch At The Curious Brewery, Ashford

Friday 24 January

Friday 28 February

Friday 28 March

[www.steeryourbusiness.com/events](http://www.steeryourbusiness.com/events)



# FROM THE EDITOR

Happy New Year!  
2025 is a new year and a new start for many businesses who are looking to grow

Happy New Year!

I can't believe we're in 2025 but it's a great opportunity to review your business at the start of the year and see where you want to take it over the coming 12 months.

Before you do that thought, take a look back at what you've achieved in 2024.

With that in mind, we have some fabulous articles once again to make you really think about your business and the way forward. Not least with regards to family businesses and inheritance tax chances which are high profile at the moment. See what Hayley Kingsnorth of Azets has to say and if it applies to you and your business.

Enjoy our eclectic mix of articles on subjects to support you and your business as you grow and achieve your goals.

**Editor**

# IN THIS ISSUE



A taste of what's to come in the following pages ...

# INHERITANCE TAX CHANGES TO IMPACT FAMILY-RUN FARMS

There has been widespread concern from many farmers that selling up now may be preferential to a hefty inheritance tax bill later for their children.

---

By Hayley Kingsnorth  
Partner at Azets

---



From April 2026, agricultural and business assets worth over £1m that are inherited will no longer fully benefit from reliefs which could effectively exempt them from Inheritance Tax (IHT) and will instead be susceptible to an effective rate of 20% (due to reliefs being restricted to 50% of the value in excess of the first £1m).

Hayley Kingsnorth, Partner at Azets, looks at the potential monetary impact of this announcement and how it could make a significant difference:

Example assets\* (all held jointly between spouses, but passing to each other on first death)

- a 500-acre family farm
- land and farm buildings valued at £6m
- the farmhouse valued at £500,000
- cash savings of £100,000

\*assumes the farmhouse does not qualify for APR.

**Tax situation under current rules**

Asset	Value	Relief applied	Taxable amount
Land and buildings	£6,000,000	100% APR/BPR (Full Relief)	£0
Farmhouse	£500,000	None	£500,000
Cash	£100,000	None	£100,000
<b>Total estate</b>	<b>£6,600,000</b>		<b>£600,000</b>
<b>Nil rate band applied</b>	<b>£650,000</b>		<b>£0</b>

**Outcome:** No IHT liability (taxable estate = £0)

**Change from April 2026**

Asset	Value	Relief applied	Taxable amount
Land and buildings	£6,000,000	£1,000,000 @ 100% relief	£0
		£5,000,000 @ 50% relief	£2,500,000
Farmhouse	£500,000	None	£500,000
Cash	£100,000	None	£100,000
<b>Total estate</b>	<b>£6,600,000</b>		<b>£3,100,000</b>
<b>Nil rate band applied</b>	<b>£650,000</b>		<b>£2,450,000</b>

**Outcome:**

- Taxable estate (after deducting the nil rate bands): £2,450,000.
- IHT liability: 40% of £2,450,000 = £980,000.

Not only is this a significant difference, but only having £100,000 of cash would likely mean that the house or some of the farm would have to be sold to pay the liability. HMRC has stated that the tax owed following the changes can be paid over 10 years interest free, although this may not be much of a consolation for those impacted.

**What to consider**

For those with assets in excess of the £1m allowance, the initial thinking may be to sell land or borrow funds to pay the IHT bill, but there are other considerations beyond this as a means of mitigating the impact:

- A back to basics understanding of the business structure and land ownership so that there's an awareness of where tax reliefs may apply.
- Review of partnership agreement and wills so that there's appropriate passing on of assets upon death and allowances are maximised.
- Lifetime gifting rather than on death as a means of reducing an IHT bill.
- Similarly, strategic gifting – e.g. gifting core parts of a farm
- Utilising the joint interest in land rules effectively
- Use of trusts to support tax efficiency

We are here to help

If you are operating in the agricultural sector and have concerns about how to deal with the inheritance tax changes or challenges generally, please get in touch.

Hayley Kingsnorth  
 Partner at Azets  
[Hayley.kingsnorth@azets.co.uk](mailto:Hayley.kingsnorth@azets.co.uk)



# NEW YEAR NEW START

By Aly Young  
AY Business Law

We completed a record number of business sales last year. But still our message about getting your house in order doesn't seem to be getting through.



