

Steer

Issue 25

Aug/Sept 2019

STEER YOUR BUSINESS | THE MAGAZINE

Am I trading while insolvent?

Mark Boast

Kent Community Foundation Double Donation

Josephine McCartney

Blue Scorpion

Card Fraud

Protect your customers and revenue



Editor's Review

The summer is almost over and here at Steer Your Business, we've had a busy few weeks looking at Corporate Social Responsibility or CSR as it is often referred to.

How often have you thought that as a business, you'd like to support a local charity but not really known how or where to donate your money?

Kent Community Foundation help business to get involved with CSR, both from the point of donating money and also by providing grants to help community causes within Kent. The work that they do is also replicated across the UK by similar bodies so it's not just something which is relevant to businesses in Kent.

Kent Association for the Blind are always looking for ways to raise awareness and show businesses how they can get involved. I recently met Sue Piper, the Head of Fundraising, and it was fascinating to hear her talk about way in which we can all get involved. It's not just about the money but often more about skills and resources which we all have which would help them with a particular task or project. Just from having a conversation with Sue, I realised that there is a lot more that we can all do which would add value to the fantastic work that KAB and other charities/community projects do and which we often don't hear about.

To follow that theme a little further, The Careers & Enterprise Company are running a campaign to "Give an Hour" to help young people get experience of the world of work. How many of us could give an hour of our time to help with this brilliant initiative?

Who doesn't love chocolate? Jane Napper runs wonderful chocolate making workshops which also make great team building events. Team building certainly doesn't have to be limited to a boring seminar which I'm sure we've all experienced at one time or another. I think everyone would want to attend an event if it involves chocolate!

We have articles on other subjects as well for you to read and enjoy in this issue. Check them out and let us know what you think through our social media channels. If you'd like to contribute to a future issue, please get in touch either by email or on social media.

Have a fabulous month as always

Sally



Sally Marshall

Contents

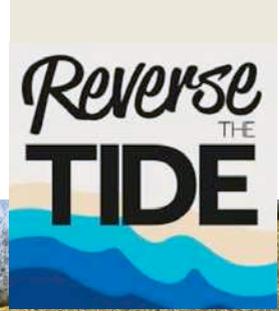
- 04** NEWS FROM THE BEACH
Sally Marshall
- 06** AM I TRADING WHILE INSOLVENT?
Mark Boast
- 08** CARD FRAUD - BLUE SCORPION
Nigel Tanner
- 10** WHAT IS YOUR NORTH STAR QUESTION?
Julie Barber
- 12** KENT COMMUNITY FOUNDATION DOUBLE DONATION
Josephine McCartney
- 13** MIND DETECTIVE
Shirley Yanez
- 14** 'GIVE AN HOUR'
Munya Badze
- 15** MY CHOCOLATE STORY
Jane Napper
- 16** TREM-BEL AND HOW IT ALL BEGAN...
Jacqui Seager
- 18** 3 WAYS TO SHIFT YOUR IMPOSTER
Emma Combes
- 19** THINK YOU KNOW CSR? THINK AGAIN...
Sue Piper
- 20** 10 THINGS YOU CAN DELEGATE TO A VA
Rebecca Newenham
- 22** EVENTS

Editor: Sally Marshall
Design & Layout: GraphicKat Uk Ltd - 07399 712 721 | Print: Geerings Print - 01233 658 602

Steer Your Business, C/O CH Accountancy, 35 Sandyhurst Lane, Ashford, Kent TN25 4NS
Email: connect@steeryourbusiness.com | 07771 714221
Advertising: media@steeryourbusiness.com
www.steeryourbusiness.com

Subscription:

If you would like to receive a copy of our magazine to your door each month, we would be honoured to despatch one. The cost including delivery is just £3.99 per month. Please log on to <https://steeryourbusiness.com/magazine/> to sign up.



News From the Beach!

