



Steer Your Business

DRIVING BUSINESS GROWTH THROUGH INSIGHT, VISIBILITY AND CONNECTION



The Power of Networking:

Why conversations still build the strongest businesses pg 32

ALSO IN THIS ISSUE:

- Why Playing Small Is Hard ● How To Stay VAT Compliant
- How to Lead Confidently Through Change



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From the Editor




Above: Angus Hay, Vereus

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We have a jam-packed issue for you with our regular expert contributors as well as a whole host of new ones ready and waiting to share their expertise with you.

This issue of the magazine is full of articles for you to dip into and find those nuggets to support your business from growing a franchise, to reaching your impossible goal and everything in between.

AI is something which is in the forefront of business at the moment and it's an amazing tool which you can use to automate processes and save time. Check out the articles from Angus Hay, Dean Vinyard and Anna Woolliscroft and see how it could help you.

Russell Harvey helps leaders navigate change when they don't have all the answers while Dave Christie explains why the fastest way to move a business forward is to take two steps back.

When you take on a new client, a handshake is not enough. Anita Pickersgill talks about terms and conditions and why they are important to have in place from the outset.

As your business grows, it's imperative that you keep an eye on the turnover so that you remain VAT compliant and on the right side of HMRC. Hayley Kingsnorth shares a checklist with everything you need to be aware of as your business builds.

That gives you a flavour of what's to come in the following pages. Dip in, pick out the ones that resonate with you and enjoy. Let us know which ones really helped you move the needle in your business and why.

HAPPY READING
Sally

“AI is something which is in the forefront of business at the moment and it's an amazing tool which you can use to automate processes and save time

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Next Issue 1 August

Below: Anna Wooliscroft,
Market Avenue

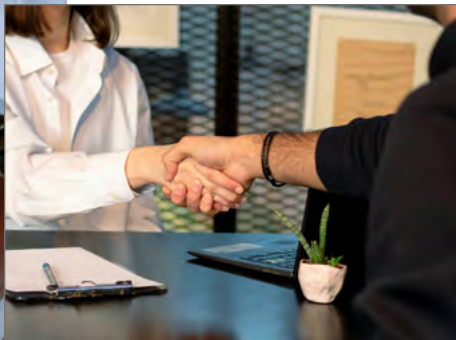


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still build the
strongest
businesses.
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FINANCE • Anita Pickersgill FCICM
THORNBURY COLLECTIONS

A Handshake Is Not Enough – You Need Terms and Conditions



As a debt collector with a good few years' experience commercial working at the coal face in business to business, Insolvency and Invoice Finance before moving fully into credit management and debt recovery and dispute resolutions: the one constant is the need for good compliant and up to date terms and conditions.

I cannot say it any clearer than this – Terms and Conditions could save your business and your livelihood one day, so why do so many micro and small businesses not have them?

Could it be that you see them as only being needed for, or used by big businesses? Perhaps they are seen as being the annoying little pop-ups when purchasing or signing up to something online and not something used for lower value transactions and one-off deals.

Or it could be that you believe it to be cost inhibitive and the time spent having them drafted and

then updating them as certain regulations change and the costs or service delivery change. Terms and conditions do not have to be expensive but the consequences of not having them can very expensive. It is true to say that some terms and conditions can be very long and have some complex terminology, but these are more often that not seen as service level agreements or contracts – a simplified version can offer the comfort to both the supplier and debtor.

A significant number will believe that “trust” is the important factor that gets them the business, and there is

some truth in that but trust to deliver a good service and do what you say you will do is the trust that matters.

Having good terms and conditions in place can help you get the right customers; they add a layer of professionalism and are there to protect both you and your customer.

The half way house of not having any terms and conditions is a dangerous place, for those that coy off another business or attempt to pull some off the internet or more recently from CHATGPT or similar they run the danger of not getting them right for the country they are in or to cover off the specific issues that arise from the business line they are in. How would you know unless someone tells you or until you must rely on them when you are claimed against or stuck in a heavy dispute.

There are some very important things that your terms and conditions cover, and I am not just talking when you should be paid:

- Refunds
- Cancellation and or termination charges
- Expenses and disbursements – additional costs
- Data Privacy
- Disputes – how to notify them, the time limit to notify them and where to notify them to
- Price increases
- Delivery costs
- Guarantees and Warranties

I cannot say it any clearer than this – Terms and Conditions could save your business and your livelihood one day

Late payment terms which should incorporate the late Payment of Commercial Debts Act (amended) 2013 which stipulates 8% interest above the current Bank of England base rate plus compensation and reasonable third-party recovery costs. It is always a good idea to stress clearly that you will pass any third-party costs incurred recovering the debt onto your customer.

Court jurisdiction if any legal dispute arises.

It is also now important to establish whether you are dealing with a Limited Company or PLC as Sole Traders and Partnerships have similar rights to consumers when it comes to making final demands for payment and there are slightly different terms you need in place.

You should also think about where you need to put your terms and conditions which MUST be agreed before you deliver any goods, set foot on site or deliver a service. It is great having them on your website but not if all your orders come in over the phone or some by email, some perhaps via an app. Putting a payment reminder on an invoice is exactly that a reminder it is not binding, and putting your terms on the back of an invoice is also just a reminder not binding.

Contracts which terms and conditions are, can of course be verbal, but who believes who? Who remembers what? Ever played “HE said she said”. They can also be implied by conduct, but it makes everything much harder. We can

also pull the basics of an agreement from what's app messages, text and emails even voice notes.

The simple truth is that having terms and conditions that you understand, and use makes things much easier for everyone all the way around, they strengthen your case if you must take something to court, they help debt collectors like me help you better.

Invest in your business by getting good terms and conditions put in place or having existing ones reviewed and remember that when a Solicitor drafts them you have the comfort of their professional indemnity insurance if something goes wrong – we can review your terms and conditions and we can arrange to have a set drafted for you all you have to do is ask.



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FINANCE • Hayley Kingsnorth
PARTNER, AZETS

How To Stay VAT Compliant: A Checklist For Businesses

STAYING VAT COMPLIANT IS ESSENTIAL FOR PROTECTING YOUR BUSINESS FROM FINANCIAL PENALTIES, SAFEGUARDING CASHFLOW AND MAINTAINING STRONG RELATIONSHIPS WITH HMRC.

Effective VAT compliance requires accurate record-keeping, timely submissions, robust internal processes and an understanding of the rules that apply to your transactions.

Here, we outline the core areas businesses must get right, along with practical actions you can take to strengthen compliance and reduce risk.

1. Ensure you are registered correctly

Your VAT obligations begin with correct registration. Businesses must register for VAT when:

- Taxable turnover exceeds £90,000 in a rolling 12month period
- They expect turnover to exceed this threshold in the next 30 days
- They choose to register voluntarily due to commercial benefit

Incorrect or late registration is one of the most common areas where HMRC penalties arise, so ensure rolling turnover checks are carried out regularly.

2. Maintain accurate and complete records

Accurate VAT records are the foundation of compliance. Businesses must keep:

- Sales and purchase invoices
- VAT Account (the summary of VAT for each return period)
- Evidence supporting VAT reclaims
- Digital records compatible with Making Tax Digital (MTD) rules

Records must be kept for at least six years and be accessible, clear and complete.

Your VAT obligations begin with correct registration

3. Apply the correct VAT rates

VAT liability varies depending on the nature of goods or services:

- Standard-rated (20%)
- Reduced rate (5%)
- Zero-rated (0%)
- Exempt
- Outside the scope of VAT

Applying incorrect rates can trigger assessments and interest charges. Businesses should regularly review VAT liability, especially when launching new products or entering new markets.

4. Submit VAT returns accurately and on time

Late or incorrect VAT returns can lead to penalties, interest and increased HMRC scrutiny. Key actions include:

- Following the MTD-prescribed digital filing process
- Double-checking figures before submission
- Reconciling VAT returns with accounting records
- Monitoring filing deadlines to avoid late submissions

5. Reclaim VAT correctly

Input VAT recovery is an area HMRC closely review. To remain compliant:

- Ensure VAT invoices meet statutory requirements
- Ensure supplier checks are robust - e.g. routine VAT registration checks around Missing Trader Fraud etc
- Separate business and non-business expenditure
- Apply partial exemption rules where appropriate
- Maintain evidence for mixed-use costs
- Watch for common risks such as missing input VAT claims or claims on ineligible costs

6. Manage VAT on international supplies

Cross-border trade introduces additional complexity. Businesses must determine:

- Place of supply
- Reverse charge obligations
- Whether UK VAT, overseas VAT, or no VAT applies
- Correct treatment of imports and exports
- VAT registration obligations in other territories

7. Review your VAT processes regularly

VAT rules evolve, and so must your controls. Periodic reviews can help identify:

- Exposure areas
- Opportunities for VAT savings
- Process inefficiencies
- Areas requiring staff training

Our team recommends an annual VAT health check to ensure systems and procedures meet compliance standards.

8. Seek professional advice when needed

VAT is wide-reaching and nuanced. When in doubt, obtaining specialist advice can prevent costly errors and ensure you are operating within HMRC guidelines.

We're here to help.

Contact us today to speak with one of our specialists.