2024 was a good year for us at AYL.

We grew our team.

We moved to new offices.

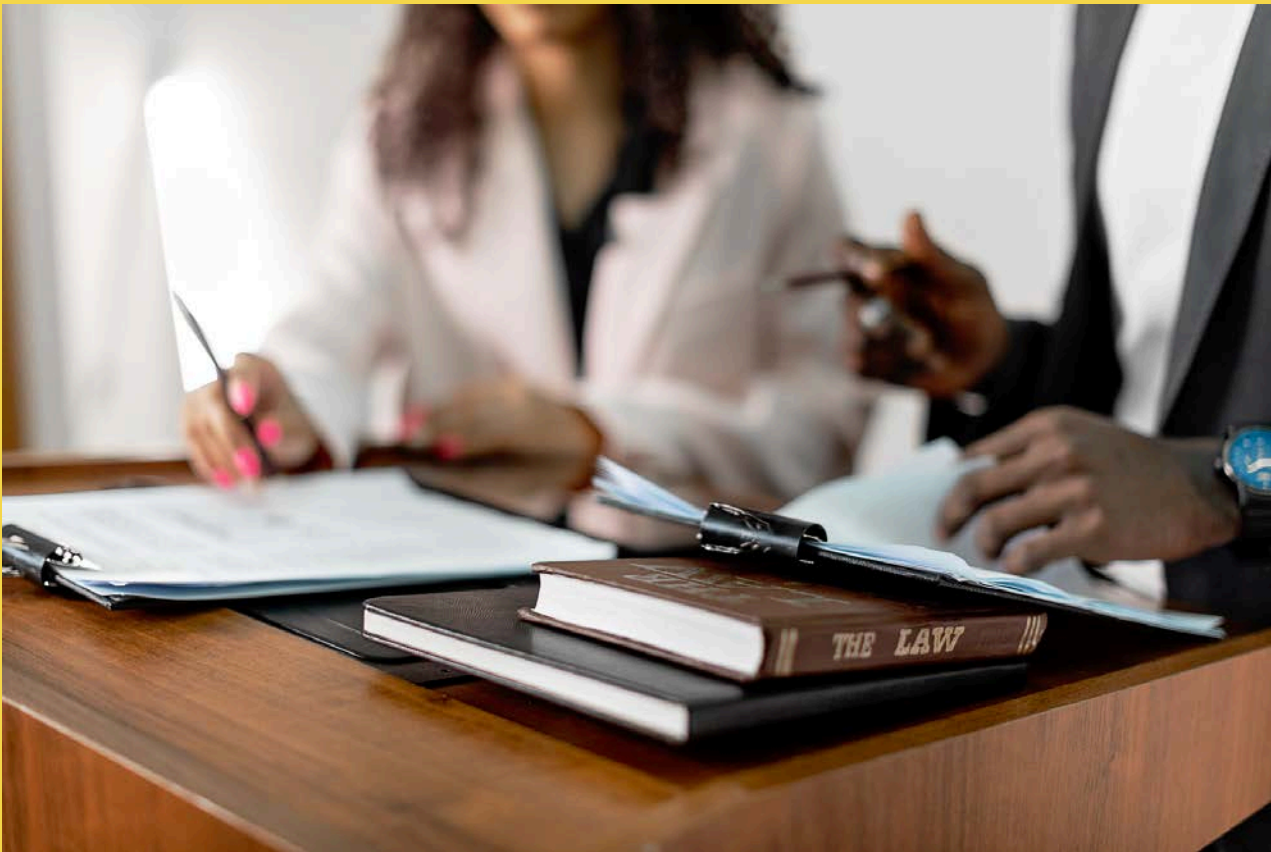
We rebranded AY BUSINESS LAW is looking forward to what 2025 will bring.

We completed a record number of business sales last year. But still our message about getting your house in order doesn't seem to be getting through.

On one of our deals, the seller had failed to protect the Goodwill in his business by registering his trademarks.







We are therefore being more proactive than ever in trying to make sure that the people we are connected to understand the importance of doing a thorough audit before you put our business on the market.

Another had omitted to follow data protection rules.

Another had absolutely no paperwork for all its important contracts.