I've lost track how many times people have asked me if there is another person in the same industry attending my networking meeting. I'm not sure why people worry so much about the competition in the room. At the end of the day, people buy people. They buy from people they know, like and trust so if there are two business coaches in the room, I never worry. I've spent time over the years building relationships with the people that I want to work with and now they come and find me when they need help in their business.

Although we are all probably promoting the same products or services, the way in which you interact with your potential clients is so important. If there is something they don't like, they probably won't come back to you but will go and look for one of your competitors.

People also talk! Surprisingly this is news to some people, but the networking community is often quite tight-knit and people know all sorts of people. It never ceases to surprise me how many people know someone in my network or one of my personal friends! The world is getting smaller and smaller with social media and everyone seems to know someone you know too.

Are you on social media? I have a big following on social media and I'm beginning to realise that it's probably bigger than I realise. The number of times I go to a networking meeting and someone there knows all

about me, where I've been, what I've been doing and all about my brand. We've never met but they've seen me on social media and recognise me from my photograph!

Visibility is so important. If you hide at home or in your office, how will people know who you are or what you do? I do a lot of networking so meet people face-to-face; I also do a lot of social media so I have an online presence. Someone posted in a Facebook group recently about stopping work for the summer holidays. Six weeks is a long time for you to be away from networking or social media. People very quickly forget who you are and replace you with someone else who they've seen recently. We all do it, it's just human nature. I recently met someone at a networking meeting who I haven't seen for a long time. I'd forgotten all about his business and the service he offers until we sat down and had a catch up. His service is great for start ups and something I'm often asked about so now that we're back in touch, I can send him referrals. It's just how it works.

Enjoy the summer, keep your profile visible and catch up soon



Sally Marshall



Sally Marshall

sally@steeryourbusiness.com

0777 171 4221

www.sallymarshallgroup.co.uk

23-24
OCTOBER

nec
thenec.co.uk

Your **free** FastPass to accelerated business growth. Book-in here.



150+
SPEAKERS

>>

150+
EXHIBITORS

>>

50+
MEET UP'S

>>

FREE
TICKETS

Headline Sponsors & Partners



Business
Energy



SMALL
BUSINESS



Beauhurst

Brilliant advice to help businesses grow...

Learn how to grow
your business faster



**FESTIVAL OF
ENTERPRISE**

Be part of the UK's best event for entrepreneurs.
Visit www.festivalofenterprise.co.uk

START-UP >> GROWTH >> SCALE-UP >> EXIT >>



Am I trading while Insolvent?

During what many are describing as difficult trading times, it is important that directors and business owners are fully aware of whether the company that they operate is 'trading while insolvent'. It is also prudent for accountants and business advisors to be aware so that they can properly advise their clients.

When directors are caught up in the day-to-day running of a company, it is very easy to miss the signs of approaching insolvency. You may just accredit cash flow problems to an inefficient department or function of the business, rather than take a wider view of operations as a whole.

So, what is insolvency? What are the signs to look out for? What are the pitfalls of trading while insolvent?

What is insolvency?

A company is said to be insolvent if it cannot pay its bills as they fall due, or the total of its liabilities exceeds the total value of assets.

Insolvency tests

There are two tests to determine if either or both of the above are true:

Cash flow test

Being able to pay debts as they presently fall due, as well as those which fall due in the 'reasonably near future' is the general test for cash flow. The term 'reasonably near future' depends in part on the industry in which you operate, and the nature of your business.

If your creditors impose 30-day terms for payment and you regularly fail to adhere to those terms, paying only after 90 days, for example, it is likely that you are trading while insolvent.

This is often the first sign of potential problems, which is why regular monitoring of the company's financial position is so important. Other strong indications of insolvency are:

- Failing to meet a 21-day Statutory Demand for payment of more than £750
- Failing to adhere to the terms of a court order or judgment.

Balance sheet test

This tests the likelihood of the value of your assets being less than your liabilities. To determine this with any accuracy you will need to appoint an independent expert to value company assets correctly, and take into account all contingent liabilities.