07506735705
 hayley.kingsnorth@azets.co.uk
 www.azets.com

VAT compliance checklist	✓
Monitor turnover to determine VAT registration requirements	
Maintain clear and accurate digital VAT records	
Apply correct VAT rates to all products and services	
File VAT returns through MTD-compliant software	
Reclaim VAT only where supported by valid invoices and rules	
Apply correct treatment to imports, exports, and cross-border transactions	
Conduct regular VAT process reviews	
Seek specialist advice for complex or uncertain areas	



YOUR BUSINESS HAS MOVED ON. HAS YOUR BRAND?

Many businesses grow in depth long before their branding catches up. What once did the job perfectly well can, after a while, feel out of step with the quality of the work, the clarity of the offer and the level at which the business is now operating.

When things stop matching up

There is a particular frustration that crops up when a business is doing well on the inside, but not really showing it on the outside.

You usually notice it in the day-to-day running of the business. You are about to send someone to your website and find yourself giving a bit of explanation before they have even looked. You open a proposal and start reworking sections you have already reworked three times. You share a

piece of work and wonder whether what people are seeing reflects the standard you hold yourself to now. The whole thing no longer feels fully in step with the business.

That is often a sign that the business has moved on, but the way it is being presented has not kept pace.

Why this happens

Most businesses begin with what is possible at the time: a logo, a holding page, a few colours, some copy pulled together to get things live. Those early decisions

are usually made while a hundred other things are competing for attention, and often they do exactly what they need to do for that stage of the business.

The trouble comes later. Businesses gain experience. The offer becomes clearer. Standards rise. The work gets better. You become more certain about what you do, who you do it for, and what good work actually looks like in your hands. What once felt perfectly decent can, after a while, begin to feel out of step with the business you are running now.

“
Good businesses should not need quite so much extra explanation in order to be understood.

From the outside, it can be difficult to pin down. On the surface, it may still look perfectly fine. The website may still function. It is all still there, doing the job well enough. Yet the overall impression is no longer doing justice to the quality of the work, and that can make everything feel harder than it should.

More than a visual problem

It affects more than appearance. It can shape how confidently you talk about your prices. It can show up in the amount of explaining you do before someone has even worked with you. It can sit behind that slight reluctance to send people to your site, share a brochure or point them towards your social media, because you already know they are not seeing the full picture.

That is one of the reasons branding matters more than many people realise. Before anyone has experienced your service, they are taking cues from what is in front of

Signs your brand may no longer fit your business

You hesitate before sending people to your website.

You keep tweaking the same things, but never feel settled.

You explain your pricing more than you would like.

Your work has improved, but your presentation still reflects an earlier stage.

You know the business has depth, but it is not coming across clearly.

them. They are noticing how clearly you present yourself, whether things feel coherent, whether the tone matches the promise, and whether the whole thing feels like a fair reflection of the business behind it.

When those cues are doing their job, people grasp the value of what you do more quickly. When they are not, you end up filling in the gaps yourself.

Good businesses should not need quite so much extra explanation in order to be understood.

It is not always a full rebrand

That does not always mean you need a full rebrand.

Quite often, the issue is not the logo at all. It is the way the business is being expressed: the tone of voice, the structure of the information, the consistency of the visual language, the way different touchpoints relate to one another, or simply the fact that the brand has not been revisited since the business became something more substantial. A better place to begin is with a straightforward question: does what people are seeing still reflect the business I am running now?

For a lot of business owners, the answer is somewhere around, “not fully”.

Usually, that is not because the business is lacking. More often, the expertise is there, the standards are there, the results are there, but the identity, messaging or presentation still carries traces of an earlier stage, when the business was less defined and the stakes felt lower.

What it costs

That can be easy to underestimate. Branding is often dismissed as a surface concern, when in reality it affects confidence, consistency and how easily opportunities convert. It shapes first impressions, of course, but it also shapes how firmly a business owner feels able to stand behind their work. When the presentation fits, there is usually less second-guessing, less fiddling, less over-explaining, and less sense that you need to talk people

“
Quite often, the issue is not the logo at all. It is the way the business is being expressed.”

into seeing what should already be clear.

A strong brand is not about looking expensive, fashionable or louder than the next business. It is about giving an honest account of who you are, how you work, and the level at which you now operate. It should make the business easier to recognise for what it is. Quite often, the issue is not the logo at all. It is the way the business is being expressed.

Recognition

And that is often the real issue: recognition.

Not visibility in the sense of being seen by everyone, but being recognised properly by the right people. Recognised as established, thoughtful, capable and clear. Recognised in a way that feels proportionate to the quality of the work itself.

You often feel the lack of that before you can properly voice it. You know the

business has moved on. You know the work is stronger than it was. You know you are bringing more depth, more care or more expertise than your current branding suggests. You just have not yet put your finger on what needs attention.

It is worth looking at, because good businesses should not need quite so much extra explanation in order to be understood.

The point of it

If your business feels more established than the way it currently comes across, that is probably worth taking seriously. It may simply be time to look again at what your brand is communicating, what it is failing to communicate, and whether it still reflects the business you have actually become.

Because growth is not only about improving the work. At some point, it is also about making sure the outside reflects the business as it actually is now.



Download the Brand Gut Check

Sam Hamlyn

sam@wildsmithstudio.co.uk
www.wildsmithstudio.co.uk

Could Your Cabling Be Slowing Your Business Down?

A high-performing organisation needs more than fast devices and modern software. It needs a network infrastructure capable of keeping everything connected.

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The final word

The next time you think about upgrading your IT systems, ask yourself:

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Your cabling might be hidden behind the walls, but it shouldn't be hiding your business's potential.

“When your cabling is designed and installed correctly, your network becomes an asset. When it isn't, it silently holds your organisation back.”



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WHAT WORKS AT 5 FRANCHISES WON'T WORK AT 15

Early franchise growth often relies on founder energy and close involvement. But as the network expands, the same strength can become the thing that limits sustainable growth.

Many franchise businesses grow successfully in their early stages through energy, proximity and strong founder involvement.

At five franchisees, this works. Communication is direct, decisions are quick, and support is highly personal. The network feels connected because the founder is close to everything that is happening.

The challenge begins as the network expands.

What once felt like a strength becomes a constraint. Decision-making slows as more

issues require input. Support becomes less consistent. Franchisees start to experience the business differently depending on how connected they are to the centre.

At the same time, a more fundamental shift is taking place.

The role of the franchisor is changing. In the early stage, most founders operate the business. They stay close to the detail and solve problems directly. As the network grows, this becomes difficult to sustain. Growth requires a shift from operator to

leader, and for many, this is unfamiliar territory.

Sustainable expansion relies on structure. Clear roles, consistent standards and systems that reduce reliance on the founder. The most effective networks make this shift early, creating a model that can scale with control.

If your network is growing but becoming harder to manage, it is worth asking a different question. The real question is not whether your business can grow, but whether it can grow without you.



The real question is not whether your business can grow, but whether it can grow without you

Steve Barrett is a franchise growth advisor and former multi-site operator. He helps franchisors scale from early growth to structured, sustainable expansion while reducing owner dependency.

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PROSPECTING ADVERTORIAL

Cold Calling or Cleaning the Fridge? Why Most SMEs Avoid Prospecting (and Why They Shouldn't)

Many business owners would rather clean out the office fridge than make another cold call. It sits on the to-do list... then quietly slips to tomorrow.

Yet the reality is hard to ignore. When proactive lead generation stops, growth often slows soon after. Pipelines thin out. Sales start to feel harder than they should.

Telemarketing and outbound lead generation has something of an image problem. It is still widely associated with interruption rather than relevance.

Done well, however, it is simply about starting timely conversations with organisations that are likely to benefit from what you offer.

The difference between intrusive selling and productive telemarketing usually comes down to targeting, timing and tone.

Businesses that keep their pipelines healthy tend to be disciplined in how they identify and approach potential customers.

They follow up. They stay visible. They accept that waiting for the

phone to ring is rarely a reliable growth strategy.

In tighter markets especially, consistent outbound telemarketing often becomes the marketing channel that becomes predictable and that steadies performance.

Modern telephone prospecting is also more focused than many assume.

Using business data intelligently enables SMEs to focus on the right decision-makers within chosen sectors, company sizes and locations, instead of relying on a scattergun approach.

Speaking to the right person at the right time results in less wasted effort and more meaningful conversations.

In today's markets, a well-planned telemarketing campaign is more than just another task on the list.

It is often the steady discipline that separates businesses that continue to grow from those that






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STOP CLEANING THE FRIDGE. START BUILDING PIPELINE.

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FREQUENTLY ASKED QUESTIONS

Is it legal to buy business data?

Yes — provided it is sourced and used in line with UK GDPR and PECR requirements. Communications should be relevant, transparent and include a clear opt-out.

Will prospects mind being contacted?

Senior decision-makers are used to hearing from suppliers. What they dislike is irrelevant or poorly timed outreach.

Does cold prospecting still work?

When supported by accurate targeting and steady follow-up, it remains one of the most dependable ways for SMEs to build pipeline and generate new opportunities.

simply wait and hope.

If your pipeline has gone a little quiet — and you have found yourself cleaning the office fridge more than once this month — it may be time to give outbound prospecting the attention it deserves.

Data Bubble supports SMEs in reaching the right organisations, opening better conversations, and building genuine sales momentum.

To explore how a smarter, more focused approach to prospecting could help your growth plans, call **0113 465 5555** or visit **www.databubble.co.uk**





After all, sometimes the most important step forward is picking up the phone before reaching for the rubber gloves again.