We are therefore being more proactive than ever in trying to make sure that the people we are connected to understand the importance of doing a thorough audit before you put our business on the market.

We will come into your business and go through everything, plugging any gaps and fixing any defects BEFORE a buyer finds them.

If you do not do this, you will find that the problems that arise have the potential to cause delays, prompt the buyer to try to price chip you and even derail the process altogether.

At AY BUSINESS LAW we only take on a very limited number of deals at any one time, so that we can truly support the owner through this exciting but challenging journey.

If you are thinking of selling your business at any time in the next 2 years, then get in touch NOW. And don't forget the increases coming to business asset disposal relief, which means that you will pay more tax from 6 April this year and next – 14% and 18% respectively.



<https://ay-law.co.uk/>

# WHY BUSINESS OWNERS IN THE UK SHOULD PROTECT THEIR BUSINESS WITH LASTING POWERS OF ATTORNEY

By Sara Sheppard  
SLS Wills & More

---

One often-overlooked risk is what happens if the business owner is incapacitated and unable to make decisions.

---

Running a business is fraught with challenges, from managing cash flow to navigating legal and market changes. However, one often-overlooked risk is what happens if the business owner is incapacitated and unable to make decisions. This is where Lasting Powers of Attorney (LPA) becomes a critical tool for safeguarding the future of your business.

## Understanding Lasting Powers of Attorney

An LPA is a legal document that allows you to appoint one or more trusted individuals, known as attorneys, to make decisions on your behalf if you lose the capacity to do so. In the UK, there are two types of LPAs:

- Property and Financial Affairs LPA\*\*, which can cover business matters.
- Health and Welfare LPA\*\*, which is primarily for personal health and care decisions.

For business owners, a Property and Financial Affairs LPA tailored to their business interests is essential.

## Why LPAs Matter for Business Owners

### 1. Ensures Continuity of Business Operations

If you become incapacitated due to illness, accident, or sudden health deterioration, your business could face serious disruptions. Without an LPA, no one, including your family or business partners, has the legal authority to access accounts, sign contracts, or make important financial decisions on your behalf. This can result in missed opportunities, unpaid employees, or even closure.

### 2. Avoids Lengthy Legal Processes

Without an LPA in place, someone would need to apply to the Court of Protection to become a deputy, which is a time-consuming and costly process. During this time, your business may face stagnation or decline, potentially damaging relationships with clients, suppliers, and employees.

# Protecting your business with an LPA is a proactive measure that ensures its continued success, even if unforeseen circumstances arise.



### 3. Tailored Decision-Making for the Business

An LPA can be customised to reflect the unique needs of your business. You can appoint an attorney who understands your industry or has specific skills to ensure that decisions made align with your business strategy and goals. However, if you are in a regulated profession, you may well need to appoint a regulated individual to act as your attorney – it is therefore worth checking with your Governing Body before making any decisions.

### 4. Minimises Financial Risk

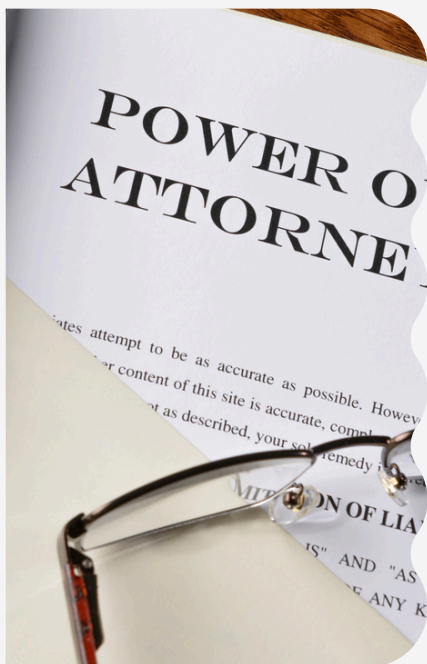
By having an LPA, you prevent unauthorised individuals from attempting to take control of your business finances. Your appointed attorney will have the authority to manage accounts, pay bills, and keep the business solvent during your incapacity.

### 5. Supports Succession Planning

For business owners nearing retirement or in the process of succession planning, an LPA complements these efforts by providing a safety net. It ensures that your business interests are protected if unexpected health issues arise before a successor is fully ready to take over.

