ISSUE 64

SEP/OCT 26

Steer Your Business

DRIVING BUSINESS GROWTH THROUGH INSIGHT, VISIBILITY AND CONNECTION

FINISH THE YEAR STRONGER

The revenue leaks costing you money, and how to close them before year-end pg 4

Featuring TRACEY LOUISE TAYLOR, Founder of MenoMoney

ALSO IN THIS ISSUE:

- What's Really Holding Your Business Back?
- Is Bigger Really Better for Business Telecoms?
- When Personal Problems Become a Business Problem

THE
Steer Your Business
PODCAST

NEW EPISODE

EPISODE
#6

STEER YOUR BUSINESS PODCAST

WITH
EMILY
DORSCHLER

Check out the Steer Your Business podcast hosted by Sally Marshall for entrepreneurs, founders, and business leaders. Through candid interviews, practical advice, and real-world insights, it explores growth, leadership, marketing, profitability, and mindset.

Each episode offers actionable strategies to help listeners make smarter decisions and build sustainable, successful businesses.

EPISODE #6

In Conversation With Emily Dorschler

Emily Dorschler, founder of **NurtureWorks,** talks about her journey from corporate leadership into entrepreneurship and the challenges many women face when leaving employment to build their own businesses

From the Editor

The Team

Sally Marshall: Editor

Sam Hamlyn: Design & Creativity

Dean Vinyard: CRM & Automation

Tom Reveley: IT

Jonathan Gwyer: Website

Ewan Menzies: Sales & Marketing

Below: Kate Adey, on The Relationship You Forget to Notice

We have a fabulous issue for you with some great experts who are sharing their knowledge and expertise to support businesses at whatever stage they are at.

The cover and leading article is by Tracey Taylor of MenoMoney. The Revenue Leak You Won't Find in Your Accounts is the intriguing title of her article and a must read for all business owners.

We are delighted to be joined by Dr Ant Webb as one of our experts in this issue who helps business owners rewire the way they think.

There is such an eclectic mix of articles for you to dip in to this time. I'm sure that there is something for everyone and a nugget of information which will help you move forward.

Some of our experts have also been guests on the podcast so don't forget to have a listen and find out more about the people behind the business.

We love to hear your feedback on the magazine and what else you would like to see in future issues

Sally
Editor

> There is such an eclectic mix of articles in this issue, with experts sharing their knowledge and experience to support businesses at every stage. I'm sure there will be something here that helps you move forward.

Above: Dr Ant Webb

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Next Issue 1 November

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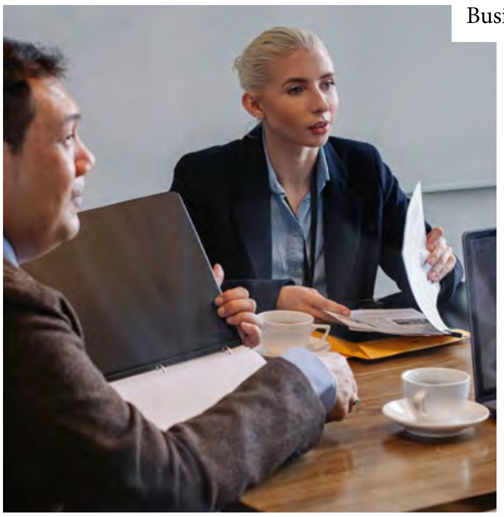

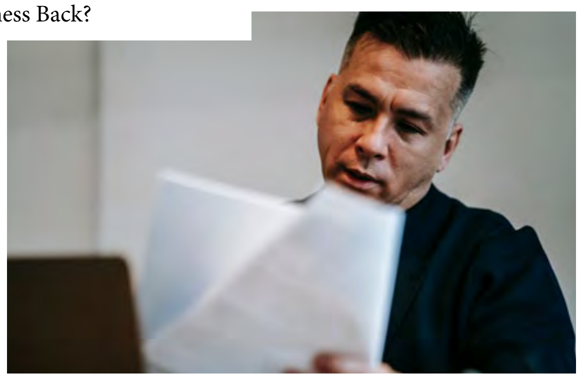

ON THE COVER

The revenue leaks costing you money, and how to close them before year-end. Featuring Founder of MenoMoney, Tracey Louise Taylor See pg 4

FINANCE • Tracey Louise Taylor
MENOMONEY

The Revenue Leak You Won't Find in Your Accounts

How business owners can recognise hidden money leaks, strengthen financial resilience and finish the year stronger

> **The money decision you keep avoiding may be the one your business needs most.**

September often feels like a second January. The summer ends, routines return and business owners begin thinking about what still needs to happen before the end of the year.

The usual response is to do more: more marketing, more networking, more content and more hours.

But before adding anything else, ask a different question:

Where is revenue already leaking from your business?

Not every leak appears as an obvious expense. Some are hidden in everyday decisions: the price you hesitate to quote, the discount you offer before the client has even asked, the additional work you complete without charging, the proposal you fail to follow up or the unprofitable client you continue to serve. In midlife, these patterns can become particularly noticeable. Shifting priorities, competing demands and financial pressure can affect confidence, focus and decision-making. That may show up commercially as undercharging, overdelivering, avoiding the numbers or delaying an important conversation.

This does not mean you have suddenly become bad at business. It may simply mean your business has grown, but your pricing, boundaries and financial habits have not grown with it.

"Many women are charging for the business they started, not the business they have built."

Are your prices still right?

When did you last review your prices? Do they reflect your experience, rising costs and the value you now create?

Undercharging may feel safer in the moment, particularly when you fear losing a client. Over time, however, it can leave you with an overflowing diary, limited capacity and insufficient profit to invest in growth.

Ask yourself:

Am I pricing from commercial clarity, or from fear of rejection? What are you giving away?

Extra calls, additional revisions, free advice and constant availability may feel generous, but they all use time and energy.

Clear boundaries are not poor customer service. They protect your capacity, help clients understand what is included and allow you to deliver your best work sustainably.

"Every extra you give away has a cost, even when it never appears on an invoice."

Are you reacting or reviewing?

Financial resilience is not only about having savings or money in reserve. In business, it is the ability to remain calm, clear and intentional when revenue fluctuates, costs rise or confidence wobbles.

A simple weekly review can help you make stronger decisions. Ask:

- What is coming in and going out?
- What value have I created this week?
- Are my spending and earning choices aligned with what matters most?
- Which proposal, invoice or conversation needs my attention?
- What money decision have I been avoiding?

These questions are just the start. The Weekly Resilience Ritual is one of 3 simple shifts in my free guide that help you build real financial resilience in midlife. Grab your copy at www.menomoney.co.uk/ebook.

Recognising the leak is the first step. Building resilience is what helps prevent the same pattern from continuing.

Midlife can bring uncertainty, but it also brings experience, perspective, stronger networks and clearer priorities.

Midlife mindset may be one of the most valuable assets in business, provided you learn how to support it.

Finishing the year stronger does not require a complete reinvention. It may begin with one clearer price, one firmer boundary, one overdue follow-up or ten honest minutes reviewing your numbers.

Tracey Louise Taylor

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Ready to Stop Playing Small and Build Stronger Revenue?

Download my free guide, 3 Powerful Secrets to Financial Resilience in Midlife, and discover the Weekly Resilience Ritual, how to reframe the money stories holding you back and how to build Storm and Sunshine Pots for greater security and growth.

Get your free guide:

About the Author

Tracey Louise Taylor is the founder of **MenoMoney,** a Small Business Sunday winner selected by Theo Paphitis and winner of Best Start-Up at the Kent Business Awards. She helps female founders in midlife stop playing small, recognise their value and create recor-breaking revenue. She combines practical revenue strategy with money mindset support, helping women charge confidently, make stronger financial decisions and grow profitable businesses without burning themselves out.

> **"Midlife mindset may be one of the most valuable assets in business.**

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THORNBURY COLLECTIONS

Purpose-Driven Credit Management: Why Business Purpose Should Shape Your Credit Process

What is the purpose of your business?

Purpose is not just what you do, it is why you do it. For founders and leaders this “why” is often rooted in human experience, social impact and the desire to create value beyond profit. When purpose is clear, it should shape every business function — including one of the most overlooked: credit management.

Why purpose matters to credit management.

Credit management is commonly viewed as a technical function: terms of business, credit limits, collections, and KPIs. But when you align credit policy and process with organisational purpose, you get more than better cash flow — you get consistent decision-making that reflects values, preserves customer relationships and reduces risk in ways that support long-term sustainability.

A purpose-led credit approach.

01. Anchors decision-making:

If your purpose prioritises supporting SMEs or protecting vulnerable customers, your credit criteria, payment terms and discretionary policies will favour solutions that keep those customers trading rather than drive them into distress.

02. Balances commercial and human outcomes:

Purpose acknowledges the human element of credit risk—cashflow stress affects wellbeing. Processes built with this in mind include early engagement, flexible plans and signposting to financial support, which often recover more value than punitive measures.

03. Builds trust and reputation:

Ethical and transparent credit practices reinforce brand authenticity. Customers and partners who experience fair treatment are more likely to remain loyal and refer others, helping keep bad debt to a minimum and maintain a healthy customer retention rate.

04. Embeds purpose:

Embedding purpose forces consistent documentation, clearer mission-driven T&Cs and stronger understanding.

Translating purpose into credit management requires an end-to-end process review.

01. Revisit the mission and client oath Purpose should be explicit in your mission statement and client oath—documents that do more than decorate a website. These commitments need to underwrite your terms and conditions and be reflected in every customer touchpoint, from sales contracts to collection scripts.

02. Map the customer lifecycle Document every interaction that affects credit: onboarding, risk assessment, ordering, invoicing, disputes, reminders and recovery. Identify where purpose-led choices can change outcomes (e.g., early financial-health assessments, flexible repayment options).

03. Align policy with values Set credit limits, approval authority and ageing strategies consistent with your why. For example, a business committed to helping SMEs might include graduated credit-building programs or tailored terms for first-time customers.

04. Train and empower people Policies are only as good as the people who apply them. Awareness training ensures staff understand the purpose and can implement empathetic, compliant decisions. Empower frontline teams with guidelines and delegated discretion to handle human circumstances without violating governance.