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What Works at 5 Franchisees won't work at 15



Steve Barrett
Strategic Advisor & Fractional Leader
Gallup Certified CliftonStrengths® Coach

As your franchise network grows, founder-led decisions, informal support and close oversight stop being enough.

Steve Barrett helps franchisors put the structure in place for sustainable growth, stronger consistency and less owner dependency.

-  **Grow your network**
-  **Stronger systems**
-  **More consistent support**
-  **A business that can grow without relying on you**

Arrange a call

blackflagcoaching.com/franchise-growth

COACHING • Russell Harvey

THE RESILIENCE COACH

How to Lead Confidently Through Change When You Don't Have All the Answers

Why does your brain resist uncertainty? What does this cost your team?

Our brains are essentially designed to keep us “safe” and take the path of least resistance. Therefore, uncertainty or even the perception of uncertainty will mean our brains will want to “do nothing” and “wait”. It takes learned instinct to act within a feeling of uncertainty.

One of the elements of VUCA Prime is that Leaders need to understand that they have to develop the skills to “feel comfortable feeling uncomfortable”. This is all about emotional regulation and emotional resilience.

When leaders find it challenging to act within uncertainty, they will be leading with anxiety instead of clarity and this will show to their team. As a result, they will appear confusing and indecisive or withdrawn and under the guise of “empowerment” e.g. “you decide”; appear directionless.

All of which, will mean that team members will fill in the perceived gaps in whichever way they see fit, which will lead to silos. All of which is costly to the team cohesion and the organisation.

“We need a sense of grounding to enable us to be open.”

NB: Reminder!

I define Resilience as “Springing Forward with Learning.”

The leaders who struggle most with change aren't those who lack skill - they're those who believe they're supposed to have certainty before they act. If you're waiting for things to settle before you lead well, you'll be waiting a long time. Here's how to build the adaptability that lets you move forward without a complete picture.

Reminder!

Adaptable is – “openness to change”; however, not necessarily acting upon it.

Agile is – “the ability to move, think or act quickly easily and nimbly.”



What's the difference between reacting to change and leading through it?

Leaders that are genuinely leading through change have clarity on their Leadership Purpose and their Team's Purpose. They have spent the time engaging with their team to clarify what matters and how they want to behave day to day.

Their team will understand each other's Strengths, skills, capabilities and attitudes, their “why” and what matters to them.

This provides the bedrock and the grounding against which decisions will be made. In addition, great conversations will have taken place to understand when to “stay the course” and when to “be agile and change direction.”

Underpinning this is a general sense of curiosity – an “openness to change”.

Research shows that those teams and Leaders who spend a third of their time engaging with their adaptability will be in a place of Thriving more often, rather than surviving or coping. Developing the mindset and attitude towards adaptability means that Leaders will stretch their capacity to feel comfortable feeling uncomfortable and will have fewer instances of feeling uncertain.



Leaders need to develop the skills to feel comfortable feeling uncomfortable.

Their clarity has come from their Purpose

What does Springing Forward with Learning mean in practice?

In previous articles I have mentioned The Resilience Wheel, which has seven dimensions to cultivate Resilience, you can find it on the website too.

Resilient Leaders who lead well through change, utilise this wheel practice regular habits around building confidence, curiosity, purpose, playing to their Strengths and a whole lot more!

Resilient Leaders develop the habit of regular pausing and asking themselves three reflective questions:

1. What have I been doing recently, behaviourally, against The Resilience Wheel, that has been serving me well?
2. What have I been doing recently, behaviourally, against The Resilience Wheel, that hasn't been serving me well?
3. How can I do more of the behaviours that are the answers to question 1?

Implicit in this pause and reflection is a willingness to be open, curious and learn and also to do things differently, underpinned by a clarity of what will stay the same - a grounding.

We need a sense of grounding to enable us to be open.

How are you currently "Springing Forward with Learning?"

Russell



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

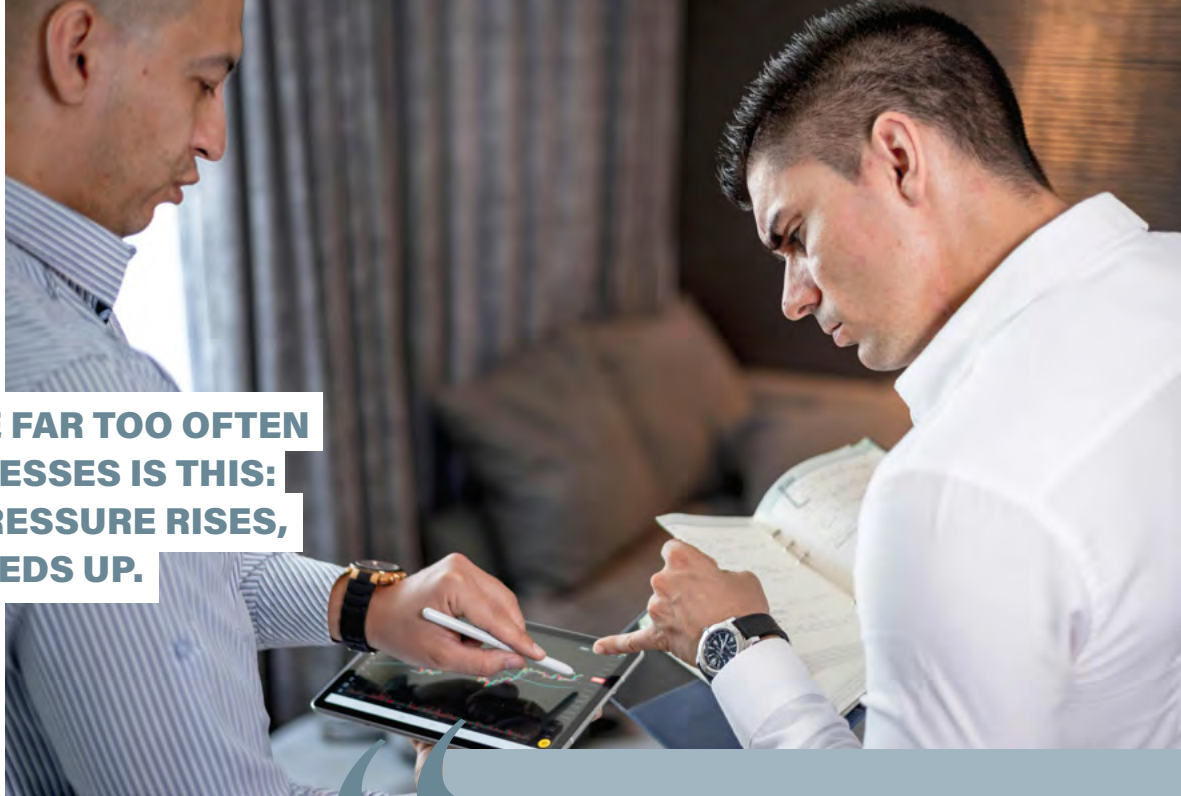


THE RESILIENCE COACH

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BUSINESS MENTOR & COACH • Dave Christie
 FLOURISH FOUNDRY

Sometimes the fastest way forward is two steps back



ONE THING I SEE FAR TOO OFTEN IN SMALL BUSINESSES IS THIS: THE MOMENT PRESSURE RISES, THE OWNER SPEEDS UP.

They work longer. They take on more. They chase more leads, more ideas, more tasks, more noise. They tell themselves they just need to push a bit harder and keep going.

I understand it, because when you run a business, standing still can feel uncomfortable. There is always something to do. There is always something that could be improved. There is always a reason to keep moving.

But movement and progress are not the same thing.

That is why I come back to a phrase I use a lot in my work: sometimes the fastest way forward is two steps back.

I do not mean stop trying. I do not mean ease off. I do not mean wait for the right mood or the perfect moment. I mean step back properly and



Movement and progress are not the same thing.

look at what is really happening in your business before you decide what comes next.

Because many good business owners are not short on effort. They are short on perspective.

From the outside, it can look like a business is busy, active and full of life. From the inside, it can feel very different. Sales might be inconsistent. Time disappears into the wrong things. Decisions get delayed. Energy gets pulled in too many



directions. The owner is working flat out, but the business is not moving as it should.

That is the point where two steps back matters most.

The first step back is understanding what is actually going on. Not what you hope is happening. Not what you tell yourself when you are too busy to look properly. The truth. Where is the money coming from? What is taking your time? What has drifted? What are you avoiding? What keeps being started but not finished?

The second step back is deciding what really needs your attention now.

Not everything. One thing.

For many owners, that is the hard part. There are often ten things shouting for attention, but usually one of them is doing the most damage. Or one of them has the biggest upside if you finally deal with it. That is where the work needs to go.

“
Find the one thing that needs your focus.”

THE TWO STEPS BACK

1. Understand what is actually going on
2. Decide what needs your attention now

I have seen businesses regain momentum not because they found a clever hack, but because they got honest, narrowed their focus, and finished something that mattered.

That might mean reviewing your offer. Tightening your diary. Having the conversation you have been avoiding. Looking at cash properly. Rebuilding some structure around your week. It is rarely glamorous, but it is nearly always necessary.

Small businesses do not move forward because the owner stays busy. They move forward because the owner gets clear, protects their time, and puts effort into the work that actually matters.

So if your business feels heavy right now, do not assume the answer is always to do more.

Step back.