### How to Set Up an LPA for Your Business

- 1. Seek Legal Advice:** Consult a solicitor or Estate Planning Consultant who specialise in LPAs and business protection to ensure the document aligns with your business structure and personal circumstances.
- 2. Define the Scope of Authority:** Specify what decisions your attorney can make regarding the business.
- 3. Register the LPA:** Submit the LPA to the Office of the Public Guardian for registration, as it cannot be used until this step is completed. If it is unregistered your attorneys cannot act until registration is complete, which can take at least 10 weeks (if not longer), so until then, they will be unable to do anything.



### Choosing the Right Attorney for Your Business

The choice of attorney is one of the most crucial decisions when setting up an LPA. For business owners, this may mean:

- Selecting someone with a strong understanding of your business operations.
- Ensuring they have financial acumen and a trustworthy character.
- Considering professional attorneys, such as solicitors, for impartiality and expertise.

### A Proactive Step for Peace of Mind

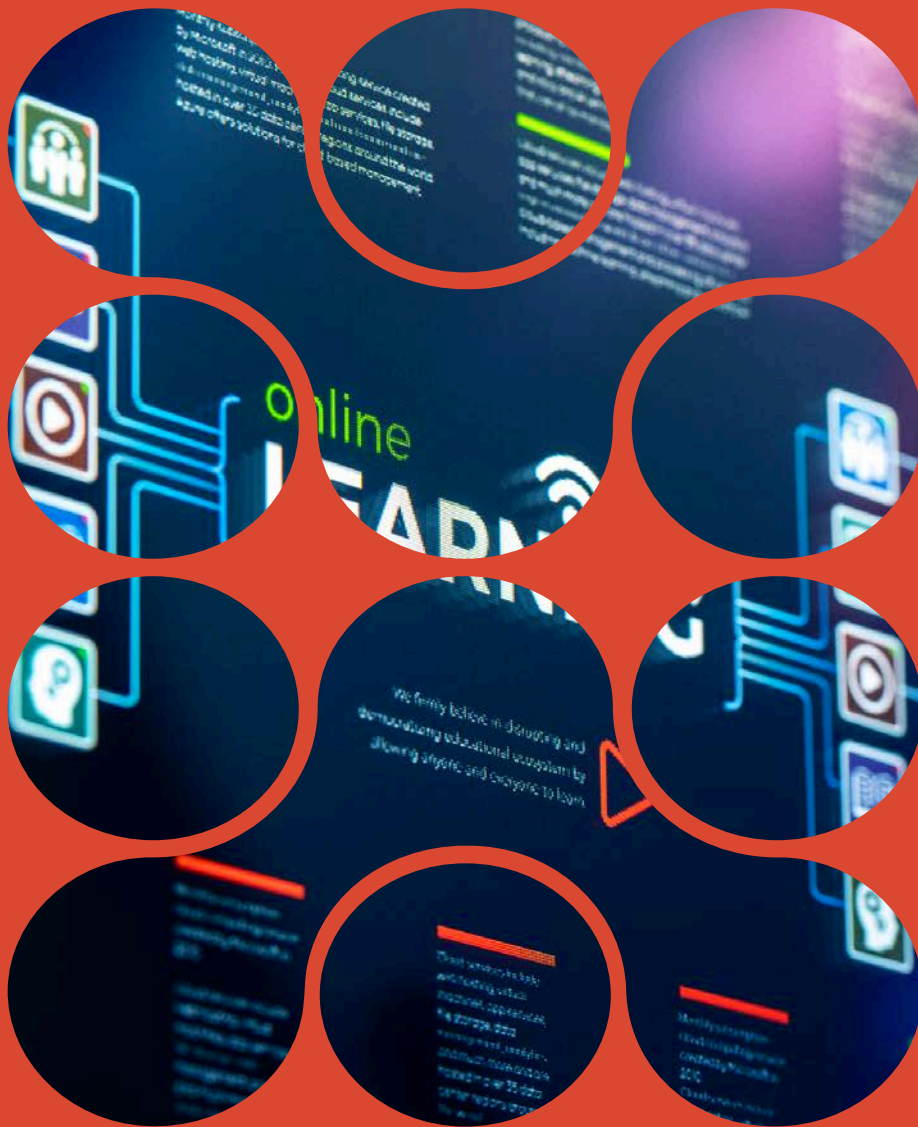
Protecting your business with an LPA is a proactive measure that ensures its continued success, even if unforeseen circumstances arise. It is a critical part of any comprehensive business risk management and succession plan.

