Issue 61
Mar/Apr 26

Steer Your Business

Steer Your Business

Driving business growth through insight, visibility, and connection.

Packed with great insights!

Why Workplace Mediation Matters for Employers
By Rebecca Lister, Eclipse HR

Is Your Creative Partner Opening or Closing Doors?
By Stuart Upson, Absolute Mustard

Why Busy Business Owners Stay Stuck
By Jamie Stewart, Founder & CEO, Circle Networks

From the editor

Welcome to the March/April issue of the magazine. I love the new branding and style of the magazine. What do you think?

We have some fantastic articles for you in this issue from invoice finance through to employee mediation and everything in between.

AI is a big factor in all our lives now so we have an insight from Dean Vinyard as to how you can use it in your business with voice AI.

Have you considered what you want to do with your business when you retire or maybe when you're ready for a new challenge? Have a look at the article from Lindsay Brown and see what you need to have in place. If the worst was to happen, and you lost your business partner, Graham Stephen has some great advice on what you need to do next.

Every day is a school day when you run a business; you never know what's coming next so connect with our experts and see how we can all support each other.

If you like the new branding and style of the magazine, have a look at Stuart Upson's article on page &. He is the face behind all the changes that we've made.

Don't forget to follow us on social media and share the magazine with anyone you think would enjoy reading the articles.

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Sally Marshall – Founder and Editor

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Is Your Creative Partner Opening Doors – Or Quietly Closing Them?

By Stuart Upson, Absolute Mustard

Design should feel exciting. Strategic. Effective. And yet for too many founders, it feels like a chore.

You've got ideas – but your designer doesn't quite "get it." Every project becomes back-and-forth. You're spending money... but not feeling the value. Or worse – it feels cheap, and deep down you know it looks it.

The real cost? The customers you never meet.

The ones who scroll past. Walk past. Click away. Poor design and unclear messaging don't always create noise – they create silence. Lost opportunities you'll never measure.

Here's the uncomfortable truth: most businesses don't need "more design." They need the right creative partner.

Because when chemistry, skill and care don't align, results fall flat. You end up with inconsistent visuals, confused messaging and a brand that doesn't reflect your actual quality.

You don't need a big agency with layers and overheads. And you don't need a cheap pair of hands "on the tools."

You need the sweet spot.

A senior creative who listens properly, thinks commercially and acts as a catalyst – elevating your ideas rather than just executing them.

That's where Absolute Mustard sits.

Strategy first. Ego last. Clarity in every pixel.

Branding, websites, digital campaigns or printed materials – the goal is the same: make sure your brand opens doors instead of quietly closing them.

If you're unsure whether your current setup is helping or hindering, start with a first date.

For magazine readers only, the £200 Muse Hour is available at **£150.**

One focused hour with a personal Creative Director to unpick your messaging, sharpen your positioning and leave you with ideas you can act on immediately.

Because the right creative partner doesn't just make you look good.

They help you grow.

Stop bad design costing you customers – upgrade to affordable design that opens doors.

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Absolute Mustard®

The Muse Hour – £150 Reader Special

Your service is strong.
Your brand should be too.

If it feels unclear, misaligned, or underpowered – this is your reset button.

One hour. Total clarity. No fluff.

For just £150, you get a focused 60-minute deep-dive with a senior creative director – not a junior, not a sales pitch.

In one, relaxed, enjoayable and powerful hour we will:

- Diagnose what's really holding your brand back
- Clarify your positioning and sharpen your message
- Identify where your design is opening doors - or quietly closing them
- Generate practical ideas you can action immediately
- Map clear next steps with confidence

You'll leave with direction, momentum, and a brand that feels aligned again.

No retainers. No pressure. Just senior-level thinking applied directly to your business.

Book your Muse Hour for £150 – and unlock what's next.

Do You Use Invoice Finance and Understand it?

By Anita Pickersgill FCICM, Thornbury Collections

Invoice Finance is not too dissimilar to a car, when all its parts are working well the cash flows well and the relationship between funder and client works well, how the relationship starts and the client is onboarded is very important.

I can say from experience that the take on meeting, the walk through what the terms mean in the agreement and the client signing to acknowledge that meeting took place can be a huge benefit to both the funder and the client.

It is easy when you are needing a finance injection, especially when creditors are adding pressure to simply sign the agreement, the indemnity and the guarantee without thinking "How does this work"? "What happens if things go wrong"?

How Invoice Finance Works

Overall, most clients will sign up for either disclosed or undisclosed invoice finance or discounting – with a disclosed facility the clients customers know that they have assigned their invoices to the funder. The funder advances an agreed percentage of the invoice value shortly after it is raised. In exchange, the provider takes control over the receivables in some form, either by collecting payment directly from customers or by requiring customers to pay into a designated trust or controlled account.

In simplistic terms it is a one-off cash injection which rolls on, secured by the customer accounts and more importantly by the Directors personal guarantee and indemnity or sometimes a Cross Company Guarantee. It is important that customers:

1. Pay on time, certainly within the maximum number of days within the agreement – if not then in most cases the funder will claw back the money already advanced against the overdue invoices. Then when payment is made, they are funded again.
2. Stay within the agreed credit limit, if they go over the agreed limit, the funder will hold back the amount they are above their limit. The client can ask them to fund through it, but it is at the funder's discretion. The key point to remember is that the client is borrowing money from the funder until the customer pays.

Even if the facility has credit protection, then it is important to adhere to the credit protection terms and realise that the insurer can and will withdraw a limit if they see adverse information, poor accounts and CCJs. If the limit is withdrawn, then the funder WILL NOT continue to fund the customer for any invoices raised after the date of the withdrawal. Most policies will pay out up to circa 80% of the debt owing in the event of insolvency.

Crucially, the invoices are usually legally assigned to the finance provider. This means the provider, not the client, has the legal right to receive payment.

When things start going wrong it is important to understand the mechanics of the facility, finding new customers often helps to spread the risk for the funder, making up for availability lost in credit limits, overdue accounts and sometimes where one or two debtors have become a high percentage of your ledger.

There is an old saying that when "Beer is in wit is out" for me I say "When stress is in logic often isn't"

These are the times when clients often breach, often in the worst way possible.

What Is a Breach?

A breach occurs when a client asks a customer to pay an invoice directly to them rather than to the invoice finance provider or the agreed payment account. Often this is done by:

- Sending revised bank details to customers
- Requesting "temporary" direct payment due to cash pressure
- Accepting and retaining direct payments without notifying the funder
- Encouraging customers to offset invoices or delay payment to the funder (Contra)

This is often done in the hope of fixing a cash flow problem quickly, though it makes matters much worse.

It is a Serious Breach

Asking customers to pay direct undermines the core security of invoice finance. The provider has advanced funds based on the expectation that invoice payments will flow through them. Diverting payments exposes the funder to financial loss and significantly increases risk.

This behaviour may be viewed as:

- A breach of contract
- A misuse of funds that legally belong to the funder
- A sign of financial distress or loss of control
- In severe cases, potential fraud

Potential Consequences

The consequences of breaching an invoice finance agreement by requesting direct payment can be severe and immediate, including:

- Termination of the facility
- Demand for immediate repayment of all outstanding advances
- Withdrawal of funding at short notice
- Additional fees, penalties, or default interest
- Damage to the business's reputation and credit profile

In some cases, funders may also pursue legal action against the customers themselves as they have not cleared their liability; in essence the customer must then seek a refund from the client, particularly if significant sums have been diverted or concealed.

If the funder is reimbursed quickly then it may be that a client is issued with a breach letter and fine, but in cases where they are not and several customers have made direct payments then all those customers will be held back – reducing availability and restricting cash flow event more.

Businesses rarely set out to breach their agreements intentionally. The most common reasons are:

- Acute cash flow pressure
- Fear of funding withdrawal
- Poor understanding of the finance agreement
- Internal control weaknesses
- Customer relationships overriding contractual discipline

However, lack of intent or financial stress does not usually excuse the breach.

Communication is Key

When a client is struggling, transparency is almost always the best option. Many invoice finance providers are willing to discuss temporary solutions, such as:

- Short-term funding adjustments
- Agreed payment reallocations
- Revised advance rates

Structured exits from the facility

Early communication can prevent a manageable issue from becoming a serious default.

Article continues on next page

Credit Controllers and Sales Staff Should Understand the Facility Too

Good Credit Controllers will manage the customer ledger, monitor credit limits and work in harmony with sales – having discussions with customers to explain that they may be approaching a credit limit or that you cannot release more orders until they bring the account up to date.

Summary

Asking customers to pay invoices directly while operating under an invoice finance facility is a serious breach that can have far-reaching consequences. While cash flow pressure can make this tempting, the risks usually outweigh any short-term benefit. Businesses using invoice finance should fully understand their obligations, maintain clear internal controls, and engage openly with their funder at the first sign of difficulty.

Done correctly, invoice finance is a powerful tool. Used improperly, it can quickly become a liability.