Look properly.

Find the one thing that needs your focus.

Then get back to work with purpose.

Because sometimes the fastest way forward really is two steps back.

More Progress, All In.



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<https://flourishfoundry.co.uk/>



CHANGE MANAGEMENT • Lindsay Brown

FOUNDER, CONCORDIA NOVA

When The Founder Is The Business: How To Build Value Without Burning Yourself Out

Many founders reach a point where the business looks successful from the outside, but feels heavy on the inside.

Revenue is coming in. The team is in place. Customers are loyal. And yet, stepping away even briefly feels impossible.

In many businesses, the founder is the business.

Decisions run through them. Relationships depend on them. Problems

land on their desk. If they slow down, everything slows with them.

In the early years, this level of dependence makes sense. It is necessary, even healthy. Much like raising a baby, the business needs constant attention, care, and hands-on involvement. No one questions that level of effort at the start.

The problem comes when nothing changes.

When Dependence Stops Being Healthy

Anyone who has raised young children knows how draining constant dependence can be. Babies and toddlers need everything from you. It's exhausting, but temporary.

HOW VALUE GROWS

From doing to guiding.

From fixing to trusting.

From being essential to being influential.

The founder still matters, but the business becomes strong enough to stand on its own.

As children grow, good parenting involves stepping back, little by little, so they can become capable, confident, and independent.

If a child remained fully dependent well into adolescence, it would be unsustainable for both parent and child.

Businesses are no different.

Founder-dependence often builds slowly. Founders step in because it's quicker. They hold decisions because they care. They fix problems because they can. Over time, the business learns

to rely upwards rather than across.

The result is a business that functions, but only because the founder is holding it together. Holidays feel stressful. Illness feels risky. And the idea of an exit, a sale, or even retirement starts to feel distant.

The Identity Piece No One Talks About

If the business no longer needs me, who am I?

For many founders, the business has been their focus, their purpose, their proof of capability. Being needed feels reassuring. Letting go can feel like losing relevance rather than creating space.

This is not unlike the empty nest moment in parenting. When children leave home, the relationship doesn't end, but it does change. Parents who have spent years being central to everything can feel a quiet loss of identity when they are no longer needed in the same way.

In business, that discomfort often leads to succession being delayed. Leadership roles remain unclear. Decisions stay tightly held. What began as care slowly turns into control.

Buyers notice this quickly. They are not just asking whether the founder can

Lindsay Brown

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The strongest businesses are not founder-less. They are founder-light.

step away. They are asking whether the business has been allowed to grow up.

Stepping Aside

Building value does not mean disappearing.

Any parent whose child has gone to university or set up life on their own knows this. You are still their parent. You still care deeply. But you step aside enough to let them make their own choices. You offer guidance, support, and advice when asked, not constant direction.

The same is true in business.

Value grows when the founder shifts role. From doing to guiding. From fixing to trusting. From being essential to being influential.

The strongest businesses are not founder-less. They are founder-light. The

founder still matters, but the business can stand on its own.

A healthier question to ask

Rather than asking, "How do I remove myself from the business?", a better question is:

"What would need to change for this business to be strong without draining me?"

That question creates space for better leadership, clearer succession, and a future that feels sustainable.

Because a business, like a child, should grow strong enough to stand without constant support.

And stepping back is not failure.

It is proof that you built something capable of thriving beyond you.



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“We were never planning to sell. That was the problem”



Mark and his business partner had built a solid manufacturing business in the West Midlands over fifteen years. Sixty staff. Healthy margins. No plans to exit.

Then his co-shareholder's marriage fell apart.

It had nothing to do with Mark. Until it did.

When his co-shareholder filed for divorce, their stake in the business immediately became a matrimonial asset. Their spouse's solicitors wanted to know exactly what that stake was worth. A formal, independent valuation was required for the financial settlement proceedings. Mark had no say in the matter. His business was now being

Valuation is not something you do when you're ready to sell. It's something you need long before that moment arrives.

examined by a family court process he had no part in creating.

Mark had never obtained a professional valuation. Why would he? He wasn't selling. He scrambled to commission one. It was challenged by the opposing side and months of legal wrangling followed. Fees mounted. The business suffered.

The lesson? Valuation isn't something you do when you're ready to sell. It's something you need long before that moment arrives.

Why independent valuation matters.

Not all valuations are equal. A number produced by your own accountant, or worse, derived from a multiple you read in a trade magazine, will not hold up under scrutiny. HMRC, courts, and sophisticated buyers will all challenge it.

An independent, professionally prepared valuation uses recognised methodologies: discounted cash

Here's why every UK business owner needs an up-to-date valuation.

Divorce and shareholder disputes

When relationships break down, professional valuations become the battleground. Whether it's a divorcing spouse with an interest in the business or a falling-out between shareholders, an independent, defensible valuation can stop litigation from spiralling. Courts don't accept back-of-envelope estimates.

EIS and EMI schemes

Enterprise Investment Scheme (EIS) investors and employees holding options under an Enterprise Management Incentives (EMI) scheme both need HMRC-compliant valuations. Get this wrong and you are looking at serious tax exposure. HMRC has its own ideas about what your business is worth, and they are rarely generous.

Tax planning

Business Property Relief, inheritance tax planning, share restructuring, gift of shares to family members. Every one of these requires a robust valuation. Do them without one and you hand HMRC the opportunity to define your business value on their own terms.

Raising finance and strategic planning

Whether you are approaching a bank, an investor, or simply trying to plan your next five years, you cannot have a serious conversation without knowing what your business is actually worth today. Lenders want evidence. Investors want confidence. Your own strategy needs a baseline.

Succession and exit readiness

Even if you are not planning to sell, you will have to exit one day. Do you want that exit to be on your terms or leave it to chance? Illness, burnout, a compelling offer, retirement. Life has a habit of forcing the issue. Owners who have maintained regular valuations achieve better outcomes. They enter negotiations from a position of knowledge, not guesswork.



flow analysis, earnings multiples, net asset value, and where appropriate, more sophisticated approaches. It is documented, defensible, and prepared by someone with no stake in the outcome.

Clarity on value is not a luxury for exit, it is a requirement for operating with confidence.

Ask yourself this:

If a solicitor, an HMRC inspector, or a prospective buyer asked you right now what your business is worth, would you have a credible answer?

That independence is not a formality. It is the entire point.

If not, you are exposed.



At bizval, we provide independent, professional valuations for UK businesses across every context, from tax planning and shareholder agreements to dispute resolution and exit preparation.

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Businesses without a defensible valuation are not unprepared, they are exposed.

Why Playing Small Is Hard: Big Goals Force You Into the 80/20

Author • Coach • Speaker

Duncan Starr-Boltt

This is completely counterintuitive, but when you dig into it, it makes complete sense.

Realistic goals are based upon progressing from where we are now, so we optimise our current system to do more of what we are currently doing. The downside of this approach is we

are already very busy, so progress is slow, we have little time and capacity to get this done.

But when we set big goals, goals so big they are impossible for you to achieve based upon what you are currently doing. It forces us to transform and step up to the next level.

The 80:20 rule explains that 20% of the work we do is responsible for

Big goals force you to transform, not simply do more of what you're already doing.



producing 80% of the results.

So the majority of your income (80%) comes from 20% of your work

**Your business
has moved on.
Has the way it
comes across?**



The 20% is challenging and the 80% is our comfort zone.

requires you to step out of your comfort zone, to grow and become amazing at what you are best at. It

requires you to really transform who you are and elevate the quality of what you do.

You have to stop doing a lot of things and create a lot of space in your diary, this will give you the space and time to practice your art and become a master at

what you do. But most people choose to stay in their comfort zone and restrict themselves to doing something that's really hard, with high competition and is increasingly dissatisfying.

If you are inspired by this and ready to really step up, let's talk.

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and customers. To achieve an 'impossible goal' we must stop doing 80% of our work and focus exclusively on the 20%.

So why don't most people do it?

The 20% is challenging and the 80% is our comfort zone. So it

I help small businesses bring the way they look and read up to the standard they now operate at — through brand identity, brochures, adverts, editorial design and supporting collateral.



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Cyber Attack – Are You Prepared?



The earlier you can respond to a cyberattack, the better.

Is your business safe from attack? When was the last time you reviewed your crisis plan? Do you even have a plan in place? Don't panic just yet. With some planning, you can stay ahead of the curve and protect your business.

According to Gov.co.uk, in 2025, "Just over four in ten businesses (43%)

and three in ten charities (30%) reported having experienced any kind of cybersecurity breach or attack in 2025. This equates to approximately 612,000 UK businesses and 61,000 UK charities that identified a cyber breach or attack in the past year."

A scary stat, but let's break down what happens when a

cyberattack occurs.

Utter panic! Heads are going to roll! Everyone is running around, doing everything they can to deal with it. This is a huge problem; costly mistakes can be made once a breach is discovered.

Get ahead of the curve by putting a crisis plan in place and making sure everyone knows and understands what is happening and

what the correct process is. Don't forget to reassure stakeholders with your plan of action, too!

Put clear reporting plans in place. Don't underestimate how often a staff member has reacted in panic and tried to fix or delete a mistake, trying to cover up an issue without anyone finding out. The earlier you can respond to a cyberattack, the better. Reassure your employees that they won't get into trouble and that reporting of any unusual activity is essential.