By taking the time to establish a Lasting Power of Attorney, business owners can safeguard not only their enterprise but also the livelihoods of employees and the legacy they've worked so hard to build. Don't leave the future of your business to chance—seek advice and prepare an LPA today.

# A RESILIENT ORGANISATION IS A LEARNING ORGANISATION

By Russell Harvey  
The Resilience Coach

In a learning organisation, learning isn't limited to formal training programmes or individual activities - it becomes an embedded aspect of the organisational culture and processes.



How well does your Organisation do this?

If I came along to your company and started asking everyone “how does this business learn?” What responses do you think I would hear....?

However, what exactly is a Learning Organisation?

Quite simply, a learning organisation is more than just a place where employees can improve their skills.

It's rather an organisational structure aimed at fostering continuous learning and knowledge exchange to enable innovation, adaptability, and long-term success.

In a learning organisation, learning isn't limited to formal training programmes or individual activities - it becomes an embedded aspect of the organisational culture and processes.

The entire organisation is engaged in acquiring, sharing, and applying knowledge, with a focus on innovation, collaboration, and the ability to respond quickly to challenges and opportunities.

## Your organisation will be more competitive, adaptable and agile.

How well does your organisation do this?

There are a number of ways to achieve becoming a Learning Organisation and I've mentioned just a few below:

- Reinforce formal learning with a Coaching Culture (something I've written about in a previous issue).
- Promote informal learning.
- Actually learn from your mistakes

There are many more ways, however, how well does your Organisation achieve the three I've highlighted above?

Let's take a moment to consider the benefits of becoming a Learning Organisation:

- The colleagues with the appropriate skill sets and attitude, that you need to be a successful business, will more than likely stay – in a competitive market for talent, when people know they will be learning, developing and growing, they are less likely to move elsewhere.

- Collaboration will be the norm. A Learning culture leads to openness and curiosity and an appreciation of difference of skills, capabilities and experiences. This will improve overall team-working.

- There will be an Optimistic outlook and approach to most of your challenges (please re-read my article in the previous issue about this).

- An overall improvement in the confidence and self-belief of your business; as a learning culture leads to a general improvement in the quality and (psychologically safe) realism of all the conversations that are happening in each meeting. How amazing would it be if most of your meetings were learning meetings that led to the relevant behaviour changes required?

- An increase in quality decision making! That people could understand and be willing to implement.

- Your organisation will be more competitive, adaptable and agile.

How well does your Organisation currently do the above?

Where would you like to improve? What does your first step need to be? A Learning Organisation is a Resilient Organisation.

Wishing you all the best and plenty of learning for 2025.

Russell

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)



NEVER  
STOP  
LEARNING



# CHRISTMAS MONEY: WHAT DOES IT REALLY MEAN TO YOU?

Every business and most individuals will see some impact on their money in the build up to, the period over Christmas and the New Year.

By Anita Pickersgill



Photo by [Zachariah Hagy](#) on [Unsplash](#)

I thought that this would be a perfect time of year to cover an important subject, and to help you take it in and retain it – perhaps you can find a link to some good red wine.

In many houses and businesses there will be a fair bit of alcohol being poured and flowing, warming the spirits and helping people relax into the seasonal festivities.

For me Christmas Money is a term I use when I gift money to someone instead of a tangible gift, but you could think of it in many ways not all of them with a positive outcome.

Every business and most individuals will see some impact on their money in the build up to, the period over Christmas and the New Year. So, let's look at some Cash Flow Management and Credit Management points.

Cash Flow Management in its simplest terms is all about you knowing your numbers, a balancing act with the goal being to try and ensure that the cash coming in and staying in your business is more than the cash going out. Once the balance goes the wrong way and the cash coming in is behind the cash needed to pay suppliers, staff, operating costs and of course yourself then you could be heading towards a significant problem.