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Voice AI and the Rise of the AI Agent in Modern Business

By Dean Vinyard, Growth Matrix

Voice AI has moved far beyond novelty. What was once clunky, robotic and frustrating has evolved into something genuinely transformative for businesses of all sizes. Today's Voice AI agents can hold natural conversations, understand intent, take action and operate as a reliable extension of a business team.

At its core, Voice AI refers to artificial intelligence systems that can listen, understand spoken language and respond in a human-like way. The real breakthrough, however, is not just speech recognition. It is the ability for Voice AI to integrate with business systems, learn workflows and complete tasks end to end.

Inbound Voice AI

Inbound Voice AI focuses on handling calls coming into a business. This is where many organisations see immediate value.

AI voice agents can answer every call instantly, removing the risk of missed opportunities. They can greet callers professionally, understand why they are calling and respond appropriately. Common tasks include answering frequently asked questions, booking appointments, capturing contact details, qualifying leads and routing complex calls to a human when needed.

For businesses, this means no more lost leads due to busy lines, out of hours calls or understaffed teams. Customers receive instant responses, shorter wait times and consistent service quality. From salons and clinics to service providers and professional firms, inbound Voice AI ensures that every enquiry is handled efficiently and professionally.

Outbound Voice AI

Outbound Voice AI is where the technology becomes even more powerful. These agents proactively contact customers and leads on behalf of the business.

Outbound Voice AI can follow up on enquiries, chase unresponsive leads, confirm appointments, reactivate old databases and even conduct full sales conversations. Unlike traditional automated calls, modern Voice AI adapts its tone, pacing and responses based on the person it is speaking to.

This allows businesses to scale their outreach without hiring additional staff or increasing workload. Follow ups happen consistently, conversations occur at the right time and opportunities are no longer left sitting in a CRM untouched.

Real Business Impact

The biggest advantage of Voice AI is not cost saving alone. It is consistency, speed and coverage. Voice AI agents do not get tired, do not take breaks and do not forget to follow up. They operate twenty four hours a day, ensuring that businesses remain responsive and proactive at all times.

When integrated correctly, Voice AI works alongside human teams rather than replacing them. Staff are freed from repetitive tasks and can focus on higher value conversations, relationship building and strategic growth.

Looking Ahead

Voice AI is rapidly becoming a standard part of modern business infrastructure. As customers grow more comfortable speaking with AI agents and the technology continues to improve, voice will become one of the most important interfaces between businesses and their customers.

The businesses adopting Voice AI now are not just keeping up with change. They are building faster, more responsive and more scalable operations for the future.

Is AI Actually Making Businesses Money Yet? Or Is It All Noise?

By Angus Hay, Founder & CEO, Vereus AI

Back in December, a Managing Director said something to me that perfectly summed up the current state of AI in business:

"We've rolled out three AI tools this year and I still can't point to a single pound they've made us."

He was more confused than he was frustrated. He'd had impressive demos from companies that promised a lot, yet when it came to real commercial impact, nothing meaningful had actually changed.

That conversation now happens almost weekly.

AI is everywhere. Every platform is "AI-powered". Every consultancy promises transformation. I can't even stomach going onto LinkedIn any more because of the AI-generated clutter.

But business leaders are starting to ask an important (and long overdue) question:

Is this actually delivering a return on investment?

The disappointing reality of the hype

From my experience building AI systems, the brutal truth is that a lot of businesses won't see a return on their investment. Not because the technology doesn't work, but because it's being used – and considered – in the wrong way.

Most companies are buying AI tools rather than building AI systems.

They're implementing tools for chatbots, content generation, data assistance, the list goes on. Each produces something...useful?... but none are aligned with the core challenges of the business.

And businesses don't make money from outputs – they make money from outcomes.

Real return on investment only happens when AI is designed and built around clear commercial outcomes or strategic goals, such as shortening sales cycles, increasing conversions, removing manual work, or by fixing specific operational challenges.

Buying tools instead of solving problems

One area where this became very clear for us was sales.

Outbound automation has destroyed trust. Generic emails have flooded inboxes (I'm sure we can all relate to this!) and response rates have collapsed. The original idea was right – reach more prospects efficiently – but the execution is broken.

What AI finally made possible was **genuine relevance and personalisation at scale.**

Instead of treating AI as a simple tool for creating blanket emails to uninterested cold audiences, we asked a question: can AI be used to conduct thorough research and outreach to cold prospects? If we got this right, the return on investment could be significant.

So we built a sales system to do exactly that.

Our system is pre-trained and ready to run, designed to deliver ROI and produce actual sales results. A client simply uploads a spreadsheet of leads and the system analyses each prospect individually – researching its business and market, identifying likely challenges, and shaping hyper-personal and hyper-relevant outreach around what actually matters to the prospect.

What would take around four hours of research per lead (that's 4,000 human hours for a list of 1,000 prospects) now happens almost instantly.

But the real breakthrough here is the business impact.

We worked extensively with clients and sales teams to deliver on the metrics that **matter**; conversions and revenue.

You see, when AI is designed and built around revenue and results rather than novelty, everything changes.

The surprising truth about profitable AI

The businesses that are winning with AI today aren't using off-the-shelf shiny tools from an over-hyped and over-valued Silicon Valley company. They're examining their business goals and placing AI inside those systems as an engine, not as an add-on.

Ironically, the most profitable AI implementations are often the least flashy.

From hype to real results

We're now entering the next phase of the AI revolution, where we are starting to see beyond the hype. Leaders are no longer impressed by what AI can do – they now care about what it **delivers**.

So, is AI actually making businesses money yet?

For most: no – not in a meaningful or repeatable way.

For those building outcome-driven systems around it: absolutely!

The companies that understand this now won't just adopt AI faster than their competitors. They'll outperform them. And that's where real return on investment finally begins.

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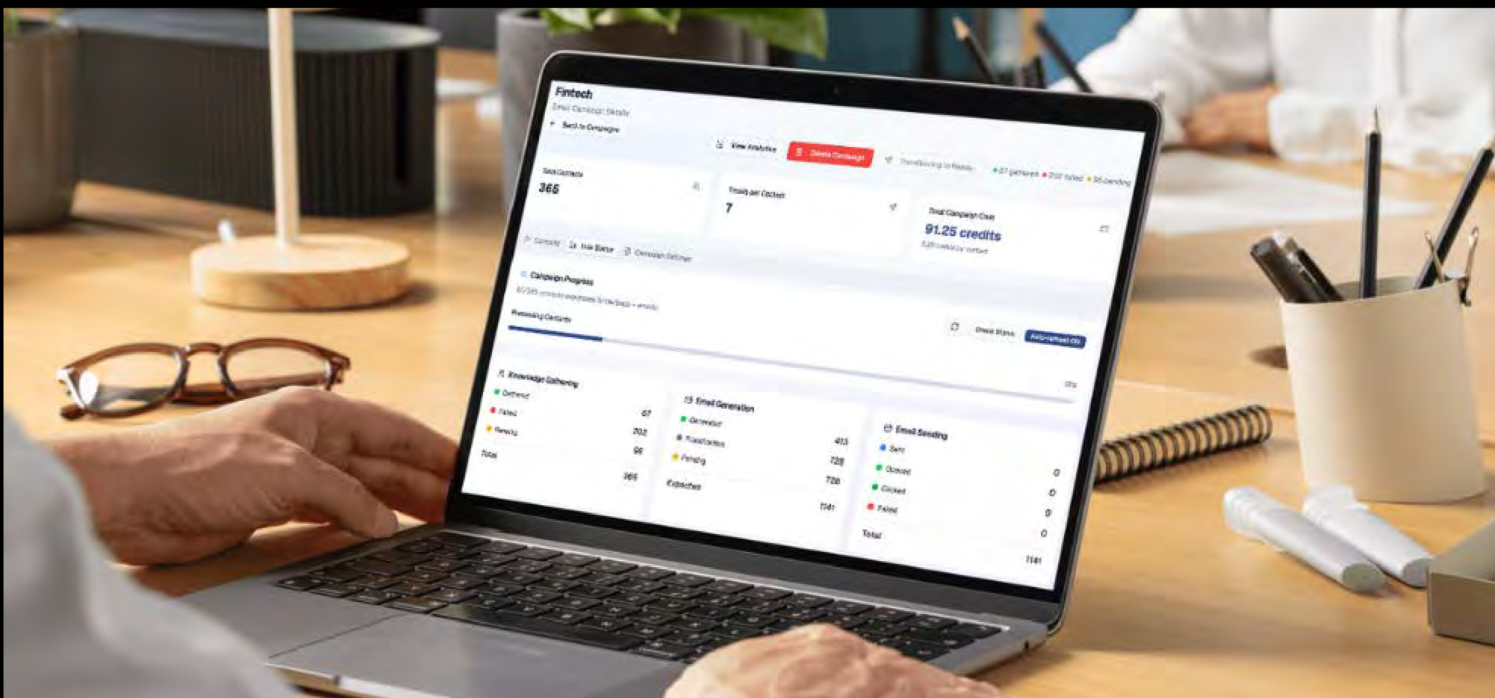

Non-compliance With Stricter Tipping Laws Could Lead to Fines

By H-J Dobbie, Head of HR Consulting, Azets

Hospitality and service businesses could face fines and employment tribunal claims if they fail to comply with the Employment (Allocation of Tips) Act 2023, which requires employers to pass on all qualifying tips, gratuities, and service charges to workers without deductions.