Consider where your data is stored. It's all good and well storing everything digitally, but what do you have in place to back everything up if there is an attack? Is your data encrypted? stored with a third party? Is it safe? How soon can you identify the loss to your business and notify customers?

Train your staff. If you are a small business, there are plenty of external training companies and courses available at very little cost. Employees are far more likely to report an issue early on if they feel supported and safe from disciplinary action.

Assure your customers. Once you have a plan in place, be sure to share it with your customers. After all, a loss to an individual through a cyber attack can be far more devastating

43%

of UK businesses reported a cyber breach or attack in 2025

30%

of charities reported the same

financially and emotionally. It will make them feel safer knowing that their data is secure.

Third parties. If you use third parties, make sure you set standards and ensure they are keeping within set parameters. Hold regular checks and reviews to ensure that there are no weak spots.

A business of any size can be attacked. The key is to make it as difficult as possible

for it to occur, which means pre-planning, risk management, training, and disaster recovery plans. It is no longer okay to rely solely on firewalls, ransomware and intrusion detection.

You need the ability to act quickly and efficiently to secure the data under attack. Pre-planning can save you from an enormous headache, financial loss, and damage to your reputation. Don't put it off, act today!

CYBER CRISIS PLAN:

What to cover

- Who needs to be told first.
- How staff should report unusual activity.
- Where data is stored and backed up.
- How quickly customers can be notified.
- Which third parties have access.
- What recovery steps happen next.

Pre-planning can save you from an enormous headache, financial loss, and damage to your reputation.



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

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Why Employee Probation Periods Matter More Than Ever

Employee probation periods play an important role in the early stages of the employment relationship, giving both employer and employee a structured opportunity to assess whether the role and the working relationship are the right fit.

When used effectively, probation can help employers address performance or conduct concerns at an early stage, before expectations become embedded and before legal protections increase.

From a legal and practical perspective, probationary periods allow employers to make decisions about suitability during a time when dismissal is usually more straightforward. Currently, employees typically gain protection from ordinary unfair dismissal after two years' continuous service.

However, with the introduction of the Employment Rights Act 2025, employees will gain this protection after 6 months of employment, either on or from 1st January 2027. This drastically reduces the time employers have to ensure new hires are the right fit for the organisation.

For these reasons, employee probation periods should be treated as an active assessment phase rather than a passive waiting period.



Probation should be treated as an active assessment phase, not a passive waiting period.

Managing Performance During Probation

Best practice during probation involves clarity, structure and regular engagement. From the outset, employees should be made aware that their employment is subject to a probationary period and that their performance, conduct, attendance and overall suitability for the role will be reviewed. This should be clearly referenced in the employment contract, offer letter or welcome letter and reinforced during induction.

Employers should take a proactive approach to performance management during probation, rather than waiting for problems to escalate. While new recruits need time to settle into a role, this should not delay meaningful assessment. Once an employee has had a reasonable opportunity to familiarise themselves with systems and expectations, they should be given work that is sufficiently challenging to test their capabilities and competence.

Clear objectives and performance standards are essential. Employees should understand what is expected of them, how success will be measured, and what support is available. This includes providing appropriate training, resources, supervision and ongoing monitoring. Where concerns arise, they should be raised promptly and constructively, allowing the employee an opportunity to respond and improve.

Regular feedback is key. Holding regular informal discussions and formal review meetings at intervals throughout the probationary period provides opportunities to discuss progress, address any concerns at an early stage, and avoid surprises during probation.

A further review meeting at the conclusion of the probationary period allows the employer to make an informed decision about whether the employee has demonstrated the required standard of performance and suitability for the role.

However, the employer is not required to wait until the end of the probationary period to determine suitability, which may be acted upon at any stage during probation.

Best Practice During Employee Probation

To make probationary periods effective, employers should:

- Make it clear in the employment contract, offer or welcome letter, and during induction, that employment is subject to a probationary period.

- Take a proactive approach to performance management, rather than waiting for problems to escalate.
- Allow the employee time to settle in but ensure they are given appropriately challenging work early on to assess capability.
- Clearly set out objectives, expectations, and how performance will be measured.
- Provide appropriate training, support, resources, supervision, and monitoring.
- Address concerns promptly and provide timely, constructive feedback.
- Hold review discussions/ meetings at regular intervals throughout the probationary period and again at the end to assess performance and suitability.
- Where concerns remain, consider extending the probationary period (if the employment contract permits) to allow further assessment.
- Confirm in writing when an employee has successfully completed their probationary period.

Extending or Concluding Employee Probation

Where concerns remain at the end of the probationary period, employers may wish to consider extending probation to allow further assessment or improvement. This is only possible where the contract of employment permits an extension, and any extension should be clearly communicated in writing, setting out the reasons, expectations and review period.

If the employee successfully completes probation, this should also be confirmed in writing. This

provides clarity and helps avoid disputes later about whether probation was successfully completed or extended.

If, however, it becomes clear that the employee is not suitable for the role, employers should not delay making a decision. While a full disciplinary or capability process is not usually required during probation, it is still important to act reasonably, document concerns, and allow the employee an opportunity to comment before employment is terminated.

The Role of the Employment Contract

A well-drafted contract of employment underpins the effective use of probationary periods. Contracts should clearly state that employment is subject to a probationary period and specify its duration, commonly six months.

Employers may also wish to include wording that allows for the probationary period to be extended in defined circumstances, such as where performance concerns are identified or where the employee has had limited opportunity to demonstrate their abilities.

It is also common for employment contracts to provide for a shorter notice period during probation. This gives flexibility to both parties and allows for a quicker exit where it becomes apparent that the role or working relationship is not working as intended. Once probation is successfully completed, the longer contractual notice period can then apply.

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RECRUITMENT • Nik Plevan

DIRECTOR, E-TALENT

Stop Starting Recruitment with the CV (a guide to better recruitment)

Most recruitment still begins the same way. A job advert goes out, applications arrive, and someone sits down to sift through a pile of CVs. It feels like a sensible place to start. Unfortunately, it is also one of the least reliable parts of the entire hiring process.

If the goal of recruitment is to find the person most likely to succeed in the role, the process needs to start with the job itself, not with the CV.

The first step in good recruitment is clarity about what success in the role actually looks like. Many job descriptions list duties and responsibilities, but that is only part of the picture. Every role also requires certain personal qualities. Some jobs demand resilience and persistence. Others require attention to detail, patience, or strong people skills. Unless these factors are clearly understood at the start, it becomes difficult to judge candidates properly later.



Once the role is clearly defined, the next step is to filter applicants against the practical requirements. Instead of asking candidates to submit a CV and hoping someone interprets it correctly, it is far more effective to ask structured qualification questions.

These questions confirm whether applicants meet the basic requirements of the role. For example, they can check relevant experience, qualifications, location, right to work, availability, or willingness

If the goal of recruitment is to find the person most likely to succeed in the role, the process needs to start with the job itself, not with the CV.

to travel. Candidates who do not meet the essential criteria can be removed from the process immediately, while those who do move forward. This approach is faster and far more consistent

than trying to interpret dozens or hundreds of CVs.

The reason CV sifting is such a weak method is that a CV mainly tells you what someone says they



OR

Date	Candidate Name	Qualified	Score	Truthful
22/10/2025	Benedict Cumberbatch	10	34	✗
19/09/2025	Rosamund Pike	10	88	✓
08/10/2025	Nigel Havers	6	56	✓
17/09/2025	Jimmy Carr	6	36	✗
07/10/2025	Emily Blunt	5	15	✗
05/10/2025	James Corden	7	15	✗
24/09/2025	Martin Freeman	10	50	!
25/09/2025	Tom Cruise	6	24	✗
01/10/2025	Gemma Atherton	6	65	✓
30/09/2025	Ruth Wilson	9	50	✗
26/09/2025	David Tennant	6	40	!

After advertising a job would you rather ... A qualified, ranked list of assessed candidates or a pile of CVs?

have done in the past. It does not tell you how they are likely to behave in the job you are trying to fill.

Two candidates can have very similar CVs and perform completely differently once they start work. One might be organised, resilient, and comfortable with responsibility. Another might struggle with pressure or lack persistence when things become difficult. These differences rarely appear clearly on a CV.

CVs also reward presentation. Some candidates are simply better at writing about themselves. Others have had professional help preparing their CVs. As a result, the process often favours people who are



Starting with CVs puts presentation before evidence and assumptions before insight, and that is rarely the best way to hire.

good at describing their experience rather than those most likely to perform well in the role.

After confirming the basic requirements, the next stage should focus on factors that actually influence performance. Personality assessments and behavioural profiling can provide useful insight into traits such as resilience, teamwork, attention to detail, and decision-making style. These characteristics tend to remain fairly stable and often have a stronger link to job performance than past job titles.

Structured interviews should then follow. Unlike informal conversations, structured interviews ask each candidate the same set of questions and evaluate their responses against clear criteria, making comparisons far more reliable.

A CV can still be useful later in the process as background information. It can help provide

context about someone's career and experience. The key difference is that it is no longer the starting point.

Good recruitment is about reducing guesswork. Start with the role, confirm the essentials, assess the personal qualities that influence performance, and then explore experience in more detail.

Starting with CVs does the opposite. It puts presentation before evidence and assumptions before insight. And that is rarely the best way to hire.



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Stress & Burnout In The Workplace Are Now Legal and Regulatory Risks Not Just People Issues.