Every decision you make needs balancing against risk:

### Risk Management

This includes giving credit and accepting credit – having time to pay is a great thing if you are close enough to your numbers to be comfortable you can pay. Again, during that period of credit either way, cash flow management must be as balanced as possible

### Late Payment Problems

One of the most common and damaging problems that all too easily becomes perpetual month and after month

Deciding whether to give credit, the amount of credit and the length of the credit term should be based on measured risk and due diligence. Never extend more than you can afford to lose based on the logic that 20% of gross turnover less VAT on purchases, if VAT registered is not your money and another 20% could turn into bad debt, which is why you hear us constantly talk about building up reserve.

You can help avoid this drain on your money by:

Invoicing at the best time of the month and correctly – invoice early if it means you get on a pulled forward payment run – getting paid early is always going to be better than late.

If you get paid early consider paying some of your supplier payments early too avoiding penalty charges and late payment interest in the New Year

Be sure to manage any revised direct debit dates if you know Christmas money is not going to come in on time then do your best to contact your supplier and revise the Christmas Payment avoiding charges from them and the bank too.

Keep a record of any CPA (Continuous Payment Authorities) they will not show on a direct debit list but must be seen in the same way

\*\* All the charges that you pay after Christmas for failed direct debits, overdraft charges, penalty interest comes out of Christmas Money

Send statements on time to prompt payment

Send payment reminders to all customers before the payment is due ideally by email, or letter attached to an email or with a well worded text reminder

Learn about the different compliance needs and protocols for Sole Traders and Limited Companies \*\*\* 30 days demand before action for sole traders. Find out if your customers are making early payments or late payments do not just assume

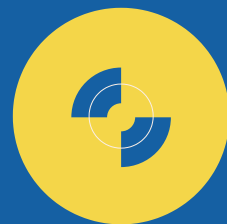
Try to allow for a percentage of customers paying late and make sure they are at the top of the chase down list in the New Year running alongside all the customers falling due in January. It is important to play catch up with the late payers and to block off as many of those that would pay in January pushing payment over into February as they play catch up bring their own late payments into line.

So, a huge part of cash flow and credit management is planning for the cost of Christmas – the break over Christmas and the New Year hangover.

Anita Pickersgill  
[anita@thornburycollections.co.uk](mailto:anita@thornburycollections.co.uk)



# ARE YOU RENTING YOUR LIFESTYLE? HERE'S WHY IT'S TIME TO OWN YOUR FINANCIAL FUTURE



How long could you continue supporting your lifestyle?  
For many, the reality is stark

I recently saw this as a title and it got me thinking about how true this is, imagine this: you're living comfortably, paying your mortgage or rent, covering bills, enjoying holidays, and saving for the future—until one day, an illness or injury stops you from working.

How long could you continue supporting your lifestyle? For many, the reality is stark: they are "renting" their lifestyle, with little financial protection in place if life takes an unexpected turn.

In fact, 58% of people are concerned about a loss of income if they can't work due to illness or injury (†). Yet, only 8% have income protection in place (†). This means the majority are relying on savings that, for many, wouldn't last six months. Could you afford to keep renting your lifestyle without an income?





## The Under Saving Crisis

This issue goes beyond illness and injury. Many people are also renting their financial future by under saving for retirement. According to government data, nearly 1 in 5 people (19%) will have an income below the full new State Pension when they retire. Even worse, in the lowest earnings category, 44% of people will face inadequate pension income (†2). With rising living costs and the average retirement now expected to last longer than ever, relying solely on savings or state benefits leaves many vulnerable.

### Protect Your Present and Future

Here's the truth: financial security starts today, not when you're nearing retirement or facing a sudden health crisis. Income protection is a crucial step towards "owning" your lifestyle. It ensures that if you can't work, your essential expenses like rent, bills, and groceries are still covered. Beyond that, Income Protection can have different practical benefits like rehabilitation support and hospitalisation cover, which can help you get back on your feet faster depending on provider and options selected.



## Take Control of Your Financial Well-being

Don't be one of the millions of people renting their lifestyle throughout their working life only to discover they haven't saved enough to maintain it in retirement. Whether it's through income protection or more robust retirement savings, the power to safeguard your financial future is in your hands. It's time to stop renting and start owning your lifestyle. Contact me today about how you can protect your income and ensure a comfortable retirement. The steps you take now could be the difference between struggling and thriving when life doesn't go as planned.