05. Embed ethical recovery practices When recovery is necessary, ethical and cost-effective approaches—clear communication, tailored repayment plans, and referral to support services—often yield better monetary and reputational outcomes than aggressive tactics.

06. Measure what matters Add purpose-linked KPIs to traditional metrics: proportion of customers retained after payment restructuring, reductions in bad-debt through early intervention, customer-satisfaction scores post-collection. These measures demonstrate the business value of purpose-aligned credit practices.

> **"Policies are only as good as the people who apply them.**

Financial health as part of wellbeing.

Purpose-led credit management also recognizes the link between financial health and mental wellbeing. Cashflow problems cause stress that affects individuals' decision-making and productivity. Companies that address this human reality—through compassionate collections and financial-awareness initiatives—help sustain customers and employees alike.

Practical outcomes of a purpose-driven review

- Reduced write-offs through earlier, empathetic engagement
- Faster dispute resolution because terms and client expectations are clearer
- Higher customer retention where flexibility is offered
- Improved staff confidence and lower non-compliance incidents after targeted training
- Stronger evidence for governance and audit through mission-linked documentation

If you want help aligning purpose with credit management and think you could benefit from an end-to-end process review, with or without awareness-training sessions. IT is not something just for big businesses every business needs it, drop me an email to anita@thornburycollections.co.uk.

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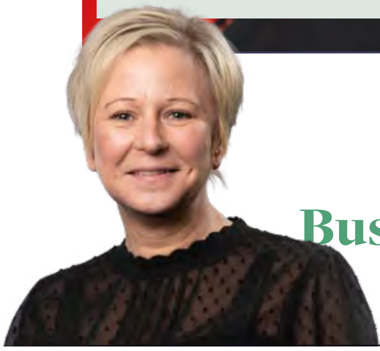
With minimum wage rates rising and enforcement expanding, payroll errors that once went unnoticed could become increasingly costly. Employers are being urged to review working time, deductions, holiday pay and record keeping before small discrepancies become significant liabilities.



FINANCE • H-J Dobbie
HEAD OF HR CONSULTING, AZETS

Businesses urged to review payroll processes amid tighter minimum wage scrutiny

Employers across the UK should urgently review their payroll processes and employment practices as scrutiny around National Minimum Wage (NMW) compliance intensifies and the enforcement powers of the Fair Work Agency (FWA) begin to take shape.

The latest NMW increases, effective from April 2026, have pushed hourly rates to £12.71 for those aged 21 and over, £10.85 for 18–20-year-olds, and £8 for 16–17-year-olds and qualifying apprentices. At the same time, enforcement is becoming more robust, increasing the likelihood of investigation and the scale of potential exposure.

Complex rules are tripping up employers

From our experience, most employers are trying to comply, but NMW legislation is highly complex and it is often the finer details that create risk.

Issues frequently arise around:

- Working time calculations, including unpaid time on site before or after shifts
- Payroll deductions and voluntary arrangements
- The treatment of expenses and benefits in pay calculations

> **"Even small discrepancies can lead to breaches.**

Even small discrepancies can lead to breaches. For example, failing to include short periods of preparatory time each day can result in underpayment when assessed across a workforce over several years. Similarly, deductions for schemes such as Christmas savings, while well intentioned, can inadvertently reduce pay below the NMW threshold.

The financial and reputational risks are significant

Where breaches occur, the consequences can be severe. Employers may be required to:

- Repay arrears going back up to six years, calculated at current NMW rates
- Pay penalties of up to 200% of the underpayment
- Face public naming by HMRC

There can also be wider cost implications, including additional National Insurance, income tax and pension contributions.

Enforcement is widening under the Fair Work Agency

HMRC continues to enforce NMW on behalf of the FWA, which was established in April 2026 and will, once fully operational, take on a broader remit covering areas such as holiday entitlement and pay, unlawful deductions and agency worker protections.

The FWA will have extensive powers to enter premises, inspect records and payroll systems, and interview staff. It will also be able to issue underpayment notices requiring sums to be repaid within 28 days.

Holiday pay is another growing risk area

Holiday pay calculations are increasingly complex, particularly for businesses with irregular hours or variable pay structures. As enforcement expands, employers should expect the same level of scrutiny in this area as is currently applied to NMW.

The direction of travel is that government policy is making it easier for workers to enforce their rights, and unintended errors are unlikely to be treated leniently.

Actions for employers to undertake

Employers should take proactive steps to strengthen compliance, including:

1. Reviewing payroll deductions and salary sacrifice arrangements
2. Checking working time calculations in detail
3. Ensuring all pay elements are correctly treated for NMW purposes
4. Maintaining clear, auditable records of how pay is calculated

Robust record keeping is critical. Employers must be able to demonstrate exactly how they have determined pay and entitlements, particularly if challenged by HMRC or the FWA. Failure to do so can itself carry serious consequences.

Applying robust procedures, controls and carrying out frequent reviews will help businesses mitigate the risk of penalties, avoid costly backdated liabilities and protect their reputation as enforcement becomes more comprehensive.

We're here to help

Whether you need assistance reviewing complex pay arrangements, creating robust procedures, reviewing current procedures and outcomes, validating holiday pay calculations or improving payroll controls, our Employment Tax, HR Consultancy and Payroll specialists can help ensure your processes remain compliant and efficient.

FOUR PAYROLL CHECKS TO MAKE NOW:

1. Review payroll deductions and salary sacrifice arrangements
2. Check working time calculations in detail
3. Ensure all pay elements are correctly treated for NMW purposes
4. Maintain clear, auditable records of how pay is calculated

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Unintended errors are unlikely to be treated leniently as enforcement becomes more comprehensive.

Turn Your Idle Capacity into Business Purchasing Power

Most businesses have some form of unused capacity: empty seats, unbooked hours, idle equipment or spare resource. Rather than treating that as lost income, Silvatree offers a way to turn it into purchasing power.

The Tuesday That Paid for Itself:

Almost every day, Maria watched some of her tables sit empty and did the maths every restaurateur avoids: those seats cost exactly the same whether a guest sits there or not. The rent, the lights, the chef reading the paper — all paid for, all producing nothing. Most owners call that a quiet spell and move on. Maria stopped calling it quiet. She started calling it inventory, her hidden asset.

She listed her empty covers on the Silvatree Capacity Exchange. Nothing changed in her kitchen — same tables, same menu — except the unsold seats now earned her Silva, the exchange's currency, instead of earning her nothing.

Then the interesting part began. She spent that Silva on things she'd always paid cash for: her accountant, fresh menus from a local printer, a plumber for the back sink. The cash stayed in her bank account. Her real money went further, her quiet times filled up, and not one full-price customer was ever offered a discount.

Six months on, Maria's "quiet spells" fund her Christmas marketing. Her cashflow smoothed. Her profit line moved — not because she worked harder, but because she stopped letting good capacity evaporate.

HOW COULD THIS WORK FOR YOUR BUSINESS?

What unused capacity do you have each week?

An empty table, an unbooked hour, an idle vehicle or spare resource could all become purchasing power through the Silvatree exchange.

> What do you throw away every week and call normal?

So here's the uncomfortable question hiding in your own business: what do you throw away every week and call normal? The empty seat, the idle van, the unbooked hour — it isn't a loss. It's currency you haven't minted yet.

Find out exactly how it can work for your business: visit silvatree.co and download the "Bank of Idle Capacity" and book a suitability review.

SILVATREE
CAPACITY EXCHANGE
Turn Spare Capacity into Business Purchasing Power

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07469018888

Maximising Estate Value: The Hidden Cost of Traditional Banking in Probate

Cross-border estates are now the norm, not the exception — yet most firms still leave the final, most valuable step to their default high-street bank. Tony Redondo explains what that's costing clients, and firms.

> **For beneficiaries, that's money they never see. For the probate firm, it's a missed chance to protect the wealth they were trusted with.**

WHERE ESTATE VALUE CAN BE LOST

- Wide exchange-rate margins
- Automatic conversion at an unfavourable time
- Intermediary bank "landing fees"
- Payment routes that add unnecessary cost

> "The estate arrives lighter than it should."

UK estates rarely stay within UK borders any more. A holiday home in Spain, a share portfolio in the US, beneficiaries scattered across three continents — cross-border complexity is now the rule, not the exception. Yet when it comes to moving the money, most firms still default to whatever their corporate bank offers.

That's a problem. Banks convert funds the moment they land, at whatever rate happens to be on the board that morning — good, bad or indifferent. Legacy branch networks and creaking IT systems are expensive to run, and those costs get recovered through wide exchange rate margins. Add in intermediary banks skimming "landing fees" along the route, and the estate arrives lighter than it should.

For beneficiaries, that's money they never see. For the probate firm, it's a missed chance to protect the wealth they were trusted with.

A different approach

The alternative is relationship-led, not app-led. At Cosmos, we watch currency markets and convert at the right moment rather than the first moment. We route payments through the most direct rails for each jurisdiction, stripping out unnecessary intermediary fees. And executors deal with a person, not a call centre — someone who understands that probate timing is rarely simple.

The value of getting it right

The choice of payment partner says something about the service a firm delivers. Get it right, and overseas assets yield their full value — exactly the kind of commercial foresight that sets a firm apart.

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Steer Your Business

CONNECT. COLLABORATE. GROW.

Your Business Is Stronger Together

Success doesn't happen in isolation. The Steer Your Business Membership brings ambitious business owners together to share ideas, solve challenges and create opportunities for growth.

CONNECT

with like-minded business owners who understand your journey.

COLLABORATE

through meaningful conversations, shared experiences and valuable partnerships.

GROW

with expert insights, practical support and the accountability to turn plans into results.

Whether you're looking to expand your network, gain fresh perspectives or accelerate your business growth, our membership provides the community and support you need to move forward with confidence.

Steer Your Business Membership

Helping business owners build stronger businesses, together.

Want more followers? Think twice before running a competition

BEFORE YOU RUN A COMPETITION, ASK:

1. Is the prize relevant to my ideal customer?
2. Are the entry rules Meta-compliant?
3. Will the new followers actually care about my future content?
4. Would the same budget work harder through targeted advertising?