April 2026 changed what's expected of employers.

As a business owner you're now required to actively manage workplace pressure, not just respond when things go wrong.

The Burnout Prevention & Recovery Business Coach

Helping You To Meet The Regulatory Requirements Whilst Protecting Your Business & People

✉ Jacqui@jacquisansom.com 🌐 www.jacquisansom.com

Too Busy Working In the Business to Work On It?

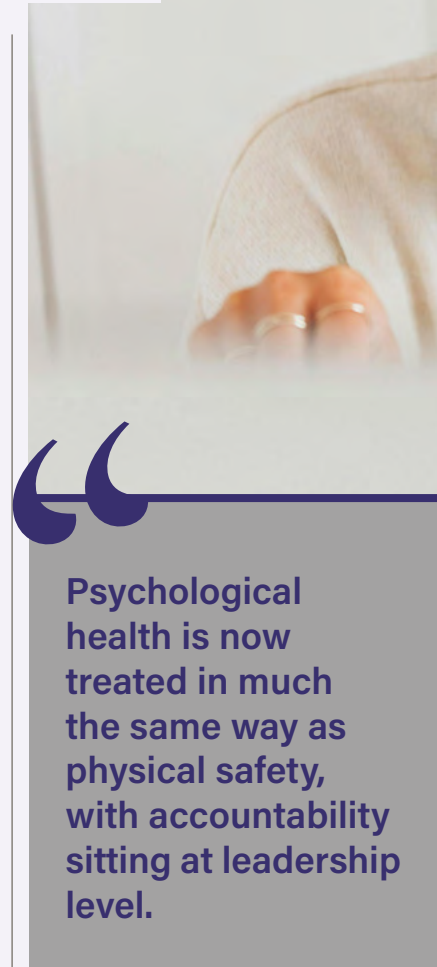
April 2026 marks a quiet but critical shift in how UK businesses must approach workforce pressure.

If you are focused on running the business day-to-day, it is easy to miss what has changed or assume it does not apply. However, employment law updates, alongside ISO 45001 and ISO 45003 standards, have reframed stress and burnout from a wellbeing issue into a **compliance obligation**

This is not theoretical.

Employers are now expected to actively manage workplace pressure by:

- Identifying stress and burnout risks early
- Assessing their impact on performance
- Implementing preventative measures
- Maintaining clear, auditable processes



Psychological health is now treated in much the same way as physical safety, with accountability sitting at leadership level.

Psychological health is now treated in the same way as physical safety with accountability sitting at leadership level.

This creates a new layer of responsibility for businesses.

Unchecked pressure impacts:

- Decision-making
- Team stability
- Retention
- Overall business performance

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And if it is not being managed, it is now a **business risk you are accountable for.**

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THE POWER OF NETWORKING: WHY CONVERSATIONS STILL BUILD THE STRONGEST BUSINESSES

Networking is not simply the exchange of business cards or a burst of LinkedIn activity. It is a deliberate, human-centred strategy: showing up, listening, and building trust. When you talk to people, ask questions, and understand what matters to them, you open the door to relationships that can elevate your business in ways no ad campaign ever will.

Conversations Create Connection

Some of the most powerful moments in business begin with an unexpected conversation. By engaging openly and with curiosity, you create a connection — the foundation on which collaboration and opportunity are built.

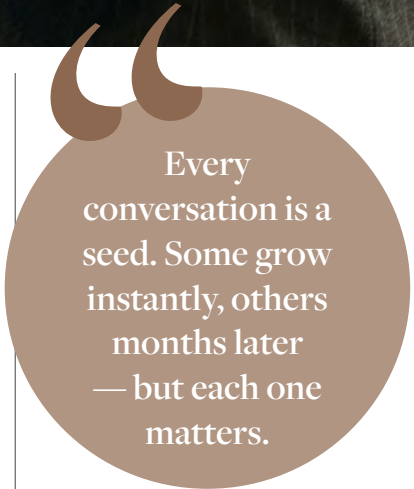
In a world increasingly dominated by digital funnels and automated outreach, it's tempting to believe that business growth is a numbers game powered by tech. Yet the most transformative opportunities rarely come from algorithms — they come from people. Real conversations, genuine engagement, and strategic partnerships continue to be the engines that drive long-term business success.

These conversations often spark ideas and relationships that would never appear through automated channels.

Engagement Builds Reputation

Networking isn't a one-off action — it's an ongoing process. Consistent engagement helps people recognise your name, understand your values,

and trust your expertise. When people see you showing up consistently — commenting, contributing, attending events, and joining discussions — they begin to see you as a reliable, credible presence within your industry. Eventually, your reputation works on your behalf, creating opportunities even when you're not in the room.



Partnerships Amplify Reach

Some of the most effective networking happens when you collaborate with businesses that share your customer base. Joint ventures, media swaps, co-hosted events, and cross-promotions allow you to reach warm audiences quickly and meaningfully. These partnerships make your message travel faster and further.

A PERSONAL SUCCESS STORY:

Growth Through Strategic Partnerships

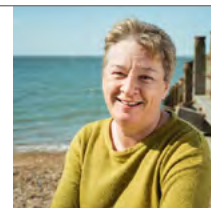
The power of networking is best illustrated by the growth of the magazine itself. Through strategic media partnerships with major business events — including the London Business Show, the International Franchise Show, and several other leading business exhibitions — the magazine’s reach has expanded dramatically. What began as a focused publication now boasts a combined audience of over 500,000 — and continues to grow every month.

These partnerships have positioned the magazine as a trusted media voice within the business community. Exhibitors, speakers, and attendees now engage with it as a key platform for insight, visibility, and growth.

Adding to this momentum, a new partnership with a specialist in community building has extended the magazine’s impact globally. This collaboration connects entrepreneurs across continents, enabling international conversations and opportunities that simply would not exist without meaningful networking.



Sally Marshall
sally@steeryourbusiness.com



Partnerships with businesses that share your audience can multiply your reach faster than any paid campaign.”

MAIN PHOTO: pexels-pavel-danilyuk

NEXT STEPS: How Readers Can Harness the Power of Networking

Start conversations everywhere — online, in person, at events.

Engage consistently in groups and platforms where your audience spends time.

Follow up within 48 hours of meeting someone.

Build partnerships with businesses that share your customer base.

Attend industry business shows with clear goals and a plan.

Seek media opportunities to expand your authority and reach.

Join or build communities to deepen trust.

Give before you ask — generosity accelerates referrals.

Track your relationships so important connections don't drift.

Think long-term — networking rewards patience and consistency.



Work with me
steeryourbusiness.com



TRAUMA COUNSELLING • Fran Nguyen

TRAUMA COUNSELLING

Mary's Story

EVEN A TRIP TO THE SUPERMARKET ONCE FELT IMPOSSIBLE. HERE, ONE WOMAN SHARES HOW TRTP COUNSELLING HELPED HER MOVE FROM FEAR, SHAME AND EXHAUSTION TOWARDS HOPE AND A VERY DIFFERENT VIEW OF THE FUTURE.

The trouble with being super anxious all the time is that everything becomes a major issue. Even going to the supermarket...

Before I had treatment, I would agonise for ages before having the courage to go through the entry doors. Just having the guts to go through those doors was scary. I felt as though everyone knew my history and was watching my every move. I was so worried that I would stuff up, buy the wrong things, and forget what I had gone shopping for! So many things to mess with my head, that it was an exhausting trip.

By the time I had gone round the shop, paid for my goods, and got back home, I was knackered... It took me all afternoon to recuperate. Even then, I felt such a fool, so unworthy, that I was a waste of space. I didn't bother to look after myself properly. I hadn't washed my hair in weeks, and I knew that I looked a mess.

Then I had my first session of counselling using the TRTP method. (The Richards Trauma Process), and I could not believe the difference...

I wrote an email to my counsellor: "Is it ok to go to the supermarket and not feel anxious?"



Is it ok to go to the supermarket and not feel anxious?

Previously, I had had so little confidence in myself and had thought of suicide so many times. My past was catching up with me. The way I had been treated kept replaying over and over in my head. I often felt so dirty and could not get past the shame and guilt. Now I felt different. That my life mattered. I started to look after myself, get my nails done, and I even had my eyebrows done..

Then I created my first vision board... I was able to look into the future and look forward to what my life could look like. I even thought about being a mum!

What a transformation! I am truly a different woman now. I still need support, and have an amazing team around me, but life has changed so dramatically in just a few short weeks. I feel there is hope and there are good things to look forward to.

So if you would like to know more about TRTP. And how it could help you change your outlook on life.

Please email me: fran@frantraumacounselling.com, or check my website for more information:

www.fran-traumacounselling.com

TRAUMA
COUNSELLING







The Referral Gap
The revenue you never see

MARKETING • Mike Beasant

MESSAGE2MARKET

The Referrals You Never See



“The Referral Gap has always existed. Until now it had no name, no measure, and no diagnostic. M2M is the system built specifically to find it.”

You probably track your leads. You know where your enquiries come from. You might even measure conversions. But there's one number you'll never find on a report. And it's costing you more than anything else on that list.

The referrals that never happen.

Not the ones you lose.

The ones that were about to be made... and weren't.

Picture this.

Someone is in a conversation.

Your name comes up.

You're not in the room.

They pause.

They try to explain what you do.

They hesitate.

They move on.

That moment is where revenue disappears. Not dramatically. Not visibly. Just gone.