The Act affects more than two million workers across restaurants, bars, retail, hairdressing, taxi firms, beauty parlours, and more. With further legislative changes due later this year, businesses must act now to ensure compliance.

This Act has now been law for a year, and employers are obliged to discharge their responsibilities fairly and pass on 100 per cent of all qualifying tips to hard-working staff who earned them.

If not, staff can hold bosses fully accountable by bringing a claim to an employment tribunal, and this could lead the minority of businesses who continue unacceptable tipping practices being made to pay fines and/or compensation.

The vast majority of employers are fully supportive of the Tipping Act, not least because it properly rewards dedicated, deserving and often low paid staff, but also because it builds trust with customers who are more likely to tip if they can be sure of its ultimate destination.

When it comes to the Tipping Act, employers should use a clear and objective set of factors to determine the allocation and distribution and ensure that they give due consideration to all workers involved in providing service to

customers, including temporary, zero hour and agency workers to avoid discrimination. Fair allocation does not always mean an equal allocation, so employers will need to consider several factors when deciding how to allocate tips among their workers.

Record-keeping is also a requirement, and the employer must create a record of how every qualifying tip has been dealt with, detailing all qualifying tips received by the employer at the place of business, and the amount allocated to each worker. Records must be kept for a period of three years beginning with the date on which the qualifying tip was paid.

Workers can make a written request to view their employer's tipping record for a period dating back up to three years, provided they worked for the employer for the full duration of the requested period. They can only make one request in any three-month period, and an employer must provide its tipping record within four weeks."

The Government's Code of Practice offers guidance on fairness, qualifying tips, digital tipping, non-monetary tips, and timescales for payment.

More changes in future?

Looking ahead, the Government plans to strengthen tipping laws from October 2026 under the proposed Employment Rights Bill, introducing new requirements:

- Employers must consult workers or their representatives before creating a tipping policy.
- Tipping policies must be reviewed and updated every three years.

We're here to help

If you need any support on the management of tips within your business or would like to discuss best practice, please get in touch.

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AZETS

Escaping from Nightmares

By Fran Nguyen, Trauma Counselling

Ethan sat up in a cold sweat.

His heart was pounding.
He was panting in fright.

He could hear the cruel mocking voices of his senior colleagues ringing in his ears.

Were all his dreams to be shattered by these fears? Would he ever get the qualifications and position that he had worked so hard for? Were all these hopes and dreams to be thrown away because of the "What ifs?"

Previously Ethan had been a hard-working, aspiring GP. But his work colleagues had mocked him and sown seeds of self-doubt and caused him to lack confidence in his abilities to be an excellent doctor. After all the snide comments and the belittling, he felt a gibbering mess. He couldn't concentrate, was unable to make clear decisions. He felt undermined and overwhelmed. How could he possibly achieve his dreams now? He had come so far, and had made the huge leap to move to the UK to study and be the support to his family back overseas... was this all to come crashing down? Was he going to be a failure, and let his family down, and himself?

The NHS had transferred him to a different hospital and had managed to get some counselling for him, but to no avail... he felt like he was drowning. Swamped in fears and loss of hope.

He reached out and searched the internet for a solution... and came across TRTP (The Richards Trauma Process) There was one TRTP practitioner operating in the UK... he sent an email.. and learnt that there were 5 sessions...

He thought he would give it a go, and see what happened.

After 4 sessions he was up and running again. He put off for 2 years to have the 5th follow up session!

He wrote:

"I have PTSD. I have tried CBT, EMDR and TRTP and if I had to describe the difference between these three treatment modalities, I would say CBT targets the conscious mind. EMDR targets both the conscious and sub-conscious mind somewhat effectively, while TRTP targets only the subconscious mind and does so effectively. Trauma in my experience is like a virus infecting a laptop. If it infects 1 or 2 programmes then all you need to do is uninstall those programmes and then reinstall them and that is what CBT and EMDR do. But what happened if the virus infects the entire operating system? What if now your laptop works but glitches often, what do you do? You need to format the laptop and install a new operating system, and that is what TRTP does."

Recently he stated: It has been over 3 years now, and I have not needed any further treatment. I am doing well and am now working in the GP sector successfully. I have made my choices and am happy to recommend TRTP to anyone.

When Systems Fail, Entrepreneurs Step In

By Bridget Gardner, Founder, Go Beyond Travel Co.

In business, innovation rarely begins with inspiration. More often, it begins with friction.

Across multiple industries, systems built for efficiency have quietly excluded entire groups of capable consumers and professionals. Travel and employment are two of the most striking examples. Both rely on outdated assumptions about who the customer is, how people work, and what “access” actually means.

In the travel sector, accessibility is frequently treated as a marketing label rather than an operational standard. Properties declare themselves accessible without context or verification, leaving travellers to manage risk alone. For customers with complex needs, the consequences of inaccuracy are not inconvenient – they are costly, exhausting, and, at times, unsafe.

Employment presents a parallel challenge. Traditional business models continue to prioritise fixed schedules, physical presence, and linear career progression. Flexibility remains the exception rather than the norm, quietly excluding people with disabilities, health conditions, caring responsibilities, or simply non-traditional lives. The result is a loss of talent and a narrowing of opportunity.

These gaps are not marginal. They represent under-served markets and under-utilised capability.

Businesses that recognise this are beginning to shift from accommodation to redesign – building systems that work around real lives rather than idealised ones. One example is **Go Beyond Travel Co.**, which approaches accessibility as a commercial and operational discipline.

Rather than relying on assumptions, accessibility is verified. Measurements, walkthroughs, supplier accountability, and transparent communication replace vague assurances. The outcome is not just better travel experiences, but stronger trust, higher retention, and clearer decision-making – all fundamentals of sustainable business.

The same design-led thinking underpins the company's approach to business building.

Alongside travel services, Go Beyond Travel Co. supports individuals looking to create flexible, scalable income within the global travel industry. Through a structured platform backed by **InteleTravel** and **PlanNet Marketing**, people are shown how to participate in an established, commission-based industry without building from scratch.

This model reframes work around systems, leverage, and education – rather than time-for-money trade-offs. It recognises that modern professionals increasingly value portability, autonomy, and longevity over rigid career ladders. Importantly, it positions flexibility not as a concession, but as a strategic advantage.

The business was founded by Bridget Gardner, a full-time powered wheelchair user who experienced first-hand the gap between accessibility claims and reality, and the limitations of traditional work structures. Rather than centre her story, she used it to identify systemic failures and design commercially viable alternatives.

Go Beyond Travel Co.

The result is a business built on a simple but often overlooked principle: when systems are designed for real people, opportunity expands – for customers, professionals, and markets alike.

www.gobeyondtravelco.uk

Your Business Isn't Exit-Ready. Your People Will Be the Reason Why

By Lindsay Brown, Founder, Concordia Nova

When business owners think about selling, they usually focus on the numbers.

Revenue. Profit. Forecasts. Contracts.

Those things matter. But they are rarely the reason a deal stalls, drags on, or falls apart.

More often, the problem sits elsewhere. It sits with people.

I've worked with businesses that looked strong on paper but struggled once serious buyers got involved. Not because the business was bad, but because the people risk was too high.

The Risks Hiding In Plain Sight

People risk doesn't usually show up as a big drama. It shows up quietly.

- A founder who still makes all the decisions.
- A leadership team that looks capable but leans heavily on one person.
- Managers who all do things differently.
- Uncomfortable behaviours that are ignored because they have "always been that way".
- Important knowledge that lives in someone's head rather than in the business.

When you are running a company day to day, these things can feel manageable. You know where the cracks are. You work around them.

But when an investor looks at your business, they see something else.

They are not just buying what the business has done. They are buying confidence in what it can do next, without you.

If that confidence is missing, value starts to slip. Deals slow down. Conditions get added. Prices get chipped away.

Selling A Business Is Not Just About The Numbers

An exit-ready business can keep going without the owner at the centre of everything.

That means some people can lead.

Decisions are clear.

Roles and responsibilities make sense.

Problems are dealt with fairly and consistently.

The culture supports the business, rather than depending on personalities.

This is not about having perfect policies or ticking HR boxes. It is about being able to answer simple questions with clarity.

Who takes over when you step back?

How do you handle poor performance or conflict?

What happens if a key person leaves after the sale?

If the real answer is "we'll work it out" ... buyers hear risk.

Why Does This Catch Sellers Off Guard?

Most founders didn't plan to become a risk to their own business.

They built it by being involved, visible, and hands-on. They stepped in when needed. They fixed things quickly. That is often why the business succeeded.