Social media competitions can create a quick spike in followers and engagement, but the wrong prize or entry mechanic can leave you with the wrong audience — and weaker results long after the competition ends.

Know the rules

Meta's guidelines catch out many businesses. Did you know, you actually can't require people to like or share a post to enter? Or make tagging a friend part of the deal? What you can do is ask them to comment on your post and follow your page, but here's why you might not want them to...

> "If your competition attracts people who only want the prize, your future content may end up being shown to the wrong audience.

Don't chase vanity metrics

The bigger question is whether a competition is attracting the right audience.

A £200 shopping voucher might generate hundreds of follows, likes and comments from people who simply want a freebie, with no interest in what your business normally provides.

That's a problem because only a small proportion of your followers typically see your posts. Meta decides whose feed your post appears on, based on previous interactions. If your competition teaches the algorithm that your newly earned prize-hunter 'fans' are your ideal audience, your future content is more likely to be shown to them instead of genuine prospects - reducing engagement and making it harder to reach potential customers.

Think long term

If real growth is the goal, consistency beats gimmicks. Regular, valuable content will build an engaged audience – it just might take longer than a 'one and done' quick-win competition post.

If you want to put your foot on the accelerator, your prize money is better spent on some targeted social media advertising that can generate immediate results through engagement, lead generation or sales campaigns aimed at the right people.

MANY WEBSITES FAIL LONG BEFORE THEY'RE DESIGNED

Businesses often think a new website starts with choosing a web agency. But some of the most important decisions need to be made before you decide who will design or build it.

Most conversations about a new website start with:

"We need a new website."

And that's usually right. Maybe the existing website looks dated and no longer reflects what they do. Or it simply isn't generating the results it should.

So, what happens next?

Someone starts looking for a web agency or developer. It feels like the obvious thing to do. You need a website, so you find someone who builds websites. But that can mean appointing a supplier before some of the most important decisions about the project have been made.

> **The problem isn't always that a website was built badly. Sometimes the wrong website was built well.**

Which is why I believe many websites start going wrong long before anyone designs or builds a single page.

A website project is full of decisions

For most businesses, buying a new website isn't something they do very often. Yet suddenly they're expected to make decisions about things they may have little experience of.

"How much should we spend? What do we actually need? How many pages should we have? Should we rebrand at the same time? What platform should we use? What role should SEO and AI play? Who should write the content? And, with hundreds of agencies and developers to choose from, how do we know who is right for us?"

But there are even more fundamental questions underneath those.

- Who are we really trying to reach?
- What do we want to be known for?
- What problems are we best placed to solve?
- How should we position ourselves against our competitors?
- Are our services structured in a way customers actually understand?
- What does someone need to see and believe before they will choose us?

These aren't really website questions. They're business questions.

And the answers determine what website you should build in the first place.

But doesn't the web agency do all this?

Sometimes, yes. There are excellent agencies and developers that invest considerable time in understanding their clients. Many also include a 'discovery' phase. But discovery and strategy aren't necessarily the same thing.

Website discovery often focuses on understanding the project that needs to be delivered, such as functionality, integrations, technology, content requirements and the mechanics of the build.

Strategy starts further upstream. It asks whether the project has been defined correctly in the first place. Are we clear about the business, its customers and its positioning? What role should the website play? What should it communicate?

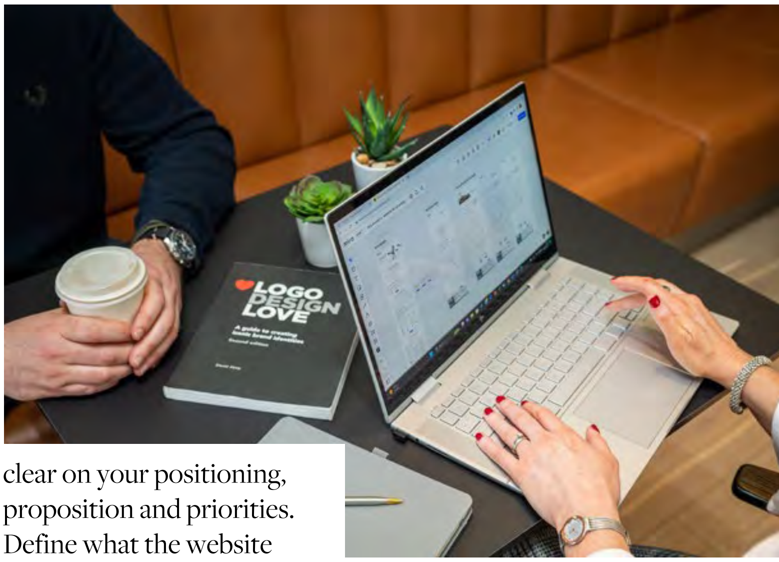
You need both. But they need to happen in the right order.

Think like an architect

Imagine investing a significant amount of money in a new building.
You wouldn't start with the builder. You'd first work out what the building needed to achieve, who would use it and how the space needed to work.

MCLAREN&CO.

Lisa Summerscales
FOUNDER & DIRECTOR



Define the requirement before you select the supplier.

UNDERSTAND
The business, its direction, customers and market
↓
DECIDE
Who you need to reach, what you want to be known for and why they should choose you
↓
DEFINE
What the website needs to achieve, say and do
↓
REQUIREMENTS
Structure, content, functionality, SEO, brand and technical needs
↓
SELECT
The right specialists for the project you've now defined
↓
DELIVER
Content, design and development, with the strategy guiding every decision
↓
LAUNCH
A website built around what the business and its customers actually need

Only then could you create the blueprint, appoint the right specialists and start building.

A website isn't much different. Designers and developers bring essential expertise. But they can only produce the best result when there is a clear blueprint behind what they're being asked to create.

And someone needs to keep hold of that blueprint as the project moves through content, design, development and launch.

Clarity before commitment

A new website is a significant investment, so you need enough clarity to make better decisions before you commit your time and money.

Understand the business and its customers first. Get clear on your positioning, proposition and priorities. Define what the website needs to achieve, say and contain. Then choose the right specialists and keep that strategic thinking connected to the project throughout delivery.

Because a successful website isn't just one that looks good. It should help the right people find you, quickly understand that you can solve their problem, trust that you have the credibility to deliver and make it easy for them to take the next step.

So, if your business is starting to talk about a new website, don't start by asking:

"Which web agency should we use?"

Start by asking:

"Do we have enough clarity to know what we actually need?"

The answer to that question could determine whether your next website becomes one of your best investments, or one of your biggest frustrations.

About the author

Lisa Summerscales is Founder and Managing Director of McLaren&Co. After more than 20 years in senior marketing and communications roles, Lisa now helps businesses make the right decisions before investing in a new website, then brings together and leads the right specialist team to deliver it.

If someone tells you they're getting a new website, Lisa would love to speak to them before they speak to a web agency.

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The Relationship You Forget to Notice

You manage relationships all day, at work and at home. There's one you rarely stop to notice, and it sets the tone for every other.

Ask a leader how things are going and you'll usually hear the same words: "I'm very busy." And it's said like it's a badge of honour.

What's running underneath is a quiet, unacknowledged, and unspoken exhaustion. It shows itself when you react to a question or comment from a colleague or team member. Sometimes you manage to run things smoothly for a while but on the inside you are quietly at war with yourself.

It's something I experienced as I progressed through a management consulting career, just ploughing and pushing through, ignoring all the physical symptoms that were signalling me to pause and ask some different questions. During my transition from corporate consulting to a niche leadership development firm, I started a coaching qualification, and it was through that programme I began to notice my own patterns, particularly around control and wanting life to work in the way I wanted it to. That began my inner leadership path of relearning, and dissolving many hindering patterns.

The relationship with yourself

Here's the control paradox. We believe the long hours and constant availability equal better performance. They don't. Working 70 hours yields the same output as 55 focused hours. Sleep deprivation drops decision-making accuracy by 20%.

Teams led by 'always-on' leaders burn out at 35% higher rates. We know this, and yet we keep going, because the behaviour feels like control. It isn't. It's usually the sign we've already lost it.

The relationship with yourself is where that pattern breaks or repeats. It starts with noticing the tightening in the body, for me it was my jaw and shoulders, before a hard conversation or seeing the fatigue you're feeling as information, not weakness.

Most of us meet those signals with one question: 'What is wrong with me?' It's seen as a problem to fix. But that instantly puts us on trial, at fault, instead of curious.

WHAT WE BELIEVE EQUALS CONTROL	WHAT IT ACTU
70+ hour weeks	Poor sleep
Always being available	Relationships g
Never switching off	Physical tensio
Tasks ahead of wellbeing	Team burnout

Next time the tightening starts, say "That's interesting," and ask something different, like;

1. What happened, without the labels and meaning attached to it?
2. What are you still arguing with that already happened? What shifts if you let it be what it is?
3. What are you trying to control?

I love these two quotes;
"What happened, happened and couldn't have happened any other way ... because it didn't."
— Peter Crone, Mind Architect

"What you resist not only persists, but will grow in size."
— Carl Jung

ALLY SIGNALS

one quiet

n, symptoms

"The work you do today becomes the floor you start from tomorrow.

Then, the one at home

The limited version of you that overrides its own signals all day doesn't clock off at the front door. It arrives home as a 'floating head', present in body, with a mind still half in the last meeting, with the leftovers of your attention for the people who matter most. Presence isn't a scheduling problem. It's a relationship-with-yourself problem in disguise.

We're conditioned to stay in survival mode, on alert 24/7, never really switching off and the nervous system stays in that heightened state. So notice: What is your breath telling you right now, as you read this? Is it shallow, held, easy, deep?

Your breath shows you what your nervous system is experiencing. The work you do on your nervous system today becomes the floor from which you start tomorrow. It compounds. So why wouldn't you start to notice?

Start with the breath now. It bridges the mind and body. Have a go:

- Sit comfortably.
- Notice your natural breath without changing it.
- Follow the path as it enters and leaves your body.
- Silently say "in" as you breathe in, and "out" as you breathe out.