Most referrals don't die from lack of trust. They die from lack of words.

Your business doesn't grow through what you say. It grows through what other people can repeat. And in a networking environment, that's the only thing that matters.

So here's the only question that matters:

What do people say about you when you're not in the room?

Not what you want them to say.

Not what's on your website.

What actually comes out of their mouth?

If it takes too long to explain.

If it needs context.

If it changes depending on who's listening.

Your message isn't travelling.

And if it's not travelling — you're not being referred.

Most business owners try to fix this the wrong way. They go to more events. Refine their pitch. Improve their marketing. None of it touches the core issue. Because the problem isn't visibility. It's transfer.



Most referrals don't die from lack of trust. They die from lack of words.



REVENUE DIES HERE

Referrable - or forgotten

Referrable - Forgotten



How much is being slightly misunderstood costing you?

Take The Referral Gap Test™

2 minutes. 10 questions.

Find out where your message breaks

www.message2marketpro.com

This is the Referral Gap. Not the referrals you lose. The ones that never start. The space between what you believe you communicated — and what someone feels confident repeating when you are not present. Quick test. If someone had to describe what you do in seven words — could they? Because if it doesn't fit in their mouth... it doesn't travel. This isn't about being clever. It's about being repeatable. Right now, most businesses are slightly misunderstood. Not completely wrong. Just unclear enough to be skipped.



Your business doesn't grow through what you say. It grows through what other people can repeat.

That's where the cost hides. In the introductions that never get made. In the conversations that never start. In the revenue that never arrives. You won't find it on a report. But it's there. Every single week. Quietly. Consistently. Expensively.

If you want to see where your message breaks — and what that might be costing you:

Take the Referral Gap Test at Message2MarketPro.com. It takes 2 minutes. And it will show you exactly where your message stops travelling.

Because until your message can be repeated... Your referrals are left to chance.



Message2MarketPro.com
Mike Beasant
No clarity, no referrals.
No referrals, no sales.

Signs you may have a Referral Gap

- People struggle to explain what you do quickly
- Your message changes depending on who is describing it
- Referrals rely heavily on you being in the room
- Your business is known, but not easily repeated
- You get fewer introductions than your reputation should generate



WHY MOST SMALL BUSINESSES ARE LOSING CUSTOMERS BEFORE THEY EVEN KNOW THEY EXIST

Many small businesses rely on referrals and word of mouth for far longer than they should. The result is an unpredictable pipeline, inconsistent growth, and too many missed opportunities before a sales conversation has even begun.

FOUNDER, GOVETO

Dean Vinyard

Every week I speak to business owners who are brilliant at what they do but struggling to grow consistently. They have happy customers, solid reviews and real expertise, yet their pipeline looks the same every month: busy one week, quiet the next. They rely on referrals, hope the phone rings, and keep their fingers crossed that word of mouth will be enough to

carry them through. The problem is rarely the business itself. More often, it is the way new customers are being attracted — or, in many cases, not being attracted at all.

Why referrals are not enough

For a lot of service businesses, growth depends too heavily on people already knowing they exist. That can work for a while, especially when referrals are strong, but it is not a reliable

system. Referrals slow down. Enquiries dry up. The quiet weeks get quieter. And suddenly the business owner is back to wondering where the next client is coming from.

At GoVeto, we build done-for-you lead generation systems for service businesses. We use Meta advertising — Facebook and Instagram — to get qualified

prospects booked directly into our clients' calendars.

That distinction matters.

We are not talking about leads in the traditional sense. Not a name and a number dropped into an inbox. Not vague enquiries from people who may or may not reply. We are talking about actual booked appointments with people who have already

The businesses that grow consistently are not the ones with the biggest budgets. They are the ones with the smartest systems.

confirmed they are serious, have the budget, and are ready to move forward.

The problem with most Facebook ads

Most businesses that have tried Facebook ads before will tell you the same story. Plenty of enquiries, terrible quality. People who were just browsing, had no budget, or clicked out of curiosity and never intended to buy.

In most cases, the ad itself was not the issue. The real problem was the goal set for the ad.

If you tell Facebook to get you as many names and numbers as possible, that is exactly what it will do. It will prioritise volume over quality every time. And when that happens, the business owner is left doing the filtering manually, spending time on weak enquiries and trying to work out which conversations are worth having.

Why qualification matters

The fix is to flip the priority.

Instead of collecting contact details first and asking questions later, we send every prospect through a qualification process before they ever reach the calendar. By the time someone books in, they have already answered the questions a business owner would want answered before investing time in a conversation.

A FREE TIP YOU CAN USE RIGHT NOW

Use the **Meta Ads Library** to see what ads are already working in your market.

- Search keywords related to your industry
- Look for ads that have been running for months
- Study the headlines, imagery and offers
- Learn from what is already proven
- Build something stronger for your own business

Are they serious?
Do they have the budget?
Are they actually looking for help now?
Are they the right fit for the service?

The tyre-kickers tend to fall away on their own. The people who make it through are far more likely to be genuine opportunities.

This is where many small businesses go wrong. They assume the challenge is getting more leads, when the real issue is building a process that turns attention into proper opportunities. Without that middle stage, even the best ad can produce disappointing results.

Learn from what is already working

One of the most underused tools in digital marketing is completely free and available to anyone. It is called the Meta Ads Library.

Type in any keyword related to your industry and you will see every ad currently

We are not talking about leads in the traditional sense. We are talking about actual booked appointments

running on Facebook and Instagram, including how long each one has been active. That is the part most people miss. If a competitor has been running the same ad for six, nine or twelve months, that ad is working. Nobody keeps spending on something that produces nothing.

Study those ads. Look at the imagery, the headlines and the angles they are using. Then build something better for your own business, based on what is already proven to work in your market.

You are not copying. You are learning from what the data is already telling you.

Smarter systems, better growth

The businesses that grow consistently are not always the loudest, the most established, or the ones spending the most. More often, they are the ones that have built a system they can rely on — one that gets them in front of the right people, filters out weak enquiries, and turns attention into booked conversations.

That is what creates predictability.

And for most small businesses, predictability is what makes growth feel possible.

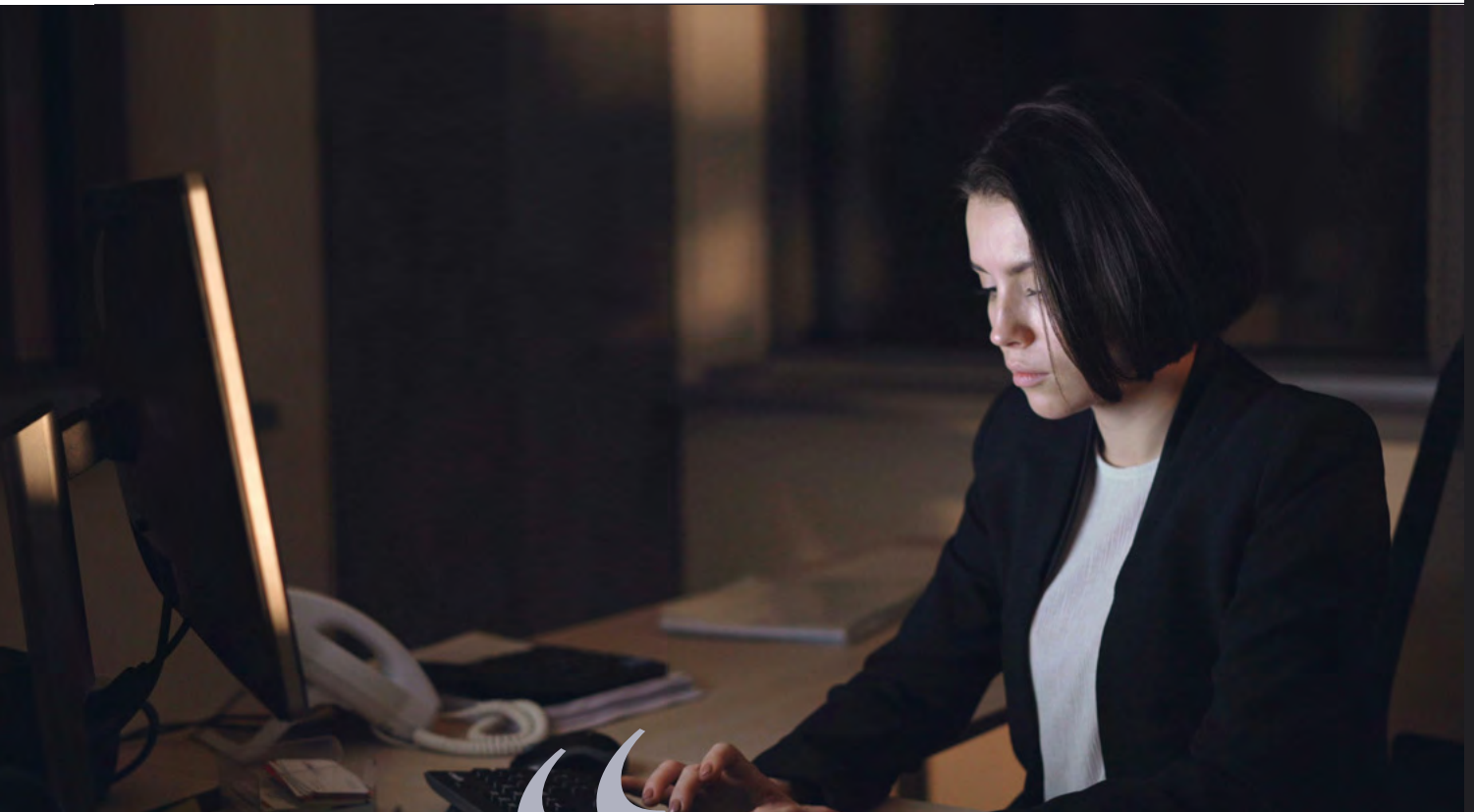
Dean is the founder of GoVelto, a done-for-you lead generation agency helping service businesses build consistent, predictable pipelines of qualified customers.