Should liabilities exceed assets, you would be unable to repay creditors as there would be insufficient funds even if you sold all the company's assets. Therefore, it can be said that your company is on the verge of insolvency if the figures for liabilities and assets are comparable.

Even if this test appears to indicate that the company is solvent, the cash flow test could return a less hopeful result. That is why it is important to view the results as a whole, as well as independently.

What are the signs?

You may have reached the limit of your bank overdraft and have been refused further borrowing without providing personal guarantees. Suppliers are refusing you credit, and you do not own sufficient assets to obtain a secured short-term loan.

You may have received a Statutory Demand from a secured or unsecured creditor, or are constantly receiving threats of legal action against the company for unpaid bills. A Statutory Demand is often closely followed by a winding up petition, which could effectively mark the end for your company.

If HMRC are chasing you for payment, the company is already in the danger zone as they are relentless in the pursuit of bad debts – making a dire financial situation untenable.

If the likelihood of meeting the wage bill is slim, this is a sure sign that insolvency is looming. You may not have taken a salary from the business yourself for a few months in the hope that the next big sale will correct the situation, but this is very rarely the case, and once employees' wages go unpaid, your company is already technically insolvent.

Other warning signs in relation to creditors include:

- Taking an increasingly longer period of time to pay trade creditors
- Dealing with complaints by creditors, and 'firefighting' issues on a daily basis
- Deliveries of stock are delayed and production/sales are falling behind as a result

These are just a few of the signs of insolvency; you need to be fully aware of how your business is functioning to determine if any of these apply so that you can take action.

Pitfalls of trading while insolvent

When trading while insolvent, you have a duty to put creditors' interests ahead of your own. If you do not and you continue to trade, you could face disqualification as a director for up to 15 years.

In certain circumstances you could also be made personally liable for the company's debts.

Early advice

When a company is facing financial difficulties, getting early advice is absolutely paramount. The sooner advice is sought, the better chance there is of a recovery procedure being successful.

A verdict of insolvency does not, though, necessarily mean the end for your business as there are a variety of

formal insolvency options that could turn your company around.

If you are experiencing any of the signs previously mentioned or have any doubts whatsoever, then it is recommended that you seek immediate advice.



Mark Boast



If you wish to discuss your company's financial position, please do not hesitate to contact Mark Boast at our Maidstone office for a free, no obligation and confidential discussion. **Mark Boast** can be reached on **0162 261 9821** and **mark.boast@begbies-traynor.com**



Good times.
Bad times.
We'll always
make time
for you.

Whatever financial problems you are experiencing in your business, we can help.

For a free, no obligation chat in confidence please contact:



Mark Boast

T: 0162 261 9821

E: mark.boast@begbies-traynor.com



Offices across the UK. www.begbies-traynor.com

Begbies Traynor (Central) LLP, a limited liability partnership, registered in England and Wales No: OC306540. Registered Office: 340 Deansgate, Manchester M3 4LY
A member of the Begbies Traynor Group: Specialist Professional Services.
www.begbies-traynorgroup.com



Card Fraud

- Protect your Customers and Revenue

By Warren Dunham

Nigel Tanner Chief Executive of Blue Scorpion spoke to *Steer Your Business* about payment card and E-commerce fraud. Sitting in his office at East Malling, Nigel was understandably pleased with the success of Blue Scorpion, but sombre about the seriousness of a business being attacked by criminals who specialise in credit card fraud.

"If your business accepts card payments the security implications and responsibility you carry are significant. Blue Scorpion have solutions to help you. However, there

are many Business leaders who are not aware of their exposure to attack and the solutions that could help them," explained Nigel.

Blue Scorpion is a company based on innovation and expertise. Their team have extensive knowledge of payment processing and protection.

Cyber Crime is fast becoming the biggest area of fraud.

In the UK, as the clock ticked over into Y2K, figures showed the UK suffered in excess of £800m of fraud

ARE YOU SPENDING TOO MUCH ON PROCESSING CREDIT AND DEBIT CARD PAYMENTS?