→ *What did you notice in your body?*

→ *What's one moment this week where you'll use this practice? What stops you? It's free.*

And the relationships at work

Watch the pattern. A capable person spends an hour working out how to handle their manager, his or her style, and triggers so the Monday meeting lands well. They do it alone, in parallel with their actual job. The manager walks in having done none of it. That's the hidden labour of a relationship where only one person is paying attention to how it works. It doesn't show up in any survey. It shows up as your best people going quiet, disengaging, or leaving and nobody quite able to say why.

When you've done your own noticing, when you can sit in a hard conversation without needing to win it, you carry your share. That's what shifts a culture: not a values poster, but leaders regulated enough to let other people be real.

→ *What's the gap between the leader I intend to be and what my team actually experiences?*

None of this is a call to add self-care to an impossible list. It's the opposite. It's noticing daily moments where you are reacting vs where you are open and truly listening to yourself and others.

THE DAILY NOTICING

Four questions, choose one or use each one.

NOTICE
Where did I override a body signal today instead of pausing on it?

BREATH
Did I pause and follow my breath, or push straight through?

NERVOUS SYSTEM
What is my body telling me right now, as I ask this?

COMPOUNDING
What can I do today that my tomorrow self will thank me for?

Progress, not perfection. The control cycle will pull you back and that's normal. Notice it as that's where it starts to break.

The relationship you forget to notice is the leverage point. If you tend to it, and every other one you're working so hard to manage quietly improves. At your desk, in the difficult conversation, at your own kitchen table. It doesn't start with doing more. It starts with noticing.

Breaking the Control Cycle is available as a standalone session.

DESIGN • Sam Hamlyn
WILDSMITH STUDIO

"Professional" Isn't a Design Brief

"I want it to look professional" is one of the most common requests I hear at the start of a branding project — and usually the first phrase I ban. It may express exactly how someone feels about their current brand, but it doesn't yet tell us what needs to change.

The banned word

"I just want it to look professional."

Almost every client says it at some point during our early conversations. It may even be the first thing they tell me when I ask what they want from their new branding.

My response is usually to ban the word.

Professional in what way? Professional to whom? Does it mean established, knowledgeable, businesslike, dependable or authoritative? Does it mean less homemade? More consistent? Better able to hold its own alongside larger competitors?

Until we understand what sits beneath the word, "professional" is far too broad to guide a design.

When something feels off

When someone says their business needs to look more professional, there is usually a genuine concern underneath it. They can see that something isn't working, even if they cannot yet describe exactly what it is.

Perhaps the business has grown, but its materials have been created piecemeal over several years. The website, social media and printed literature no longer appear to belong to the same company. The logo may have been made when the business first started and now feels too informal for the work being done. Or the owner may be preparing to approach larger clients and questioning whether the business looks ready.

> **"Professional" is often shorthand for the gap between how capable a business is and how confidently it presents itself.**

"Professional" becomes shorthand for the gap between how capable the business is and how confidently it presents itself.

The word identifies the discomfort. It doesn't identify the answer.

Helping someone find better words for what they need is part of the designer's job.

One word, many interpretations
The meaning of "professional" changes with the business.

For a psychotherapist, it might mean credible and authoritative without feeling clinical or intimidating. Clients need to trust their expertise while still feeling that difficult, personal conversations will be handled with care.

A landscape designer may need to appear established, capable and dependable. Their clients are trusting them with their homes, a significant investment and a project that may take months to complete.

A plant nursery with a tearoom needs something different again: a sense that the business is well run and considered, without losing warmth, character or welcome.

For an interior designer, professional might mean creative and assured, supporting the value of the service without competing with the work itself. An antique dealer may need to feel knowledgeable and discerning while preserving the individuality and fascination that draw people to antiques in the first place.

The same word has led us to five very different sets of qualities. None is any more professional than another. Each is appropriate for the business, the people it serves and the kind of trust it needs to create.

Finding the meaning underneath it
Once the word has been banned, we can start replacing it with something more useful.

I might begin by asking what feels unprofessional about the business at the moment. The answer often reveals more than asking what somebody wants instead.

They may be embarrassed by an old website, frustrated that nothing matches or concerned that the presentation feels homemade. Sometimes the problem is clarity: customers cannot quickly understand what the business offers or why it is worth choosing. In other cases, everything is competent, but the overall impression feels generic and forgettable.

I also want to know who needs to view the business as professional and what they are being asked to trust it with. That might be their home, their family, a significant amount of money or a decision with long-term consequences.

It is equally useful to ask what professional must not become. Corporate? Cold? Bland? Intimidating? Overly polished? Traditional?

Those answers give us something much more specific to work towards.

BAN THE WORD "PROFESSIONAL"

Replace it with answers to these five questions:

- What should the right person understand about your business?
- What are they trusting you to do?
- How should they feel when they come across you?
- What must your brand never feel like?
- What must you make sure you don't lose?

Then complete the sentence: We need to come across as ___________, ___________ and ___________.

Looking polished is only part of the job
It is possible to create something beautifully finished that says very little about the business behind it.

Design templates and readily available tools have made polish easier to achieve. A business can choose an elegant typeface, a tasteful colour palette and well-composed photography, and still end up looking remarkably similar to everyone else in its field.

The question is whether those decisions create the right impression.

Does the identity feel appropriate for the people the business wants to reach?

Does it reflect how the business works? Does it support the price, experience and level of service being offered? Can people recognise something of the business in it?

A business can look more polished and become less distinctive in the process.

Warmth, character, creativity, heritage and personality can all sit alongside expertise and authority. The balance will be different every time.

A better place to begin
If you are preparing to brief a designer — or reviewing your branding yourself — try setting the word "professional" aside for a moment.

Instead, describe what you need the right person to understand about your business.

Established but approachable. Expert without being intimidating. Creative and dependable. Knowledgeable, individual and assured.

Those combinations give a designer something meaningful to work with. They begin to define the particular kind of confidence the business needs to convey.

By all means, aim to look professional. Just don't stop there.

Until you can explain what "professional" means for your business, it still isn't a design brief.

Wildsmith STUDIO

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"A business can look more polished and become less distinctive in the process.

Your website is probably invisible, and you'd never know

DIRECTOR, DIGITAL WOMBLE

John JB Russell

A website can look perfectly healthy while barely being found at all. Missing page titles, descriptions and indexing can leave even important revenue-generating pages effectively invisible to search engines.

Nearly 96% of web pages get no traffic from Google at all. Not a trickle. None.

Most business owners assume that's a competition problem. Usually, it isn't. It's that their pages never tell Google what they're about.

Every page has a title and a description, the bit you see in search results before you click. When they're missing, Google writes them for you by guessing. It guesses badly.

How common is this? We recently checked an 825-page website belonging to a chamber of commerce, an organisation whose entire job is promoting local business. 813 of those pages had no description at all. That is 98.5% of a site, invisible, including the membership and event pages that bring in its revenue.

> Nobody had noticed. Nobody does, because nothing breaks. The site looks fine. It is just quieter than you'd like.

Nobody had noticed. Nobody does, because nothing breaks. The site looks fine. It is just quieter than you'd like.

Two things fix it. First, the pages have to say what they are. Writing a proper title and description takes a skilled person about 15 minutes a page, which is why nobody does it on a 200-page site. We built Traffic Quality Optimiser to do it in minutes, and hand you a file your web developer imports in an afternoon.

Nearly 96% of web pages get no traffic from Google at all.

Second, Google has to actually find your pages. Digital Womble's IndexFlow submits them daily, so new pages get seen in hours rather than weeks.

Neither is glamorous. Both are the difference between a website that works, ranks, drives revenue and gets cited on search engines and Large Language Models (ChatGPT / Perplexity) and one that merely exists.

BOOK A FREE "RANK FOR REVENUE" SESSION

www.digitalwomble.co.uk
John@digitalwomble.co.uk

WORKPLACE • Kathy Hayman

BETTER MINDS, BETTER BUSINESS

When Personal Problems Become a Business Problem

When personal difficulties begin affecting attendance, concentration or workload, the impact can quickly spread beyond one employee. Supporting people well means knowing what you can reasonably do, where your responsibility ends and when to signpost someone elsewhere.

> Sometimes the most supportive thing you can say is: 'I want to help, but I'm not the right person to help you with that.

Imagine you run a business with ten employees and two are going through difficult divorces.

One is regularly absent. The other is coming to work but struggling to concentrate, spending time talking to colleagues about what's happening and frequently seeking your advice.

You want to support them. You care about what they're going through and don't want to appear unsympathetic. But you're not a counsellor. You don't feel qualified to advise them and, while you're happy to listen, you simply don't have hours to spare.

Meanwhile, colleagues are picking up extra work, conversations are being interrupted and productivity is falling. With two out of ten employees affected, potentially 20 percent of your workforce isn't working at full capacity; and the impact doesn't stop there.

Personal life doesn't stop at the workplace door

Bereavement, relationship breakdowns, financial worries, caring responsibilities and health concerns can all affect someone's wellbeing and their ability to work.

For a business owner or manager, this creates a difficult balancing act. You're trying to support the individual, protect the rest of the team and keep the business running - all while managing your own stress too.

Not knowing what to do, what to say or where your responsibility ends can itself become a significant source of pressure.

Support doesn't mean becoming the expert

Start by listening and understanding how the situation is affecting the employee at work. Then bring the conversation back to what you can reasonably help with.

Could temporary flexibility help? Does workload need reviewing? Would some agreed time away make a difference? Do you know where to signpost them for appropriate professional support when they need something beyond your expertise?

Be clear about what you agree, how long any temporary arrangements will remain in place and when you'll review them together.

Boundaries matter too. It's perfectly reasonable to be compassionate while explaining that lengthy conversations during the working day are affecting colleagues or that you aren't qualified to advise on the situation itself.

Sometimes the most supportive thing you can say is: "I want to help, but I'm not the right person to help you with that."

Having clear processes and knowing where to signpost employees for appropriate support doesn't only help them; it takes pressure off the person managing the situation too.

Don't wait until there's a problem

The best time to decide how you'll support someone who is struggling isn't when you're already in the middle of a difficult situation.

Make it part of your wider approach to workplace wellbeing. Involve your team in conversations about the pressures people may face, what support is available, how concerns can be raised and what they can expect if they're struggling themselves.