But over time, the business can become too dependent on them.

And people issues feel personal. Emotional. Harder to deal with than numbers. So they get pushed down the list.

By the time a sale is being discussed, there is often no space left to fix what should have been built earlier.

A Simple Question Worth Asking Now

Exit readiness doesn't start when you decide to sell.

It starts when you ask yourself this:

If I stepped away tomorrow, would the business continue to run, and would someone be interested in buying it?

If the answer is uncertain, the problem is not financial.

It is human.

The sooner you address it, the more value you protect.

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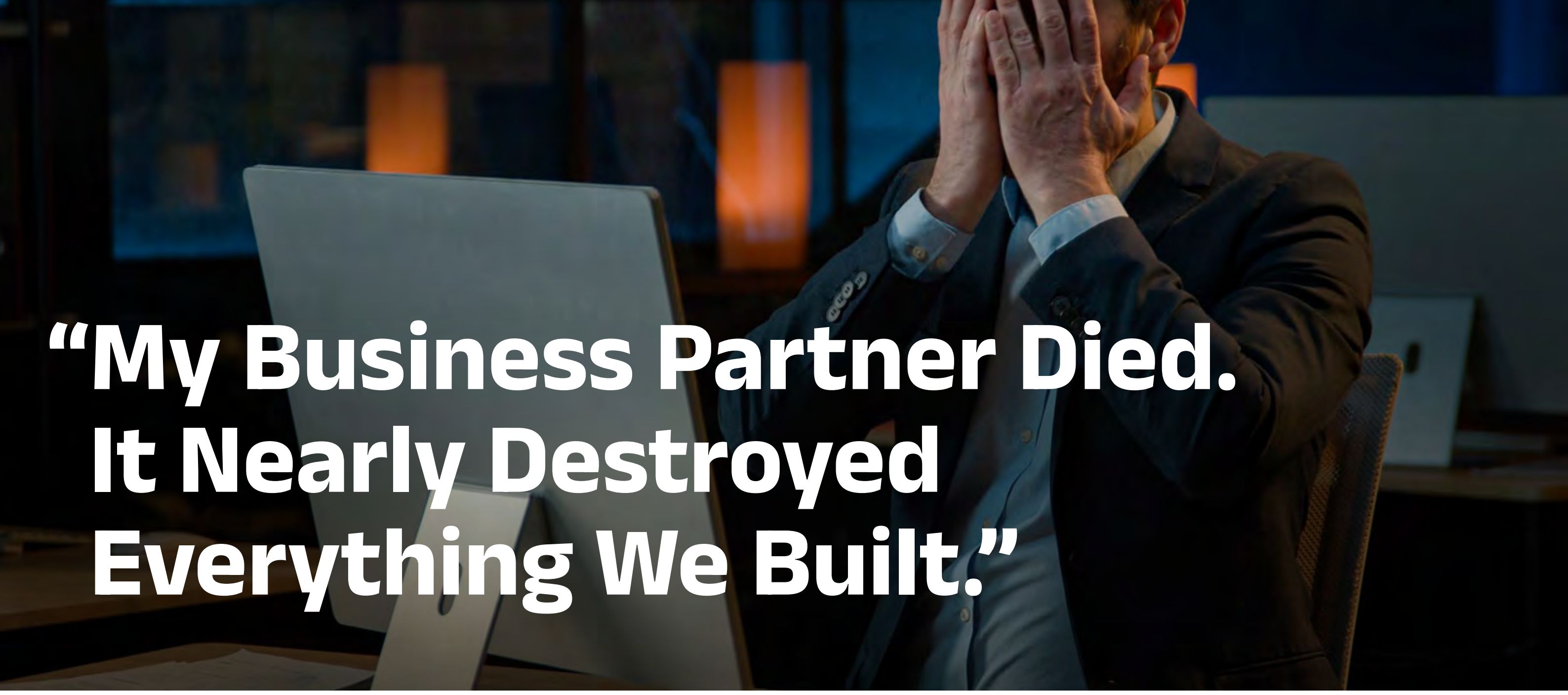


"My Business Partner Died. It Nearly Destroyed Everything We Built."

This is a real story from South London. And it should serve as a wake-up call for every business owner reading this.

Pete and Andy spent ten years building something remarkable together. A profitable, growing company respected throughout their industry. They'd even done the right thing early on – they set up Shareholder Protection insurance and a cross-option agreement. £800,000 of cover. At the time, it seemed adequate.

Then they got busy. The business grew. Years passed. They never revisited the valuation.

Then Andy died in a car accident.

Pete lost his best friend and business partner in an instant. But the nightmare extended far beyond grief.

Andy's family now owned 50% of the business. They had no interest in running it. They wanted out. At fair value.

The problem? The business was now worth £4 million. That 50% stake was worth £2 million.

The insurance payout? £400,000. (50% of £800,000)

Pete faced a £1.6 million shortfall. To buy out his new shareholders, he secured loans and pledged future dividends. Cash flow suffered. Staff morale plummeted. All while grieving his friend and keeping the business afloat.

This highlights two critical vulnerabilities:

First: Pete had no idea what his business was actually worth.

Most founders don't. They're too focused on building to stop and measure. But without knowing your business value, you cannot protect it adequately. You cannot structure proper insurance. You cannot plan succession.

An up-to-date valuation isn't a luxury – it's essential. At bizval, we consistently see business owners operating without this fundamental knowledge. One unexpected event away from crisis.

Second: His Shareholder Protection was catastrophically outdated.

£400,000 might have been appropriate at launch. A decade later, it covered less than half of what was needed. When crisis struck, the gap nearly ended everything.

Shareholder Protection and cross-option agreements require regular review. They must reflect current reality, not historical estimates.

The true cost extends beyond the financial.

Pete didn't just need to find £1.6 million. He had to find it while managing grief, employees, customers, and daily operations. Staff worried about job security. Pete carried the weight alone.

Ask yourself:

If something happened to you or your business partner tomorrow, would your business survive? Would your family be protected? If you cannot answer with certainty, you are exposed.

Take action today:

Get your business professionally valued. Understand what you have actually built. At bizval, we recommend annual valuations or whenever significant change occurs.

Update your Shareholder Protection to match current value. Ensure your cross-option agreements reflect reality.

Have the difficult conversations with your partners and advisors now. Not during crisis.

Because the alternative is watching a decade of work teeter on the brink while carrying impossible burdens.

International Women's Day: Progress, Power and the Responsibility We Carry

By Katie Keith, Founder, KK Collective

International Women's Day invites a different kind of reflection now.

Not because the work is done it clearly isn't but because the stage of progress many women in business now occupy asks for something more considered than visibility alone. There is a maturity to where we are, and maturity brings responsibility.

For many women, particularly here in the UK, the landscape has shifted significantly. We lead businesses, sit at decision-making tables, influence culture and policy, and shape systems in ways that were once unimaginable. That progress deserves to be acknowledged not with fanfare, but with perspective.

Because progress is not static. It asks to be carried forward with care.

This is why International Women's Day still holds weight. It creates a collective pause, a moment to step back from momentum and ask what this season means for us, personally and collectively. Not just how far we've come, but how we choose to continue.

This year's theme, Give to Gain, lands differently when viewed through that lens.

For a long time, giving for women meant endurance. Proving capability. Carrying more than was reasonable. Many of us built careers by pushing through, by adapting ourselves to systems that were not built with us in mind. That chapter matters but it is no longer the whole story.

Progress now calls for a different kind of leadership.

In my work, and in my own life, everything comes back to three interconnected layers: the woman herself, the business she leads, and the wider system she operates within. These are not separate. When the woman is grounded, reflective, and aligned, the business benefits. When the business is healthy, the system around it shifts. When the woman is neglected, the strain appears elsewhere and often quietly, often gradually.

This is why I believe so strongly that the next phase of progress requires space for women to work on themselves not as an indulgence, but as an act of leadership.

Before we attempt to fix businesses or change systems, we do ourselves and others a greater service by tending to the woman at the centre. Her clarity. Her values. Her capacity to lead without self-erasure. That inner work shapes every outward decision that follows.

This is not abstract. It is practical. It influences how culture is built, how power is exercised, and how opportunity is extended to others.

And it matters beyond our own careers.

Many of us may not see full global equality in our lifetime. That is a sobering truth. But we are not powerless within it. Each of us has a sphere a business, a community, a network, a team. The way we show up within that sphere creates ripples, including for women we may never meet or directly influence.

Here in the UK, the gains we've made are real and they are also uneven when viewed against the experiences of women globally. Holding both truths at once is part of the responsibility of progress. Celebration without awareness is hollow. Awareness without action is insufficient.

International Women's Day is not about fixing everything in one moment. It is about reflection, intention, and stewardship.

It asks us to pause and consider what this stage of leadership requires of us. How we use our influence. What we model. What we choose to prioritise. And how we continue shaping the path forward not just for ourselves, but for those who will walk it after us.