To claim a FREE 7-day trial, scan the QR Code — you only pay when results are in your calendar!



AI & AUTOMATION • Angus Hey

FOUNDER, VEREUS GROUP LTD

AI Can Do Incredible Things, But It Can't Do Everything (And It Shouldn't Try To)**Why being sceptical about AI is a strength, not a weakness**

People are often surprised when I describe myself as an AI sceptic. I run an AI agency. I build advanced systems for businesses every day. Yet I'm also one of the first to say that AI is being dangerously overestimated in some areas, and misunderstood in others.

Right now, there's a growing belief that AI can do almost everything. That it's objective. That it's a source of truth. That if a system produces an answer, it must be right.

That mindset is where real risk begins.

**AI is an incredibly powerful tool, but it is still a tool.**

AI is an incredibly powerful tool, but it is still a tool. And like any tool, it needs to be used in the right way, for the right purpose, with human judgement firmly in the loop.

What AI is genuinely brilliant at

Where AI truly excels is in scale, speed, and pattern recognition. It can process huge volumes of information in seconds.

It can analyse trends across thousands of documents. It can surface insights that would take humans days or weeks to uncover.

In business, this makes it exceptional for research, data analysis, workflow automation, forecasting support, content generation, and operational efficiency.

Used properly, AI can dramatically improve how quickly people understand complex situations and act on opportunities.

It doesn't replace human thinking, it accelerates it.

Where AI still falls short

The problem starts when people expect AI to replace judgement rather than support it.

AI does not truly understand context in the way humans do.

It doesn't carry responsibility.

It doesn't grasp nuance, ethics, or consequence.

It predicts based on patterns in data, which means it can be confidently wrong. This is why using AI as a "source of truth" is dangerous, particularly in areas like legal decisions, financial strategy, healthcare, or major business choices.

It can assist brilliantly.

It should never be the final authority.

What AI absolutely shouldn't be doing

AI should not be making critical decisions for people.

Not hiring decisions.

Not financial commitments.

Not legal judgements.

Not strategic business calls.

Where it should sit is one step before the decision.

For example, instead of choosing a strategy, AI can:

- gather vast amounts of relevant information
- analyse trends and risks
- compare scenarios
- highlight opportunities and blind spots
- present everything clearly and concisely

The future isn't about trusting AI blindly. It's about using it intelligently.

Then a human makes the decision, informed, faster, and with better insight.

That's the sweet spot where AI creates enormous value without creating unnecessary risk.

The future belongs to human-led, AI-powered systems

The most successful AI implementations I've seen all share the same principle: humans stay in control.

AI handles the heavy lifting.

People apply judgement, experience, and responsibility.

This balance is what turns AI into a genuine business advantage rather than a liability.

Ironically, the companies rushing to let AI "do everything" are often the ones creating the biggest problems for themselves.

The ones seeing real impact are those using AI to enhance human capability, not replace it.

Why healthy scepticism drives better innovation

Being excited about AI is easy. Building it responsibly, strategically, and effectively takes discipline. Questioning what AI can't do, and shouldn't do, is what leads to smarter systems, safer adoption, and far better business outcomes.

The future isn't about trusting AI blindly.

It's about using it intelligently.

When AI is treated as a powerful assistant rather than an all-knowing authority, it becomes one of the most transformative tools businesses have ever had.

And that's where innovation creates real impact, without losing control.



vereus

Angus Hey

angus@vereus.co.uk
www.vereus.co.uk

It predicts based on patterns in data, which means it can be confidently wrong.



I Let AI Produce My Podcast. Here's What It Saved Me

**Content Writer
& Founder,
Market Avenue Ltd**

Anna Woolliscroft

You probably fall into one of three AI camps right now.

Camp one: you're pretending it isn't happening. Camp two: you've dabbled by asking it to tidy up a LinkedIn post or help you plan dinner from the fridge leftovers. Camp three: you've got a subscription, you're using it regularly, and you know there's more. You're just not sure what more looks like in practice.

If you host a podcast, this article is for you. The same thinking applies to any content you produce repeatedly, such as proposals, newsletters, social posts. But let's start with the podcast.

I'm a communications specialist, and by my own admission, a perfectionist who over-thinks. It's a personality type that means tasks take longer than they

should, and nothing ever feels finished. Thankfully, AI has become the thing that gets me out of my own way.

Here's an honest case study

Each episode of my Writing with Purpose podcast used to cost me five to six hours of editing and post-production content work. I listen back to every episode in full and repurpose the content across multiple platforms. Quality matters to me, so I was never going to cut corners, but the hours kept stacking.

So I built a custom AI podcast assistant. I gave it a role and context about the show,

uploaded my tone-of-voice document and a language style guide, then trained it on exactly what I'd hand over after recording and what I needed back. The post-production workflow now delivers show notes, a blog post, promotional clips, social posts for four platforms, a YouTube description, an email announcement, quotable content, and a guest follow-up message.

'Your promo materials are the best I've seen from any of the podcasts I've been involved in... it gives you insights you wouldn't ordinarily have.' — Nic Wilson, writer, editor, Guardian country diarist

The assistant took around a day to build. After working on four episodes, each one now takes two hours less to complete. Producing two episodes a month, I'll save 48 hours a year minimum. It paid for itself in month one.

'Good is good enough,' and this framework gets me there without the overthinking.

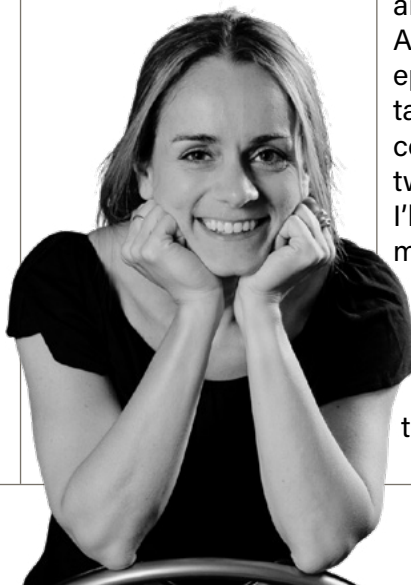
Five steps to build your own assistant

1. Identify one repeating content task that currently costs you time.
2. Get a paid subscription to an LLM (ChatGPT, Claude, Gemini).
3. Write a tone of voice document. Even a rough one. What do you sound like? What would you never say?
4. Build your assistant around one specific workflow. Give it a role, context, and a clear output. Test and refine.
5. Build in human review checkpoints to stay in control. This is not optional.

I've identified ten AI assistant projects across my work. If each saves a conservative 40 hours a year, that's 400 hours annually, and over ten working weeks back in the calendar.

Set up once. After that, it just works.

This article was written with AI assistance.





Coaching works because it creates the space to think.

WHY DOES COACHING WORK, AND WHAT DIFFERENCE WILL IT MAKE TO YOUR BUSINESS?

Founder,
Double You Coaching

Eleanor Doggwiler



It's a fair question. On the surface, a coaching session can seem like just a conversation. But the impact on your business comes from something much deeper.

If you're running a business, you're likely to be operating at a fast pace, making decisions quickly, reacting to what is in front of you, and carrying a constant mental load. You probably don't have much space to step back and think clearly.

And that has a far bigger impact on your business performance, decision making, and overall direction than most people realise.

Why space matters

Research in neuroscience, including David Rock's SCARF model, shows that when we are under pressure, our thinking becomes more reactive and short term. This is when decision quality drops, priorities blur, and we focus on what feels urgent rather than what is important to our business. As a result, important decisions get delayed, progress slows, and the business can start to feel stuck.

Coaching works because it creates the space to think.

Not reactive, short-term thinking, but the kind that allows you to process, challenge assumptions, and see things differently.

Creating that space brings clarity more quickly and leads to better decisions.

Where the change happens

In my coaching work with business owners and leaders, this is where the real change happens.

Confidence grows. Focus sharpens on what is important. Decisions become clearer. Studies from the International Coaching Federation highlight people report stronger performance, better decision making, and greater confidence in how they run their business.

And from there, the business moves forward with more clarity, consistency, control, and success.

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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.

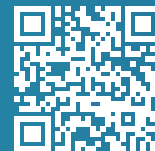


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UPCOMING EVENTS



JUN
4

Medway Business Show
Chatham Dockyard

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JUN
18

Canterbury Business
Show
University of Kent

[REGISTER HERE](#)

JUN
24

Kent AI Conference
Mercure Maidstone

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AUG
6

Women In Business Big
Business Show
Longfield Academy

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SEP
30

Bromley Business Show
Oakley House

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NOV
5

Tunbridge Wells
Business Show
Assembly Hall,
Tunbridge Wells

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NOV
11

London Business Show
London Excel

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