That clarity creates psychological safety. Employees know they can speak up and what will happen when they do. Managers aren't left trying to invent a solution every time something happens.

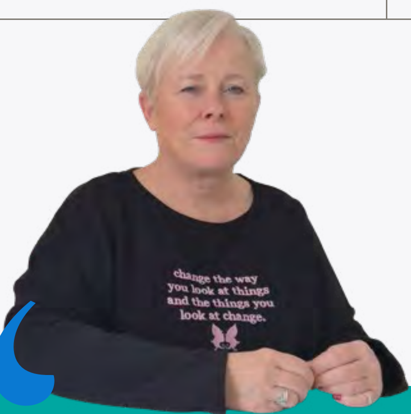
2 employees out of **10** = potentially **20%** of the workforce **affected**

And the impact rarely stops with those two people.

And don't forget the wider team. If colleagues are repeatedly covering absences or additional workload, their own stress levels can rise too.

Good workplace wellbeing isn't about fixing people's lives. It's about recognising potential pressures early, having good practices in place and making sure everyone knows where appropriate support can be found.

That protects the individual, the team and the person responsible for managing it, while helping the business continue to function effectively.



BMBB
Better Minds Better Business

"Good workplace wellbeing isn't about fixing people's lives.

It's about recognising pressure early, having good practices in place and knowing where appropriate support can be found.

What's Really Holding Your Business Back?

Many business owners assume the struggle is in the business itself. Often, the real issue sits deeper — in the patterns, beliefs and automatic thinking that quietly shape decisions long before we realise it.

Have you ever wondered why business is such a struggle sometimes?

You put the hours in. You know your market. You've got the experience. And yet some days it still feels like you're fighting yourself as much as the business.

Here's what I've learned working with hundreds of business owners and entrepreneurs. It's rarely the business that's the problem. It's what's happening underneath it, in your thinking, that you don't even know is there.

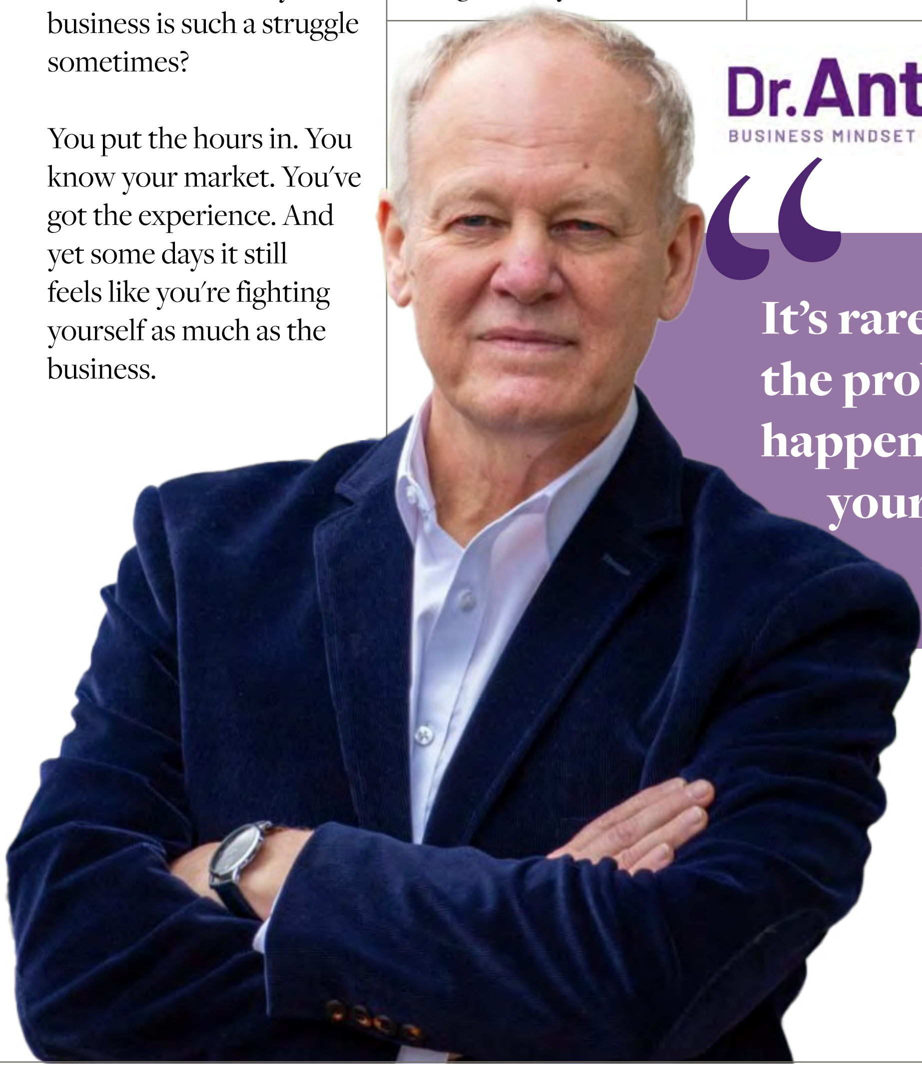
Most of your decisions today aren't decisions at all. They're patterns, values, beliefs, little biases picked up somewhere along the way, some of them years ago, quietly running the show without you ever choosing them.

That reaction you have, the one that shows up before you've even thought about it? That's not you deciding. That's your unconscious mind deciding for you.

Once you can see it though, you can choose it. That's the whole game.

Business owners and entrepreneurs I've worked with often say the same thing. Once they could finally see what was really driving their decisions, everything shifted. Less stress. Fewer knee jerk calls made in the heat of the moment. For the first time in a long time, they felt like they were the one steering the business, not the other way round.

Change the thinking, and the outcome changes with it. Change the outcome, and how you feel about your business changes too.



Dr.Ant®
BUSINESS MINDSET PRACTITIONER

> **"It's rarely the business that's the problem. It's what's happening underneath it, in your thinking, that you don't even know is there.**

That's Switched On Thinking®
What You Think, You Become®

For small businesses, telecoms is less about scale and more about service. Independent providers can offer the same underlying networks as the big names, but with more responsive support, greater flexibility and a much more personal relationship.

For Sole Traders and SMEs, choosing a smaller, independent telecoms provider can be better.

As a sole trader or SME, picking a telecom provider can feel like a choice between corporate giants. But partnering with a smaller, independent provider offers distinct advantages, that big brands simply cannot replicate.

More personal support

At the core of this partnership is relationship-driven service. Independent providers rely heavily on local reputation and referrals, so they have a genuine stake in your long-term success.

Unlike massive call centres driven by sales quotas, smaller firms prioritise tailored advice over transaction volume. They understand the reality of running a small business, and know that a single dropped line isn't just an IT glitch; it's lost revenue.

Same infrastructure, different experience

Crucially, choosing a smaller provider doesn't mean sacrificing technical reliability. Independents leverage the same national networks and infrastructure as the industry giants. You get robust, enterprise-grade connectivity, but with a key upgrade: a dedicated account manager who cuts through jargon and acts swiftly during a crisis. No endless automated phone menus, just direct, human support. Importantly, these providers are also small businesses. They appreciate your cash flow constraints and offer flexible contract terms as you grow and scale up. Often, they also connect you to a trusted network of local IT, cybersecurity, and cabling specialists.

It's not just about buying a phone line; it's about gaining a reliable, highly accessible ally for your entire business telecoms plan.

WHY SMALLER CAN WORK BETTER

Direct access to a dedicated account manager

Flexible terms that can grow with the business

The same national infrastructure as larger providers

Faster, more personal support when problems arise

Access to a wider network of trusted local specialists

> “A single dropped line isn't just an IT glitch; it's lost revenue.

Good Connections
Telecom Ltd

Lavinia Maisey is director of Good Connections Telecom Ltd. With over 20 years' experience, she focuses on SMEs. Her career includes a role as SME Product Manager at BT Business.
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Leaving Corporate Doesn’t Mean Corporate Leaves You

EMILY DORSCHLER

Leaving corporate life can mean more than learning how to run a business. For many women, it also means recognising which habits and expectations still serve them — and which ones are getting in the way.

When women leave a corporate career to start a business, they expect to spend time learning new skills.

Few expect the biggest challenge to be unlearning.

The Corporate Hangove
This is The Corporate Hangover: the invisible residue of a successful corporate career. It’s the habits, beliefs, behaviours and unwritten rules that helped us thrive in one environment but may hold us back in another.

The challenge is that we rarely recognise them. Years of workplace norms and expectations embed these behaviours so deeply that they simply feel like the right way to work.

And because these qualities may be exactly what made us successful in corporate, we carry them into business without realising how differently they can show up.

Perfectionism becomes delayed action. High standards become endless tweaking. People-pleasing becomes saying yes too often. Reliability becomes a lack of boundaries. Professionalism becomes hiding your personality.

That’s why so many capable women begin

> “They’re still responding to an environment they’ve left behind.

to question themselves after leaving employment. They’re still responding to an environment they’ve left behind.

Through personalised coaching, I help women recognise those patterns, understand where they come from and how they’re getting in the way, and decide what they want to do differently. We separate the strengths and experience worth keeping from the rules and expectations that no longer fit, so they can trust their own judgement and take meaningful action towards unstoppable momentum.

Building a business after corporate means choosing what comes with you, without compromising all you know and who you are.

How the Corporate Hangover can show up

- **Perfectionism** → delayed action
- **High standards** → endless tweaking
- **People-pleasing** → saying yes too often
- **Reliability** → lack of boundaries
- **Professionalism** → hiding your personality

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*small business growth partner

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MESSAGE 2MARKET | The Referral Gap
The revenue you never see

NETWORKING • Mike Beasant
MESSAGE2MARKET

AI Won't Close Your Communication Gap. It Will Expose It.

AI can write more content than ever before. But if your message still isn't creating clarity, trust or action, the real problem isn't volume — it's communication.

When ChatGPT first appeared, business owners asked one question.

"Will AI replace me?"

Today, I believe we should be asking a better question.

"Can AI expose the communication gaps that are holding my business back?"

The answer is yes.

AI can write your emails.

It can create your social media posts.

It can build websites, presentations and proposals.

The result?

We now have more content than at any time in history.

Yet many businesses are still asking the same question.