\* Protection plans typically have no cash in value at any time and cover will cease at the end of the term. If premiums stop, then cover will lapse. Cover is subject to terms and conditions and may have exclusions.

Chris Hopkins DipPFS Financial Advisor



Tel. 029 2069 3700  
Mob. 073 6888 2092  
chris.hopkins@cardiffifa.co.uk  
Book an initial meeting [here](#)

Sources: (†) - Scottish Widows IP Customer Summary  
(†2) - Scottish Widows IP Adviser Conversation



# HOW OUR PETS COME TO HEAL US...

One of the biggest ways pets sense the world is through electro-magnetic fields (EMF's).

---

By Victoria Smith Gillard

---

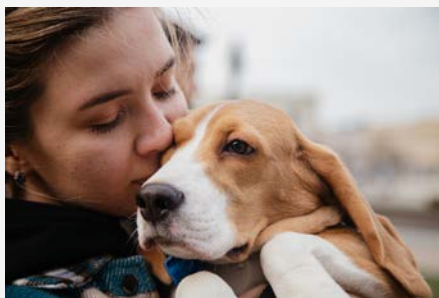




This is something I see in my work daily as a People and Pet Therapist. But how you may ask?

One of the biggest ways pets sense the world is through electro-magnetic fields (EMF's). Our heart is an electro-magnetic field and sends more messages to the brain, than the brain to the heart.

According to the Heart Math Institute (HMI), our heart emits the largest EMF in the body<sup>1</sup>, and the heart emits signals from our body that extend far out from our body itself, namely our aura/energy field. Our heart is 100,000 times stronger magnetically, and 5000 times stronger electrically than the brain, so it makes sense that our pets can pick up on what we are emitting from our heart in any given moment, whether we are conscious of that or not. They can also pick up psychically on our energy field, as we can theirs too.



This heart-to-heart connection means they will show in their behaviour, their personality traits, their triggers, what we may need to heal in ourselves. Yes, of course, they do carry their own traumas too, but they also will mirror our energy and traumas.

I had a dog around me that was trying to attack black dogs. I asked his owner if she had ever been attacked. Sadly, her answer was yes, and whilst she was describing what happened,

I worked with EMDR (eye movement, desensitisation and reprocessing) to help her release the trauma, as she was in the feelings. During the EMDR, her dog was whining, pacing and showing he could feel her emotional shift. I checked in a few days later, and she said they had visited the vets, where there was a black dog, and he was 'as good as gold!'

In animal communication, pets will often say things that trigger their owner. I had a cat once say 'I feel trapped' in answer to my question, and the owner got really cross. I then said to them, 'where in your own life do you feel trapped?' from which this lady reeled off all the ways she felt trapped in her own life circumstances. The healing was her becoming aware and actioning changes.

Their behaviours can also trigger us: fear of what people will think, guilt, anger. When we are triggered, the trigger is already living within us, it's just brought to the surface to be healed e.g. a dog's repetitive 'annoying' behaviour reduced by an owner releasing deep held, intense emotions of shame and anger. But behaviours can also be the message. Sitting on our feet, they are often trying to ground us

When our pets pass away, I have seen that they often pass in a way that mirrors a similar loss that we need to heal aspects of e.g. a dog that passed suddenly in an RTA that brought up long-held grief to be released, from a car accident involving family members. Healing comes in layers, like the peeling of an onion. One layer at a time.

Let me leave you with this, if you have a pet or pets, when you describe their personality, who do they reflect most in your household?

Victoria Smith Gillard  
[ametrineholistics.co.uk](http://ametrineholistics.co.uk)  
07949859470



FSH CARPENTRY

*CARPENTRY &  
JOINERY*

Call 07711690232

**Keap**

*AUTOMATION*

[Find out more](#)



*PROJECT  
MANAGEMENT*

[Find out more](#)



**StoryChief**

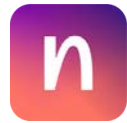
*CONTENT  
MARKETING*

[Find out more](#)

Capsule

*CRM*

[Find out more](#)



*BUSINESS TRAVEL*

[Find out more](#)



**SocialBee**

*SOCIAL MEDIA  
MANAGEMENT*

[Find out more](#)



*TELEPHONY*

[Find out more](#)



**The VA Team**

*CALL ANSWERING*

[Find out more](#)