That is the work of this season.

As we move into the busiest part of this season with events, panels, conversations, and commentary filling calendars International Women's Day offers an invitation to pause before adding to the noise.

It asks us to reflect on what this moment of progress means personally, not just collectively. To consider not only what we say, but the meaning beneath it. Not only where we show up, but how intentionally we use our voice once we are there.

For women with influence formal or informal this season carries weight. How we influence, how we educate, and what we reinforce through our presence all shape the environments we lead within. Progress has given many women a voice; how we use it now will quietly shape what comes next.

As this season unfolds, I've been thoughtful about where I place my energy and my voice.

This season, I'll be keynoting at the Institute of Directors Impact Women's Conference in Kent, and at the launch of the Legacy Leader Collective both spaces designed for thoughtful dialogue, lived experience, and reflection on the responsibility that comes with progress.

It feels fitting to share this work in rooms that value depth, curiosity, and considered leadership.

As women, how we choose to show up in this season with intention, care, and confidence will help shape the conversations that follow and the pathways we continue to open for others.

If this reflection resonates, you're welcome to continue the conversation and connect with me

KATIE KEITH
COLLECTIVE

Why Busy Business Owners Stay Stuck

By Jamie Stewart, Founder & CEO, Circle Networks

And what actually moves you forward.

Most business owners I meet are not lazy.

They are not unmotivated.

They are not short on ideas.

They are busy.

Very busy.

Yet despite long hours, full diaries, and constant activity, many feel stuck. Revenue plateaus. Decisions feel harder. Progress slows, even though effort keeps increasing.

This is not a capability issue.

It is a direction issue.

Busy does not equal progress

Busyness creates reassurance. When your days are full, it feels like something must be moving forward. But activity on its own does not create momentum. Direction does.

Many business owners spend months, sometimes years, working hard on things that change very little. Not because they lack discipline or commitment, but because they are not stopping to ask a better question.

What actually moves my business forward right now?

Without clarity, effort becomes scattered. Time is absorbed by tasks that feel urgent but have limited impact. Over time, this drains energy and confidence, even in capable people.

The hidden cost of isolation

There is another factor that quietly slows progress, and it rarely gets discussed.

Isolation.

Running a business can be lonely. Many owners are making decisions alone, without enough trusted people around them. There is no challenge, no perspective, and no space to think out loud.

When you operate in isolation:

- Decisions feel harder than they need to be
- Doubt appears more often
- Familiar habits replace effective choices
- Progress becomes harder to judge

This is why smart, experienced business owners can remain stuck without realising it. Not because they lack ability, but because they lack perspective.

Where momentum really comes from

Momentum is not created by doing more.

It is created by doing the right things, consistently, with the right people around you.

In businesses that regain traction, three things usually appear together.

Clarity about priorities.

Consistency in action.

Connection to people who improve the quality of thinking.

When clarity improves, workload often reduces. Focus sharpens. Decisions become simpler.

When connection improves, confidence follows. Not because answers are handed over, but because better conversations lead to better decisions.

Progress becomes visible again.

A simple change worth making

If your business feels busy but stuck, start here.

Ask yourself:

Where am I putting effort that creates activity, but not momentum?

Then ask:

Who am I regularly around that helps me think more clearly?

Those two questions often reveal more than another tactic, tool, or plan.

Business growth does not come from effort alone.

It comes from clarity, consistency, and being in the right conversations.

That is what actually moves your business forward.

Jamie Stewart

Founder & CEO, Circle Networks

CIRCLE® NETWORKS

Jamie Stewart is the founder of Circle Networks, a relationship-first business community built on the belief that friendship fuels business. Circle Networks connects business owners through meaningful conversations, shared learning, and consistent connection, helping them build momentum without doing it alone.

To experience Circle Networks for yourself, you can take up a two week free trial by scanning the QR code

circlenetworks.co.uk

The Small Business IT Spring Clean: 5 Tips to Tune Your Tech

By Chris Hodgkiss, IT Made Simple

Now the post-holiday chaos has died down, it's time to shake off your business's computing cobwebs and get your IT sparkling.

With holiday chaos behind us and the financial year end on the horizon, it's time to get your tech in order to face the rest of 2026. Here are 5 pointers to carry out your own SME tech spring clean...

1. Stay Phish-Aware

With tax season catching up to us, it pays to be on your guard for spoof "phishing" emails, messages, and phone calls claiming to be from legitimate entities.

Scammers create frighteningly believable-looking emails – claiming to be from trusted parties like HMRC, suppliers, banks, accounting platforms, and more – all hoping to dupe innocent businesses and individuals into paying up.

If you suspect an email, text message, or phone call to be fraudulent, close the window or hang up – don't interact. Search for the organisation's official website and use their listed contact details to verify the message's contents directly.

2. Audit User Access & Permissions

Review all user accounts within your business software. Are there any old accounts from former staff members or contractors that need to be deleted? What shared folders are floating around, what's in them, and who has access? Can they be deleted or access to them minimised?

This exercise is especially important for mission-critical platforms like your productivity ("office") software and accounting tools.

And while we're looking at access, look to enforce multi-factor authentication across all logins for added security.

3. Test Your Backups!

We all know that backups are essential. But when was the last time you tested the backups that you keep? If disaster strikes, you wouldn't want to discover that an essential folder is missing or that your backups haven't actually been running for the past 3 months.

So test your backups with real data: randomly select a handful of recent files, amended last week and last month. Verify that they're fully accessible, can be retrieved successfully, and are a mirror image of the file in your "day-to-day" storage.

4. Say "No" to the Go-Slow

How well are your computers running? Are they causing any slowdown or bottlenecks in your team's processes? After all, the more efficient your computers run, the more efficient you and your team can be!

If you're limping along with slow, buggy machines or older software, then you're probably due an upgrade. Speak with an IT provider like IT Made Simple – we'll help assess your options in line with your needs and source business-grade tech that will stand the test of time.

5. Budget for Tech Success – Not for "Good Enough"

Making do with older tech and inexpensive software feels like a sound investment at the time... until it suddenly isn't. I think we all know that IT emergencies have a habit of happening at the worst time!

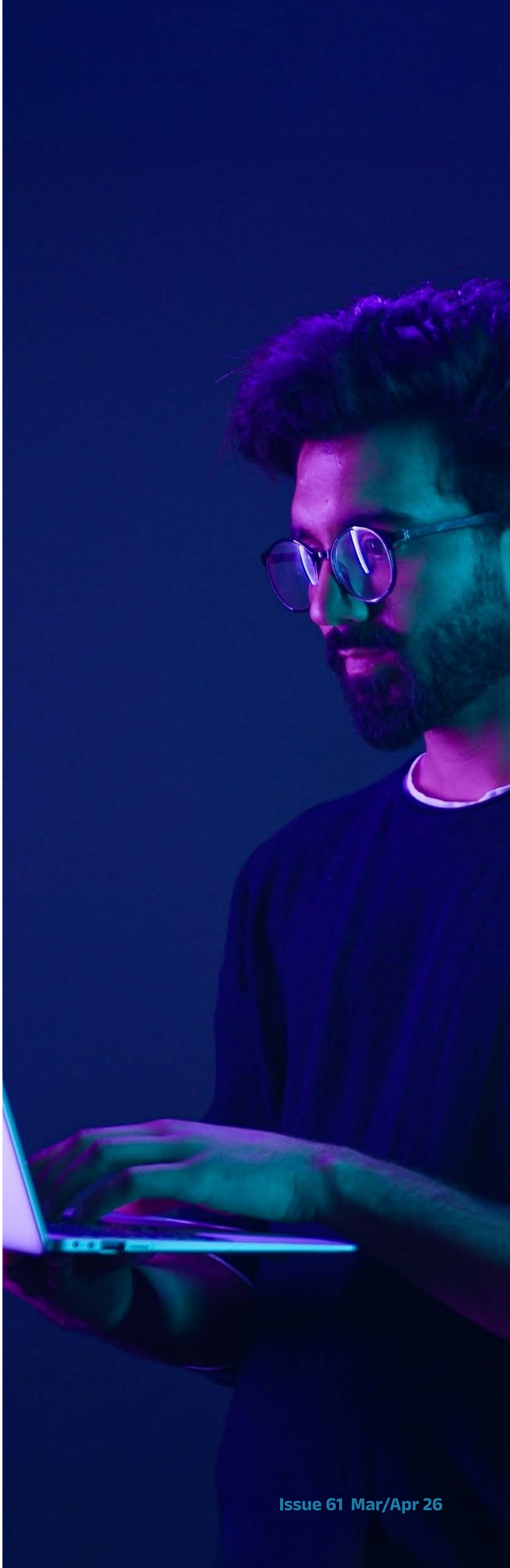
So plan effective IT spending while your tech seas are calm, rather than subjecting yourself to the often-higher costs (and emotional turmoil) of emergency IT wrangling!