"Why aren't more people buying?"

Because communication has never been about producing more words.

It's about creating more understanding.

The communication gap

Imagine attending a networking event.

You meet twenty genuinely lovely people.

> **The greatest opportunity AI offers isn't writing more content. It's helping us reduce communication risk before we invest more time, money and effort.**

Everyone has a polished introduction.

Everyone has a professional website.

Everyone has an impressive LinkedIn profile.

Yet six months later, very few of those conversations have turned into business.

Why?

Not because people weren't interested.

Not because you weren't good enough.

Because your message never landed strongly enough to trigger action.

That's the communication gap.

The difference between the message you intended...

...and the message your audience actually received.

This is where AI changes the game.

Not because it writes better content.

Because it allows us to identify communication weaknesses before they become expensive mistakes.

The real opportunity isn't asking:

"Can AI write this?"

It's asking:

"Will this message create the action I want?"

Those are completely different questions.

One produces content.

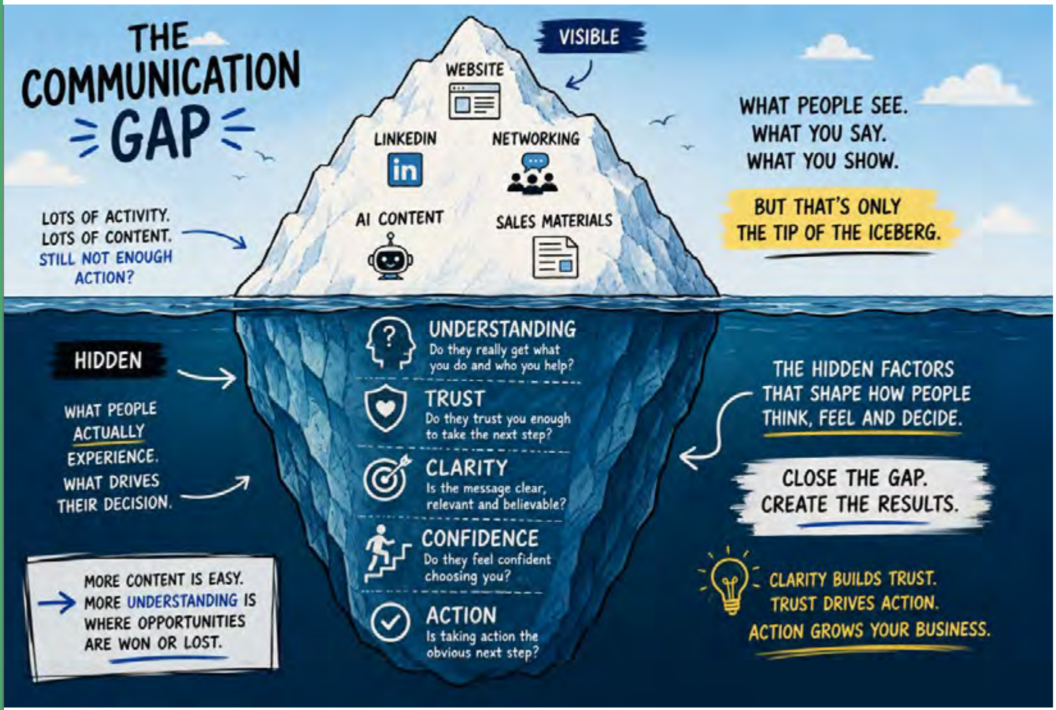
The other produces outcomes.

From content to clarity

Most business owners don't run out of ideas.

They run out of time, money and patience.

They invest in websites.



Networking.

Advertising.

Social media.

AI.

Hoping the message lands.

Hope isn't a strategy.

Evidence is.

AI gives us the opportunity to test, challenge and improve communication faster than ever before.

Not to replace human judgement.

To strengthen it.

The businesses that thrive over the next decade won't be the ones producing the most content.

They'll be the ones creating the greatest clarity.

Because when people truly understand what you do...

Who you help...

Why it matters...

...everything else becomes easier.

The greatest opportunity AI offers isn't writing more content.

It's helping us reduce communication risk before we invest more time, money and effort.

That's not marketing.

That's better decision-making.

P.S.
Test before you invest

AI isn't slowing down.

Your competitors aren't waiting.

Your customers are making decisions every day.

So what are you going to do about it?

Will you keep producing more content...

Or will you make sure your message is creating the understanding, trust and action you intended?

The choice is yours

Test Before You Invest.

ABOVE: Content is visible. Understanding isn't. That's where opportunities are won or lost.

EXIT STRATEGY • Lindsay Brown
FOUNDER, CONCORDIA NOVA

Why Your Culture Feels 'Fine' Until Investors Start Asking Questions

Culture can feel like a background issue while the business is running normally. But to an investor, staff turnover, absence, engagement and leadership behaviour can all signal risk — and ultimately affect what the business is worth.

Ask most business owners about their company culture, and the answer is usually simple.

"It's fine."

People come to work. The business runs. There are no obvious crises. From the inside, culture feels like a background hum rather than something to worry about.

But culture is not invisible to investors. And when they start asking questions, "fine" often isn't enough.

Culture Is Not A Soft Issue

Culture is often treated as a feel-good idea. Something nice to have, but not essential. In reality, it has a direct impact on performance, stability, and value.

A positive culture helps people feel connected to their work. When employees feel trusted and motivated, they tend to stay longer, take pride in what they do, and go the extra mile when it matters. Productivity improves. Knowledge stays in the business. Momentum builds.

From an investor's point of view, that stability is valuable.

A business with a strong culture is easier to run, easier to transfer, and less likely to unravel during change.

What A Good Culture Looks Like In Practice

A healthy culture doesn't need slogans or posters. It shows up in everyday behaviour.

People understand what is expected of them.
Managers deal with issues early.
Work is organised in a way that feels fair.
Progression feels possible.
People take breaks and come back with energy.
These businesses tend to have lower absence, stronger engagement, and teams that can cope with pressure without burning out.

When investors see this, they see continuity. They see a business that can perform without constant intervention.

When Culture Becomes A Liability

The opposite is also true.

Weak culture leaves a trail of clues, even if no one talks about it openly.

Absence rates creep up.
Staff turnover is high.
New hires leave within months.
High performers quietly move on.
People don't take breaks because the workload feels relentless.
Stress shows up in behaviour and health.
Promotions are rare or unclear.
Gossip fills the gaps where communication should be.
Online reviews tell a very different story from the one leaders believe.

Individually, these issues might feel manageable. Together, they paint a picture investors recognise quickly.

They point to risk. Disruption. Lost knowledge. Increased costs. Cultural problems rarely stay contained, especially after a sale.

Lindsay Brown

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> **"Investors are not just buying today's results. They are buying what the business will look like under new ownership.**

Why Buyers Care More Than Owners Expect

Investors are not just buying today's results. They are buying what the business will look like under new ownership.

A poor culture makes change harder. It slows integration. It increases the chance of people leaving at the worst possible time.

When buyers see warning signs, they protect themselves. That protection often comes through reduced offers, tighter terms, or demands for change before completion.

Culture gets priced in, whether it has been addressed or not.

A Better Way To Think About Culture

Instead of asking whether your culture feels fine, a better question is:

Does our culture help or hinder value?

Strong culture increases efficiency, retention, and confidence. Weak culture drains time, energy, and trust.

Culture is not about being perfect. It is about being honest, consistent, and intentional.

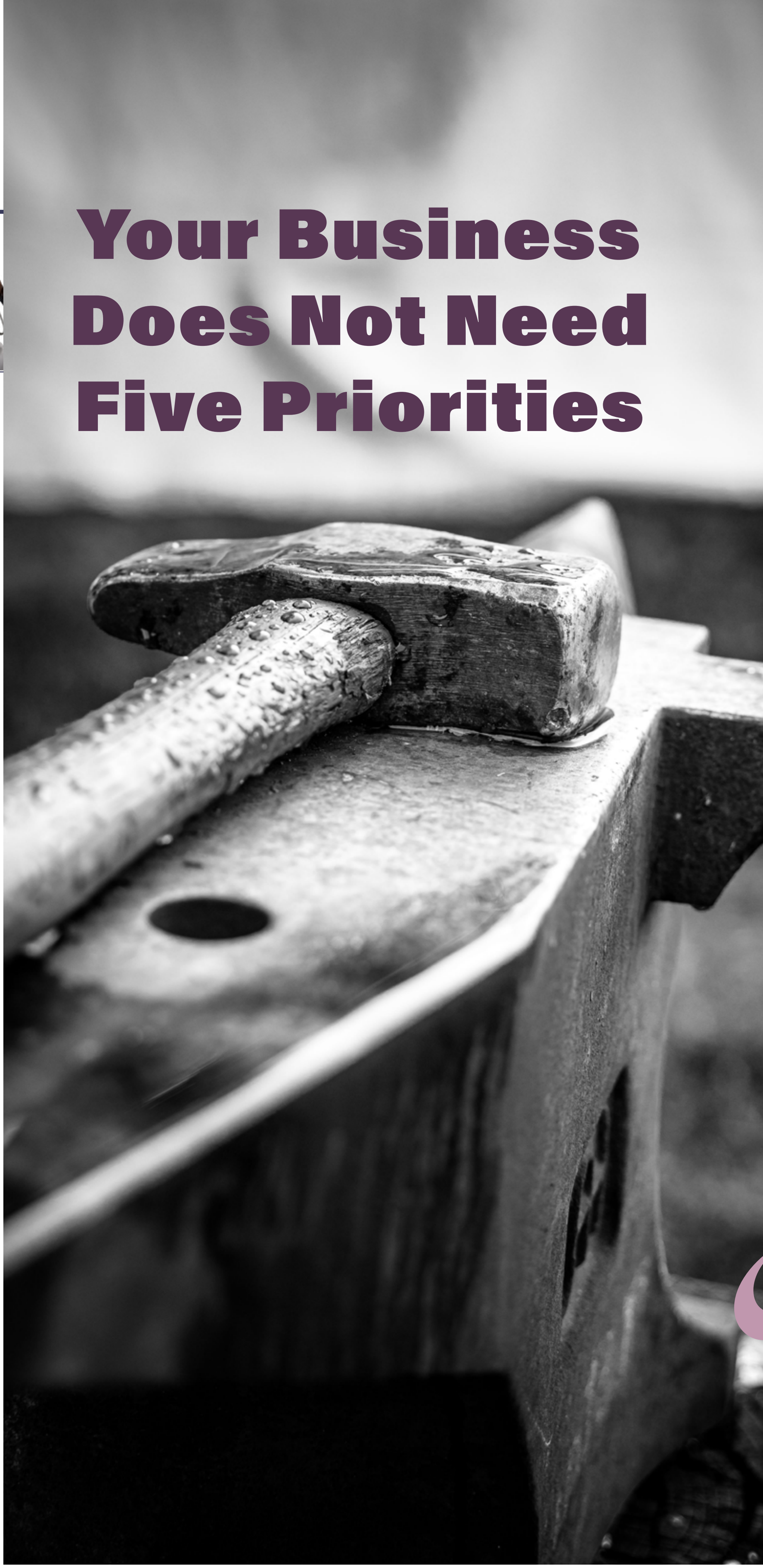
Because when investors start asking questions, culture stops being background noise.