*Trainual*

*PROCESSES*

[Find out more](#)



*PROJECT  
MANAGEMENT*

[Find out more](#)



*CLOUD  
ACCOUNTING*

[Find out more](#)



**BUSINESS LAW**

[aly-young-law.co.uk](mailto:aly-young-law.co.uk)



**WILLS & MORE**

[sara@slswillsandmore.co.uk](mailto:sara@slswillsandmore.co.uk)



**COACHING**

[russell@theresiliencecoach.co.uk](mailto:russell@theresiliencecoach.co.uk)



**COMPLIANCE**

[info@tailormadega.com](mailto:info@tailormadega.com)



**ACCOUNTANCY**

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



**INSOLVENCY**

[opusllp.com](http://opusllp.com)



**ACCOUNTANCY**

[ch-accountancy.co.uk](http://ch-accountancy.co.uk)

**Susan's Cruises**

**TRAVEL**

[www.susancruises.com](http://www.susancruises.com)



**COACHING**

[kaydownie.co.uk/](http://kaydownie.co.uk/)

**Anita Pickersgill**

**CREDIT CONTROL**

[anita@thornburycollections.co.uk](mailto:anita@thornburycollections.co.uk)

**worldpay**

**PAYMENTS**

[Find out more](#)

**Go Cardless**

**PAYMENTS**

[FIND OUT MORE](#)



TELECOMS

[Find out more](#)



EMAIL

[Find out more](#)



ACCOUNTING

[Find out more](#)



TEAM  
PRODUCTIVITY

[Find out more](#)

Restream

LIVE  
STREAMING

[Find out more](#)



CRM

[Find out more](#)

Get the tool  
Amazon  
Sellers rely on

[Learn more](#)

SAVE  
80%

Jungle Scout



100% AI-generated ad creative,  
without a single edit.

TRY FOR FREE



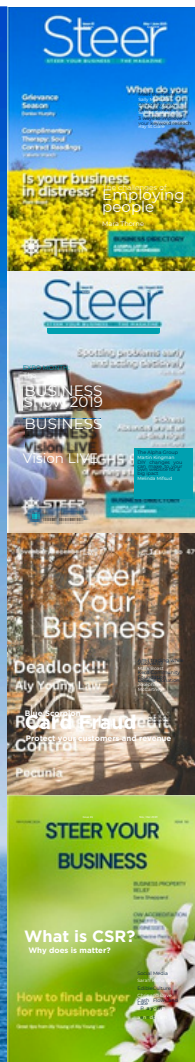
# Advertise

## Have you thought about promoting your business to our readers?

### Media Guide Steer Your Business

The Magazine  
“by business, for business”

0777 171 4221  
sally@steeryourbusiness.com  
www.steeryourbusiness.com



#### Steer Magazine

Steer Your Business is a business magazine to support SMEs with information and resources to help them with their business. None of us know it all and running a business is no different whether you're a start-up or a more established business. Everything changes so quickly that keeping up-to-date can be a challenge. Steer Your Business brings together an eclectic mix of information from different sectors to support business owners moving forward.

of our readership view online, either via our app or through the website and of course social media sites.

The magazine has achieved a wide international presence, viewed online and providing support and the best business resources to grow in international networks. The print edition of the publication is sent to key decision makers from blue chip companies to SME's by paid subscription.

Our business development manager will be pleased to discuss the vast scope of media opportunities, for aspirational SME businesses, both in the U.K. and overseas markets.

#### Distribution & Readership

The magazine has a wide social media reach across the main business platforms of Linked In, Twitter and Facebook. Social Media has opened up significant target markets and has made our material, accessible to a wide variety of businesses. A large proportion

#### Rates & Packages

##### Front cover package

- Front cover, full colour picture or montage.
- Credit on the contents page
- Full page of editorial.
- A MPU on the website for a month and listing in the business directory in both print and digital versions

£1495

##### Special position

Inside front cover. Inside back cover. Back cover.

- Full page advertisement.
- Full page of editorial.
- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£1195

##### Full page advertisement

- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£895

##### Half page advertisement

- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£495

##### Quarter page advertisement

- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£350

##### Discounts offered for more than one inclusion.

All advertisements are in full color. Technical specifications will be supplied on completion of the order.

## Get in touch to book your space in 2025