If you're unsure how to tackle any of these pointers, just give us a call or book a chat using the QR code below.

it-madesimple.uk

0121 822 86 86

IT Made Simple



Where Business Mentoring Meets Magazine Publishing

By Sally Marshall, Founder and Editor, Steer Your Business

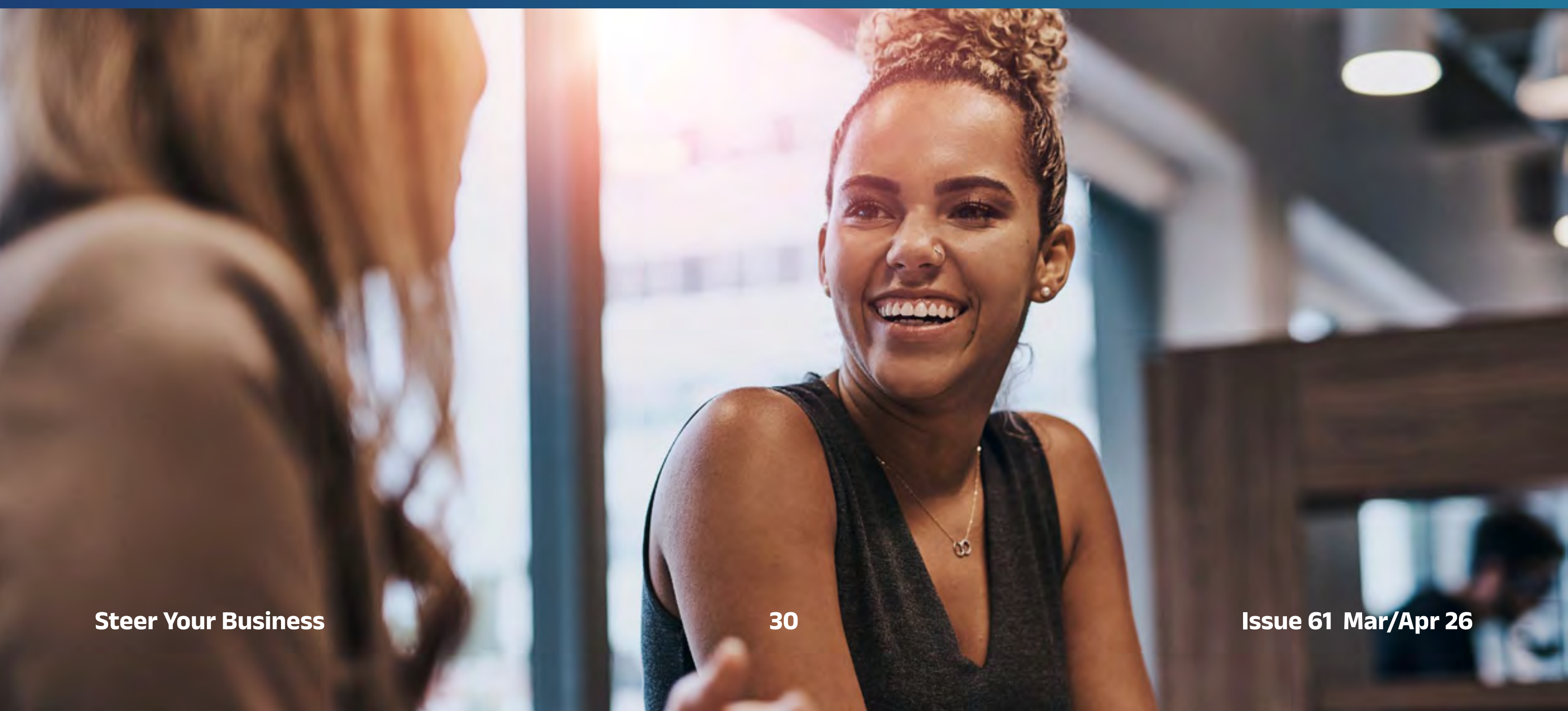
In a crowded business landscape, standing out isn't just a competitive advantage, it's a necessity. Yet visibility alone isn't enough.

Today's business owners need strategic guidance, powerful positioning, and a community that lifts them higher. What if you could have two traditionally separate sectors: high-level business mentoring and an independently published business magazine? Together, they create a visibility-driven ecosystem designed to help business owners grow their brand, expand their network, and accelerate their success. It sounds like the perfect combination to me but for years I've been told that I should choose one or the other and couldn't promote both together.

This innovative approach begins with mentoring at its core. With a background in strategy, planning and performance, the business owners that I work with gain access to tailored strategic support, insights from experience gained in the House of Commons, and accountability that help them stay on track. The added bonus is that where traditional mentoring ends, my model pushes forward. Instead of simply advising clients on how to become more visible, it provides them with a platform to actually be visible. Steer Your Business magazine acts as both a media outlet and a platform for showcasing clients' knowledge and expertise,

For many business owners, media coverage feels beyond their reach and reserved for those with PR teams, industry connections, or years of reputation behind them. My model flips that narrative on its head. By integrating magazine articles directly into the mentoring ecosystem, clients don't just learn how to position themselves as thought leaders; they're given the space to step into the spotlight and build credibility in real time by showing potential clients the problem that they can solve.

Visibility is only one piece of the puzzle. Long-term success is built on relationships and referral partners, collaborators, advocates and



supporters who champion your brand.
The magazine is also a connective hub, bringing together a community of business owners who engage with each other's stories and successes. As clients appear in the magazine, they automatically tap into a wider network that might otherwise have taken years to build.

This creates a powerful flywheel effect:

Visibility leads to connection.

Connection leads to opportunity.

Opportunity leads to growth.

My business mentoring-magazine model supports this cycle at every stage. Clients enter for the strategy but stay for the community. They gain a mentor who champions them, media exposure that validates them, and a network that propels them.

What makes this approach truly disruptive is its holistic nature. Rather than offering isolated services – PR over here, coaching over there – it recognises that modern businesses need integrated support. They need someone who understands their business intimately and can amplify their voice. They need practical tools and platforms. They need strategy and visibility.

More business owners are seeking personalised guidance, and more consumers demand authenticity from the businesses they support. Combining media with mentorship is more than an innovative idea – it's a transformational one. It empowers business owners not only to learn but to lead, not only to grow but to be seen. And in a business world where attention is currency, that visibility isn't just valuable – it's game-changing.

Work With Me

steeryourbusiness.com

Steer Your Business

A Complete Guide to Workplace Mediation and Why It Matters for Employers

By Rebecca Lister, Eclipse HR

Understanding Workplace Conflict

Conflict in the workplace can take many different forms and can affect workplace relationships in many ways. In September 2025, NatCen conducted the largest ever study of workplace conflicts in Great Britain in collaboration with ACAS and discovered that a humongous 44% of working-age adults had experienced conflict at work in the 12 months preceding the survey. This shocking figure demonstrates how prevalent workplace conflict can be and demonstrates the need for organisations to be taking pro-active steps to prevent and address any issues.

Ignoring conflict rarely makes it disappear. In fact, it often escalates, creating a toxic environment that affects everyone. Employers have a duty to maintain a safe, respectful workplace and addressing grievances promptly is key to preserving positive working relationships and ensuring any issues are addressed. However, knowing how to act can be challenging. Formal procedures like disciplinary action or grievances can feel heavy-handed and may worsen tensions. This is where mediation comes in.

What Is Workplace Mediation?

Workplace mediation is a form of alternative dispute resolution which is a voluntary, confidential process that helps employees and employers resolve disputes collaboratively. Instead of imposing solutions, mediation encourages open dialogue so parties can agree on outcomes that work for everyone.

Though informal, mediation will follow a structured process facilitated by an independent mediator who will guide a conversation between parties, to ensure each understand one another's views and can hopefully come to a resolution.

Key Features of Mediation

- Voluntary participation: Both parties choose to engage.
- Confidentiality: Discussions remain private.
- Neutral mediator: An impartial third party facilitates the conversation.
- Focus on solutions: The goal is to repair relationships, not assign blame.

Benefits of Mediation for Employers

Workplace Mediation is becoming increasingly popular amongst employers and can bring key benefits for all parties involved.

Cost-effective

Formal grievance procedures can take a long time to complete, and the costs involved can be high. Should any issues go onto litigation, cost and time spent can become even more significant. Mediation presents a way to avoid this.

Preserves relationships

By facilitating discussions between the parties, mediation can help maintain trust and collaboration, reducing stress and creating a safe space for parties to listen to one another. Encouraging open and honest discussions, mediation helps employers and employees come to positive solutions..

Promotes a positive culture

By preserving working relationships, mediation in turn can help to promote a positive culture within an organisation. Employers engaging with mediation shows a commitment to fairness and well-being of staff. This can affect retention rates within an organisation.

When Should Employers Consider Mediation?