It becomes part of the valuation.

Work with me
CONCORDIANOVA.CO.UK

Your Business Does Not Need Five Priorities

BUSINESS MENTOR & COACH
Dave Christie
FLOURISH FOUNDRY



When everything feels important, very little gets your best attention. For owner-led businesses, real progress often comes from choosing the one piece of work that will make the biggest difference — and protecting the time to finish it.

Ask a business owner what their priority is this month and you will often get a list.

Sales. Marketing. The website. Recruitment. Cash flow. A new service. Social media. Following up old leads.

All important. All deserving attention.

But they cannot all be the priority.

I work with owner-led businesses, and one of the patterns I see repeatedly is that good owners are rarely short of effort or ideas. The problem is deciding where that effort should go.

When everything is important

When everything is important, attention gets divided. You spend an hour on one project, twenty minutes on another, answer some emails, take a meeting, remember something else you should have done and suddenly the day has disappeared.

You worked. But what moved?

This is why I believe strongly in putting one thing at a time on the anvil.

That does not mean ignoring the rest of the business. Payroll still gets paid. Customers still need looking after. Problems still happen.

It means deciding what one meaningful piece of work deserves your best attention right now.

The difficult part is choosing it.

Choosing what goes on the anvil

Start by getting everything out of your head. Every project, idea, problem, decision and unfinished piece of work.

Then ask a harder question:

If I finished one of these properly, which would make the biggest difference to the business?

It might be sorting out an offer nobody understands. Building a proper sales process. Finishing the website that has been half-built for six months. Making a decision about somebody on the team. Following up the opportunities already sitting in front of you.

> If I say yes to this, what am I prepared to stop, delay or remove?

Protect the priority

Once you have chosen it, protect it.

This is where many owners come unstuck.

A new idea arrives. Somebody suggests a collaboration. A new platform appears. A conversation creates another possible opportunity.

Before you know it, the thing you decided was important has been pushed aside by something newer.

The question I use is simple:

If I say yes to this, what am I prepared to stop, delay or remove?

If the answer is nothing, you haven't prioritised. You have simply added.

Time is the real currency of a small business. Every new commitment has to be paid for somewhere.

At Flourish Foundry, this sits at the heart of the work I do with business owners. Take two steps back. Decide what deserves your attention. Protect the time. Finish the work. Then move on.

Not because businesses are simple. They aren't.

Because they are complicated enough already without us making them harder by trying to move everything at once.

So look at your own business today.

What is the one thing that would create the most progress if you actually finished it?

Put that on the anvil.

And give it the chance to work.

> **Time is the real currency of a small business. Every new commitment has to be paid for somewhere.**

WHAT GOES ON THE ANVIL?

Get every project, idea, problem and unfinished task out of your head, then ask:

If I finished one of these properly, which would make the biggest difference to the business?

Once you've chosen it:

- protect the time
- resist the next shiny idea
- finish the work
- then move on

Flourish FOUNDRY

Focus. Finish. Move On

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CONNECT - COLLABORATE - GROW

Good networking does not end when the meeting finishes. The real value often comes afterwards — in the follow-up, the conversations that build trust, and the introductions that lead to new opportunities, collaborations and business growth.

Networking is far more than handing out business cards at a meeting and never seeing the person again.

They say they magic is in the follow-up and that's true. After every networking meeting, whether it's online or in person, I always follow up by connecting with everyone that I can on LinkedIn. I get different responses:-

- Some ignore the request
- Some accept but don't engage
- Some accept and chat but take it no further
- Some accept, chat and then book a follow up meeting

Why the follow-up matters

The follow up is not about selling, it's about building a relationship with someone and finding out more of what they do and how they help businesses.

It's also an opportunity to talk about my business, showcase the magazine (which promotes the contributors more than my business) and then see how we can help each other. Sometimes that's an introduction and sometimes it turns into business.

Whatever the outcome, we both have a better understanding of what each other does and how we can help our respective networks.

Sometimes the result is a collaboration and sharing what we each do with our respective networks.

The value of the wider network

It's not always about the person you meet in the room at the networking event; it's more about their wider network and who they know.

I've had some fantastic meetings where the person I met and followed up with, wants to know how they can contribute to the magazine. They then make introductions to others in their network who they think might be interested too. They in turn make further introduction.

When one connection leads to another

An example of this is Kathy Hayman. We met through a local networking group and Kathy became an expert contributor in the magazine. Subsequently we met up in person for a coffee and for me to give her a printed copy of the magazine which she was delighted with.

Kathy in turn showed the magazine to Dr Ant Webb who loved it and asked if

Sally Marshall
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we could be partners for his forthcoming event. He would like to have a copy of the magazine on every seat so that each delegate will have sight of what we do as well as having access to his article and those of all the other expert contributors in that issue. He would also like to introduce the magazine to his audience as part of the day so that everyone will have the opportunity to engage with it and contribute if they would like to.

> "It's not what happens in the room on the day; it's the follow-up that is so important.

None of this would have happened if I hadn't met Kathy and then we'd followed up with conversations and a coffee meeting. It's not what happens in the room on the day; it's the follow up that is so important when you meet people who are aligned and complementary to what you do.

Kathy has also shared the magazine with her network and her associates which means that everyone will be seen by a much wider audience and potential clients and collaborative partners.

This is how networking should work – connect – collaborate - grow

A SIMPLE NETWORKING FOLLOW-UP

Connect on LinkedIn

Start a conversation

Learn more about what they do

Look for ways to help each other

Keep the relationship going

Work with me

IS YOUR BUSINESS REALLY ACCESSIBLE – OR DOES IT JUST LOOK THAT WAY?

Accessibility problems are often much smaller — and much easier to fix — than businesses realise. Bridget Gardner explains how overlooked details can exclude disabled customers, and why good access is as much a commercial issue as a legal one.

A business can have a ramp, an accessible toilet and the best intentions in the world—and still be turning disabled customers away.

I know because I have been that customer.

The barriers businesses don't see

As a powered wheelchair user following two strokes, I notice what many business owners do not: the unreachable bell, heavy door, unsuitable table or "accessible" toilet that is accessible in name only.

These are rarely signs of a business that does not care. Usually, nobody with relevant lived experience has shown its owners the barriers they cannot see.

That is why I created Go Beyond Access.

Before becoming disabled, I worked in surgery and anaesthetics, managed a nightclub and ran a cleaning business. I understand customer service and commercial pressures. I also know how poor access limits independence, dignity and participation.

Go Beyond Access helps public-facing organisations and workplaces nationwide become more inclusive through practical accessibility audits, consultancy, disability awareness training and our own lived-experience accreditation.

My audits follow the customer journey, from arrival and entrance to reception, layout, lighting, signage, communication, toilets and emergency procedures. They consider physical and neurological disabilities, blind and partially sighted people, Deaf and hard-of-hearing people, and sensory or SEND needs.

Small changes, meaningful difference

I recognise what is working, uncover overlooked barriers and recommend realistic improvements by priority, budget and impact. These can often be simple: moving furniture, lowering a bell, improving colour contrast, adding tactile signage, installing a hearing loop, changing staff procedures or replacing an unusable pedal bin.

The legal picture has also moved on. On 5 August 2026, an updated statutory Equality Act 2010 Code

> "You do not always need to knoc down walls or spend a fortune t make a meaningful difference.

Go Beyond Access

Bridget Gardner

GO BEYOND ACCESS
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of Practice came into force for services, public functions and associations. It specifically identifies regular accessibility reviews, access audits and staff training as actions that can help service providers meet their obligations. Employers also continue to have duties towards disabled workers, including making reasonable adjustments. Accessibility is therefore something every responsible business and workplace should be actively examining.

Accessibility is good business

It is also good business. Disabled customers visit with partners, families, friends, carers and colleagues. Make one person feel excluded and the whole group may leave. Make them feel genuinely considered and you can earn something no advertising campaign can manufacture: trust, loyalty and enthusiastic recommendations.

Our accreditation assesses progress across four areas: physical access; blind and partially sighted access; Deaf and hard-of-hearing access; and SEND and sensory inclusion. It is not an empty badge or a claim of perfection. It gives organisations a credible pathway for improvement and helps customers see where their needs have genuinely been considered.

My ambition is bold but simple: I want accessibility to become normal, not exceptional.

You do not always need to knock down walls or spend a fortune to make a meaningful difference. You do need to listen, look at your business through another person's experience and be willing to act.

So, ask yourself: is your business truly accessible, or have you simply never been shown the barriers?

If you are not completely sure, that is precisely where Go Beyond Access can help.

ACCESSIBILITY BARRIERS ARE NOT ALWAYS OBVIOUS

An audit might uncover:

- an unreachable doorbell
- a heavy entrance door
- unsuitable tables or furniture
- poor colour contrast
- inaccessible signage
- no hearing loop
- an unusable pedal bin
- staff procedures that unintentionally create barriers

The real luxury isn't five-star hotels. It's time.

Planning a great trip takes more time than most people expect. For busy professionals, the real value of expert travel planning is not simply where you go, but the time, clarity and confidence it gives you back.