Mediation is suitable for a wide range of workplace disputes, including:

- Personality clashes
- Communication breakdowns
- Perceived unfair treatment
- Allegations of bullying and harassment
- Tensions following organisational changes

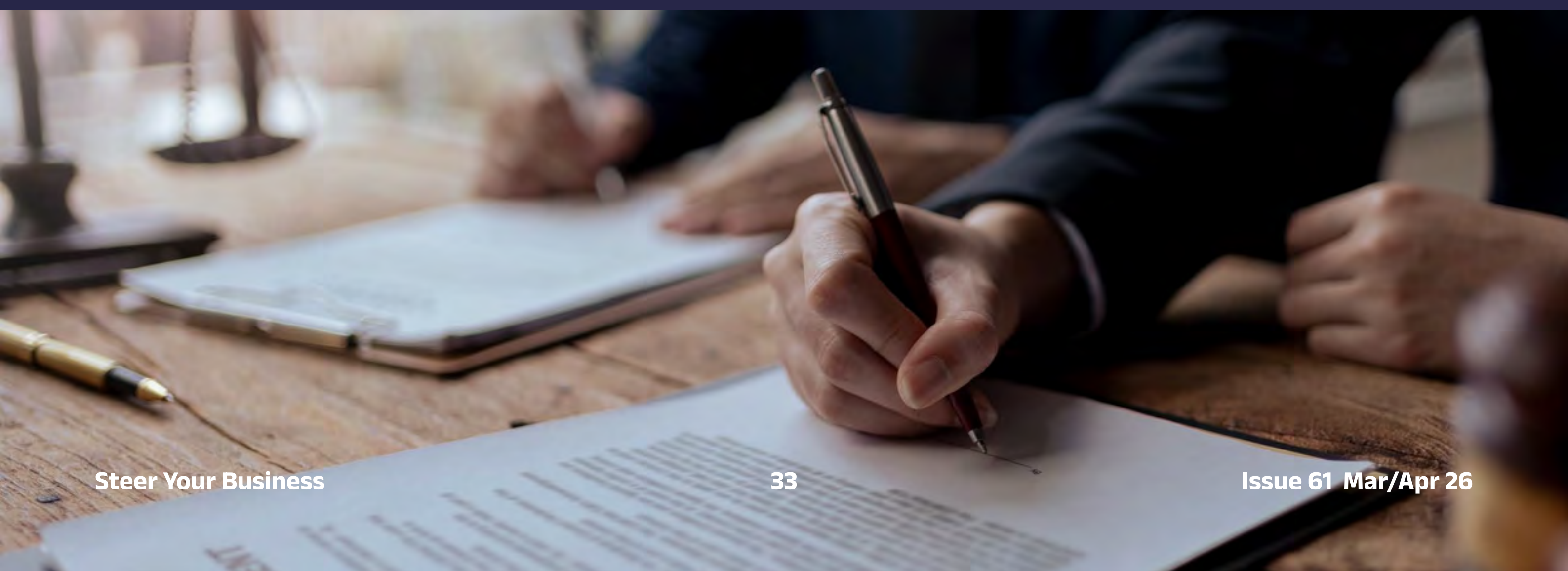
However, mediation is not appropriate for cases involving serious misconduct or legal breaches, those require formal investigation. Likewise, if an employee reports a case of serious harassment or discrimination, such as sexual harassment or racist abuse, it would not be appropriate to suggest workplace mediation and alternative formal routes should be explored.

How Eclipse HR can help

Eclipse HR provides consultancy and HR support for a range of services. The highly experienced team is best equipped to understand companies' needs and their wealth of experience means tailored solutions can be offered that truly reflect the unique needs of individual businesses.

Please feel free to get in touch to learn more about the mediation services we provide and how we can best support you and your company!

eclipse HR. www.eclipsehr.uk



Why Capable Businesses Struggle With Marketing

By Vikkie Richmond, Director, Red and White Media

When you've been running your own business for a while, there can come a point where marketing starts to feel harder than it should. You're not a start-up: you have regular clients, a steady turnover and a reputation and level of trust in your industry that you've worked hard to earn. Yet your marketing feels inconsistent, time-consuming, or oddly unrewarding.

Let's be clear, this isn't because you have stopped caring about your business; in fact, it's the opposite, but marketing can be a bit too instinctive. You talk about your work because you are close to it. You post when something prompts you, or when you remember. You update your website when it looks tired, or as a result of major organisational changes. It is informal, imperfect and often effective enough.

However, as the business continues to grow, that same approach crumbles. Marketing becomes something that just happens around all the other tasks. It's squeezed in between delivery, proposals and client calls. No one officially owns it, but everyone seems to be vaguely worried about it. There's activity going on, but little sense of whether it's working.

At this stage, many business owners try to be sensible and bring in someone to help, perhaps a freelancer, or an agency – someone who knows what they are doing and can do it regularly. But if results still disappoint, the assumption is often that the execution is not good enough.

What many business owners don't realise is that the day-to-day 'doing' is not the problem.

Without a clear strategy (and clear direction from a leadership level), your marketing can become a collection of good ideas rather than a coherent effort. Posts go out, emails are sent, and the website is refined. None of it's wrong, but it's just not... quite right.

A quick way to sense-check whether this applies to your business is to ask yourself a few simple questions:

- Can you clearly explain the results you're getting from your marketing, beyond 'awareness raising'?
- Does your marketing help prepare potential clients for the conversations you want to have with them?
- If your marketing stopped for a month, would anyone notice, or would things quietly stall?

If the answers to those questions make you uncomfortable, it doesn't mean something is broken. It usually means the business has moved on, but your marketing hasn't caught up.

For capable businesses, the answer is rarely to do more. Instead, you need to revisit your marketing plan. Be crystal clear about who your ideal client is, what problems they need your help to solve, and how your marketing can support that, with you setting the direction for others to follow.

When that clarity is in place, marketing becomes easier to manage, it's easier to communicate with the person or team executing the day-to-day work, and it all feels far less draining for everyone involved. Plus, you should start to see some real, tangible results.

RED & WHITE MEDIA

www.redandwhitemedia.co.uk

www.linkedin.com/company/red-and-white-media-limited

Who's Steering the Ship If You're Not There?

By Caroline Cunningham, Honey Legal

As business owners, we are used to planning ahead. We forecast revenue, build contingency plans, review contracts, and protect our assets. But there's one area many entrepreneurs quietly avoid... what happens to the business, and to our families, if we are suddenly unable to steer the ship ourselves?

Estate planning is not simply about "writing a will." It is a structured strategy that ensures your personal and business affairs are managed according to your wishes if you were to die or lose mental capacity. For business owners, it is not optional, and the only way to ensure things happen the way you want them to.

From a commercial perspective, estate planning should address key questions:

- Who inherits your business shares?
- Would surviving business partners automatically take control?
- Does your shareholder or partnership agreement align with your will?
- How could Inheritance Tax impact your family or the continuation of the business?
- Who has legal authority to act if you suffer an accident or stroke and cannot make decisions?

It is the last question that many founders overlook.

If you were hospitalised tomorrow and unable to sign documents or access accounts, who could legally step in? Even profitable, well-run businesses can face delays, disputes, or instability without clear documentation. Clients and staff may lose confidence if leadership and ownership are uncertain. At home, families may find themselves managing both a medical emergency and the sudden reality that they cannot access accounts or make decisions without court involvement.

Many of the business owners I support are also parents, sometimes within blended families or with vulnerable dependants. They want reassurance that their children are protected, their wishes respected, and their success becomes a legacy.

The emotional weight of "not knowing where to start" is commonplace as estate planning can feel complex and filled with jargon. My role is to remove that overwhelm and replace it with clarity. Through bespoke, empathetic guidance, I help business owners understand their options in plain English and create plans that reflect both their commercial realities and personal values.

When estate planning is done properly, the result is not just a folder of documents. It is relief, confidence and a weight lifted. It is the reassurance that your business, your wealth, and your loved ones are protected if life takes an unexpected turn.

As entrepreneurs, we insure buildings and manage financial risk. Planning for incapacity, succession, and legacy is simply responsible leadership.

The question is not whether you need estate planning. The right question is whether your current arrangements would truly protect your business, and the people you love, if life changed unexpectedly.

If something unexpected happened tomorrow, would your family feel protected, or overwhelmed? The greatest gift you can give your business and your loved ones is clarity when they need it most.

Caroline Cunningham

Bespoke Estate Planner

I support business owners and families with complex circumstances through calm, jargon-free estate planning that protects both commercial interests and personal legacy.

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Why Every Business Should Consider Franchising as a Growth Strategy

Richard Pakey, Managing Director, Lime Licensing Group

For decades, franchising has been quietly powering some of the world's most recognisable brands. From food and fitness to care, cleaning and professional services, franchising has proven to be one of the most scalable and resilient growth models available. Yet many business owners still see it as something "other companies do" rather than a strategy they themselves could adopt.

That mindset is changing – and fast.

In a world where organic growth is harder, labour is tighter, and capital is more expensive, franchising is emerging as a smart, strategic alternative to traditional expansion.

Growth Without the Growing Pains

Most businesses know the three classic ways to grow: attract more customers, encourage repeat business, and increase spend per transaction. While effective, these levers eventually hit a ceiling. Franchising breaks through that ceiling by allowing a business to expand geographically without shouldering the full financial and operational burden of new locations.

Instead of opening company-owned sites, the brand partners with franchisees – ambitious entrepreneurs who invest their own capital, manage their own teams, and drive local performance. The franchisor grows the brand footprint, revenue streams, and market presence, while franchisees bring energy, accountability, and local knowledge. It's growth with leverage.

Turning Your Business Into an Asset, Not Just an Operation

One of the most overlooked benefits of franchising is how it transforms a business from a job into a structured, repeatable asset. To franchise successfully, a company must systemise its operations, document processes, clarify brand standards, and build robust support frameworks.

The result? A stronger core business – even before the first franchise is sold.

This systemisation often improves profitability, reduces reliance on founders, and significantly increases business valuation. For owners thinking long-term – whether that's exit, partial sale, or succession – franchising can be a powerful value-creation strategy.

Shared Risk, Shared Reward

Traditional expansion concentrates risk with the business owner. Franchising distributes that risk. Franchisees invest in their own territories, while the franchisor earns through initial fees, ongoing royalties, and brand growth.

Importantly, franchisees are not employees – they are business owners. That mindset shift drives higher performance, better customer service, and stronger local engagement than many centrally managed models can achieve.

When franchisees succeed, the brand succeeds. It's a commercial alignment that few growth models can match.

Franchising Is No Longer Just for Big Brands

Modern franchising is not limited to multinational chains. Today, niche, service-based, and regional businesses are successfully franchising with lean teams and focused support structures.

If a business has:

- A proven, profitable model
- Repeatable systems
- A strong brand promise
- Demand beyond its current location

...then franchising should at least be explored.

The Strategic Question Every Owner Should Ask

Franchising isn't right for every business – but it should be considered by every ambitious one. The real risk today isn't franchising too early; it's failing to recognise franchising as an option at all.

In an era where smart growth beats fast growth, franchising offers something rare: scale, stability, and sustainability – all at the same time.

For many businesses, franchising isn't just a growth strategy. It's the next chapter.

Richard Pakey

Richard Pakey is a franchising expert and Managing Director for the award-winning Lime Licensing Group and can be contacted in the following ways:

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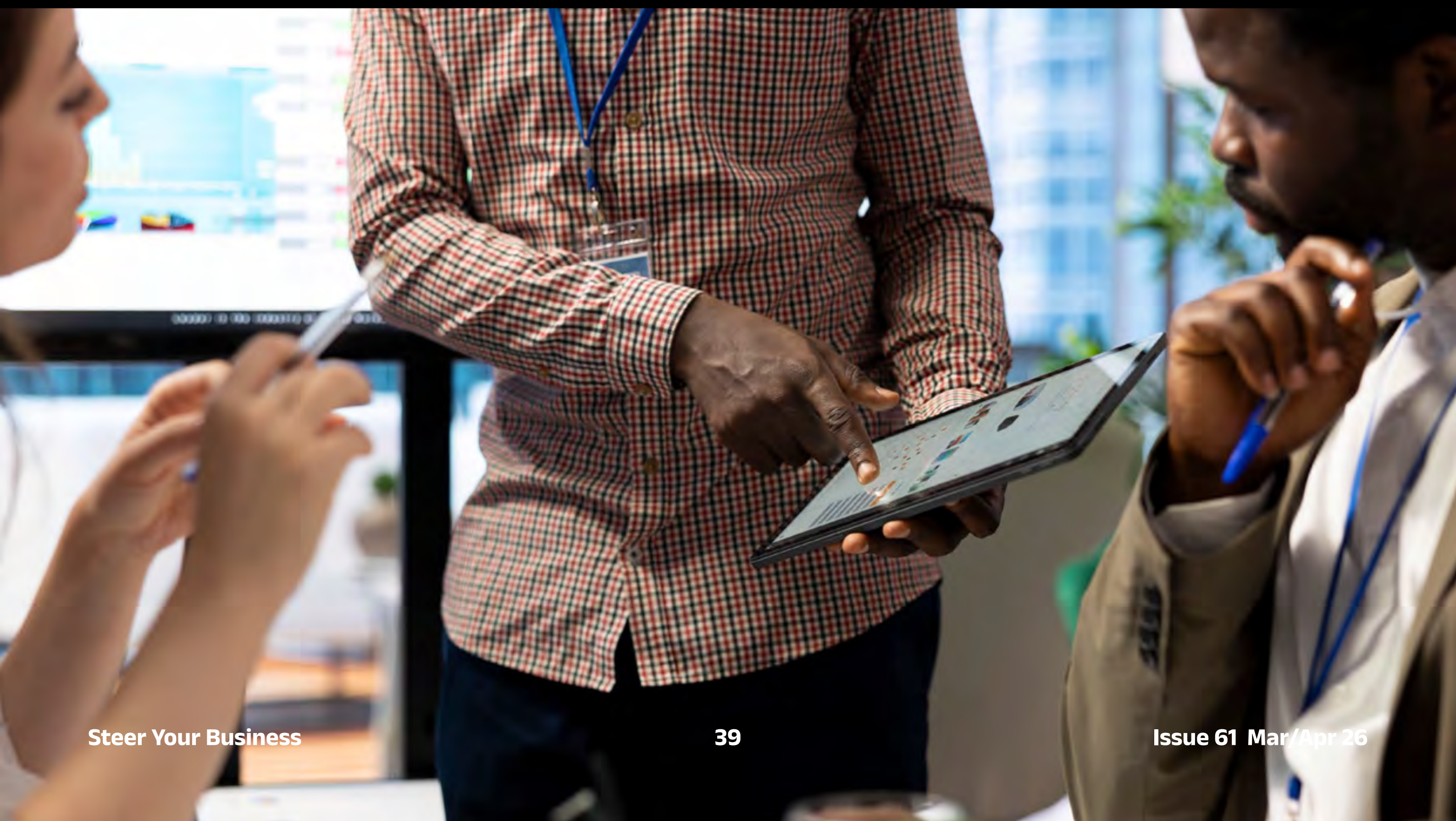

Resilient Leadership: Why the Future of Work Depends on It

By Russell Harvey, The Resilience Coach

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

I didn't become The Resilience Coach because resilience sounded appealing.

I became one because I saw, first-hand, what happens when leaders are asked to perform in environments defined by uncertainty, pressure, and constant change – without the support or skills to do so sustainably.

My fascination with human behaviour began long before leadership frameworks and VUCA models entered my vocabulary. It started with a simple question: why do we behave the way we do? And just as importantly, why don't we behave in ways that would serve us better?

That question followed me to Hong Kong in the mid-1990s, where I was teaching English to local students. Watching learners experience moments of realisation – those powerful shifts from confusion to understanding – had a lasting impact on me. Those moments weren't just about language; they were about confidence, belief, and possibility.

I returned to the UK determined to create more of those moments.

My career in Learning and Development allowed me to support managers and leaders in developing the skills that truly matter: emotional intelligence, communication, self-awareness, and adaptability. Yet alongside this work came disruption. I was made redundant six times across my career.

Each redundancy stripped away certainty. Each one required resilience. And by the sixth, I felt ready to step into something of my own.

My final corporate role was with The Co-op Group, supporting the Top 300 leaders through coaching and team development during a time of major organisational change. Financial pressure, structural uncertainty, and emotional strain were daily realities. It was here that I began seriously researching resilience and leadership in a VUCA world.

VUCA isn't theoretical. It's lived. Leaders today operate in environments where answers are unclear, timelines are compressed, and expectations are relentless.

As I prepared to leave The Co-op, the name The Resilience Coach emerged naturally. Resilience wasn't just another capability – it was the foundation that allowed all other leadership skills to function.

One of the most important aspects of resilience is purpose. For seven years, my purpose was to positively impact 100,000 people by 2025. That impact wasn't about motivation or inspiration; it was about helping leaders realise they could think differently, lead differently, and create healthier cultures.

In August 2025, that milestone was reached.

Today, my purpose has evolved. I am committed to championing businesses to become a force for good. I believe leadership – particularly line management – has a profound impact on human experience. According to recent World Happiness Reports, our relationship with our line manager significantly influences how we answer the simple question: "How are you?"

That matters.

When leaders lack resilience, stress spreads. Performance suffers. Cultures fracture. But when leaders develop personal resilience, they create environments where people feel safe, valued, and capable.

The Resilient Leader Programme exists to support that shift. Through modular programmes and one-to-one coaching, leaders build the self-awareness, confidence, curiosity, and adaptability required to lead well in uncertainty.

Resilient leadership is not about being tougher.

It's about being more human.

More reflective.

More intentional.

The future of work demands leaders who can balance people, profit, and planet – and resilience is the capability that makes that balance possible.

How are you currently "Springing Forward with Learning?"

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

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At Steer Your Business, community matters. We've curated a trusted directory of recommended brands and service providers supporting ambitious business owners.

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