For many of us, time has become our most valuable asset. We spend our working lives making decisions, solving problems and juggling responsibilities, leaving very little time to plan the holidays we're most looking forward to.

Yet, with endless websites, reviews and AI tools at our fingertips, planning a trip can be surprisingly time-consuming.

> "Because travel isn't just about where you go. It's about making the most of the time you have when you get there.

After many years working in finance, I learnt that good decisions start with understanding what's important first. That's the same approach I now bring to travel.

At Costello Travel, I start with people, not destinations. Whether it's a once in a lifetime trip, a family holiday, a milestone celebration or a sporting event, understanding what

matters most helps me plan the right experience from the start.

Sometimes that means suggesting somewhere completely different. Sometimes it's finding the hotel that really suits you or adding an experience you hadn't even considered. This is where the little details make a difference.

It's also why I created the Costello Travel Club, for people who love to travel but don't want to spend hours working everything out themselves. Members have access to travel advice, destination inspiration and, importantly, someone to ask before they book.

Because travel isn't just about where you go.

It's about making the most of the time you have when you get there.

Sam Costello

Costello Travel Club

sam@costellotravel.co.uk

COACHING • Russell Harvey

THE RESILIENCE COACH

You Are Only Responsible for Three Things. The Loneliest Part Is Nobody Tells You That.

There is a question I ask almost every business owner I work with, usually within the first few sessions. It tends to land with a mixture of recognition and relief, because most of them have never been asked it quite so directly.

"What are you actually here to do?"

Not in a philosophical sense. Practically. In a given week, of all the things you are doing, which ones are genuinely yours to do? Which are yours because nobody else is doing them? Which are yours because you are good at them, even though someone else could — and arguably should — be doing them? Which are yours simply because they arrived, and you said yes?

For most business owners, the honest answer to that last question is: more than they would like to admit.

The Overwhelm Is Not a Capacity Problem

The most common presenting experience I see in business owners — regardless of sector, size or stage — is a specific kind of overwhelm. Not the productive busyness of a business growing faster than its systems. Something more draining than that. The feeling of constant motion with insufficient progress. Of being genuinely good at what they do and still not quite getting ahead.

This is almost never a capacity problem. Business owners are, as a rule,

> "The purpose of naming three responsibilities is not to trivialise what you do. It is to give you clarity about where your energy most needs to go — and permission to stop treating everything else as equally yours to carry."

extraordinarily capable people. They have built something from nothing. They have navigated uncertainty that would stop most people cold. The resource is there.

> “The measure of leadership is not how busy you are.

The issue is where the resource is going. When every task, every decision, every conversation and every problem lands with the owner as a default, the most capable person in the business becomes its primary bottleneck. The energy that should be available for strategic thinking, genuine team development and personal sustainability is consumed by the operational volume.

The framework I use to reframe this is simple enough to fit on a napkin and genuinely transformative when applied honestly:

As a business owner and leader, you are only really responsible for three things.

The Three Responsibilities

The first is delegating brilliantly — to people's strengths, and removing the blockages that stop them performing.

The second is building, growing and nurturing a resilient team — even if that team is small, or includes freelancers, associates or part-time support.

The third is taking genuine ownership of your own personal development — specifically, investing in your own resilience and leadership capability with the same seriousness you bring to every other aspect of the business.

Three things. Not thirty. Not the operational list that currently occupies most of your week. Three.

What Gets In the Way of the First: Brilliant Delegation

Most business owners delegate tasks. The ones who build genuinely capable, resilient teams delegate ownership. The distinction sounds simple. In practice it is one of the hardest behavioural shifts in business leadership.

Delegating a task means allocating a piece of work. The owner remains responsible for the outcome. When anything goes wrong or becomes complex, the decision returns to them. Delegating ownership means handing over genuine responsibility for a result — including the authority to make the decisions required to get there. The person is the owner. The leader is available for genuine support and challenge, not for rescuing and redirecting.

Ownership-based delegation is what builds the capability, confidence and resilience of the people around you. When a team member navigates a genuinely difficult piece of work with real authority, they develop something that no training programme can give them: the evidence that they can navigate difficulty. That evidence is the foundation of genuine confidence — and confidence is the foundation of genuine team resilience.

The Strengthscope psychometric, which I use as the foundation of my work with leaders and teams, makes brilliant delegation significantly more precise. When you understand each person's natural strengths — the capabilities that energise rather than deplete them — delegation stops being about availability and starts being about fit. People work differently when they are working in their natural capabilities. The output is better, the energy is more sustainable, and the ownership feels more natural.

What Gets In the Way of the Second: Building a Resilient Team

The specific challenge for many Steer Your Business readers is that “building a team” can feel like a concept designed for larger organisations. If your team is two people and a trusted associate, the language of team resilience can feel remote.

It is not. The principles apply at every scale.

A resilient team — whatever its size — has three things. First, genuine psychological safety: the shared belief that it is possible to speak honestly

without negative consequence. Second, a shared understanding of what each person brings at their best. Third, a collective response to difficulty that looks for learning rather than blame.

As a business owner, you create all three of these through your daily behaviour, not through a team-building event. How you respond when something goes wrong. Whether you acknowledge your own limitations honestly. Whether you genuinely want to hear the uncomfortable observation, or whether people around you have quietly learned that you prefer the comfortable one.

The Support Network dimension of The Resilience Wheel is directly relevant here. Genuine connection — the kind where people feel actually known rather than professionally managed — is a performance variable, not a soft one. The research on this is consistent: teams with genuine relational trust coordinate faster, recover from setbacks more quickly, and perform more sustainably under pressure. For a small business operating in a VUCA world, that resilience is not optional. It is competitive.

> The measure of how well you are leading is not how busy you are. It is how genuinely supported the people around you feel — and how genuinely supported you feel in being the person who does that for them.

The Third Responsibility: The One Most Business Owners Skip

The third responsibility is the most personal and the most neglected: taking genuine ownership of your own development.

Not attending a course. Not listening to a podcast on the commute. Genuine, consistent, deliberate engagement with your own resilience — the seven dimensions that determine how well you lead yourself and others when conditions are difficult.

Most business owners invest seriously in their business. Fewer invest with the same seriousness in themselves. The reasoning is familiar: not enough time, more pressing priorities, the sense that personal development is something to address when things are quieter.

The difficulty with that reasoning is structural. Things do not get quieter. The demands do not reduce to a level where personal development feels uncrowded. If it waits for the right moment, it does not happen. The result is a business owner who is stretching hard to develop the people and the systems around them while gradually depleting the most important resource the business has: themselves.

Gallup's research across 2.7 million employees established that managers drive at least 70% of the variance in how engaged their teams feel. What you model, how you communicate under pressure, the quality of your presence in difficult moments — these things determine, to a significant degree, what the people around you produce. A business owner who has invested in their own resilience brings a qualitatively different resource to that dynamic. The difference is not subtle. It is perceptible in every conversation.

Now for the Loneliest Part

Running a business is one of the most isolating professional experiences available. This is almost never acknowledged with sufficient directness, because the dominant narrative around entrepreneurship is one of freedom, agency and self-determination. All of which are true. None of which resolves the specific loneliness of carrying decisions that nobody else can carry, navigating uncertainty that nobody else can fully share, and being the person that others look to for direction precisely when you most need direction yourself.

The loneliness is not social. Business owners are often surrounded by people. It is something more specific: the gap between the version of yourself that others see and rely upon, and the internal experience of leading through difficulty without the structural support that most employed leaders have access to.

In a corporate context, there are peers. There is a line manager. There is HR. There are processes. There are, at minimum, other people at the same level who are experiencing the same pressures and can provide the specific kind of challenge and support that comes from genuine peer understanding.

For a business owner, that peer layer is frequently absent — or present only at a surface level. The conversations that happen at networking events are rarely the ones that need to happen. The presenting question is usually "what do you do?". The question that would actually be useful is "how are you, really?"

Building the Support That Actually Helps

The Support Network dimension of The Resilience Wheel distinguishes between functional networks — the people who help you get things done — and developmental networks: the relationships where genuine growth is possible. Where you can think out loud without consequence, be challenged without it feeling adversarial, and receive the kind of honest perspective that proximity to your own situation makes genuinely difficult to generate. Most business owners have functional networks. Considerably fewer have deliberately built developmental ones. The former accumulates naturally through the course of business. The latter requires intention.

Building a developmental network does not require a formal programme or a significant time investment. It requires honesty about what is actually useful: the conversations that leave you thinking differently, the relationships where you can say what is genuinely hard without managing how it lands, the people who care enough to tell you what you need to hear rather than what you would prefer to.

The three Resilience Wheel reflective questions are a practical starting point for this: what have I been doing recently, behaviourally, that has been serving me well? What have I not been doing recently that has not been serving me well? How can I do more of the behaviours in the first answer? Used consistently — and ideally with someone else who will hold you honest about the answers — these questions create the reflective practice that makes the isolation of business leadership less costly and the three responsibilities more sustainable.

The Permission Structure

The reason the three responsibilities framework lands so strongly with business owners is not because it is complicated. It is because it gives people permission to stop treating everything as equally theirs to carry.

It creates a filter. When the next task arrives, the next decision, the next problem that has migrated upwards to you because nobody else picked it up: does this sit within the three responsibilities? If not, who should own it? If nobody, what does that tell you about the team you are building?

It also creates a question about your own development that most business owners find uncomfortably direct: if you are genuinely responsible for the third item on the list — your own resilience and leadership capability — what have you done about it this week?

Not this year. This week.

Because the business that compounds over time is not the one with the best strategy or the most efficient systems, though both matter. It is the one whose owner has built the personal resilience to keep making good decisions, keep developing the people around them, and keep leading from genuine resource rather than borrowed performance — consistently, over the long run.

That is Springing Forward with Learning. It starts with you.

QUESTIONS WORTH SITTING WITH THIS WEEK

What proportion of your current week maps to the three responsibilities? What is one thing you could stop doing, or transfer, that would create space for them? And how are you — really — right now?

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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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- GrowthLift
- IT Made Simple
- Joanne Birro
- Sue Lee Hypnotherapy
- The Resilience Coach
- The Stan Bowley Trust
- Thornbury Collections