Simply send us **three** of your Monthly Merchant Service statements and we'll review them for **FREE** and offer you a solution to save you money on your monthly fees.

We can save you time and money!



01732 602 111

info@bluescorpion.co.uk

www.bluescorpion.co.uk





at retailers' counters per annum. A solution had to be provided to combat this so the concept of Chip & PIN, became a priority.

By 2003 the first chip and pin terminals were common on the high street. Within 3 years, the problem was being fully tacked and statistics in 2006 showed that Card Present Fraud had fallen to £300m p.a.

New Methods of Cyber Crime

With Card Present fraud opportunities falling criminals turned to other methods for stealing money from cardholders. Identity theft became a serious issue. Hackers were coming in through IP Broadband lines to hack computers and attack point of sale equipment from the back-end.

Cyber Crime increased and some huge breaches took place with high street names in the early 00's. The European Banking Community and the Card Schemes (Visa & Mastercard) created a set of regulations and standards known as PCI DSS (Payment Card Industry Data Security Standards). These standards became mandatory for merchants accepting card payments and cover Card Present, Card Not Present and E-Commerce transactions.

Cybercrime and card fraud attacks are coming thick and fast and more small businesses are very often the victims.

The statistics are worrying:

- 27bn a year is now being lost through cyber crime
- 7m cyber-attacks per year are happening in the UK
- £3k average is the breach cost if you get hit as a retailer
- 66% of SME's in the UK have been victims. With in excess of 500k SME's in the UK - this is an astonishing and frighteningly high number!

So as a business, what should you do?

One of the best ways to prevent against credit card fraud is to ensure you are PCI DSS (Payment Card Industry Data Security Standard) compliant. This is important to ensure potential card fraudsters do not try and breach your network to steal the card data that is transferred over it.

Blue Scorpion take network segregation and card data protection seriously. They provide a solution that

segregates your network, so your card data is separate from the main network which might be running your general back office functionality, for example CCTV; This prevents potential thieves from accessing your point of sale equipment.

Blue Scorpion's Nigel Tanner said, "Our culture of innovation is one I am especially proud of. We've achieved so much as a team and I look forward to seeing what else we can accomplish for our customers in the future."

Network segregation is vital to achieve PCI DSS compliance beneficial as a general protection for your cyber environment. PCI DSS compliance is also mandatory because without it you receive fines from your Bank. The business also risks loss of its payment processing facilities if it persists in not achieving Compliance.

Nigel explained, "A lot of businesses simply plug their Chip & Pin device directly into the router supplied with their broadband. They are not aware of the open ports on their router and the vulnerabilities in their environment."

Cyber criminals take advantage of these weaknesses. They are currently targeting the most vulnerable retailers using IP based Chip & Pin devices. To be safe and secure, it is imperative that retailers protect their customers and safeguard themselves by becoming PCI DSS compliant.

Blue Scorpion can help beat fraud and help you become PCI DSS compliant.

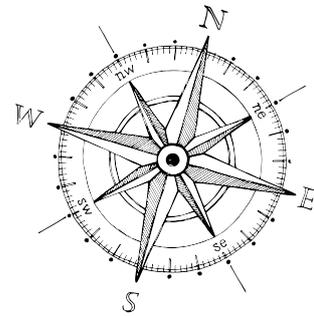


Nigel Tanner



Protect your customers and don't pay fines unnecessarily! Talk to **Blue Scorpion** about becoming PCI DSS compliant today. **Blue Scorpion** can be reached on **01732 602111** and **sales@bluescorpion.co.uk**

What is your North Star Question?



We all know we should have a Vision and a Strategy for our companies, but what about a North Star Question? Is it just management consultancy hype, or can this actually be useful for any business, no matter what the size?

Let's start by examining what a 'North Star Question' actually is. Just like the North Star, it's supposed to be a guide – a question that can be asked at any point, and the answer will always tell you what should happen next. It's different from a Vision, because a business Vision is a snapshot of a single day in the future, when you can see exactly what your business has become, in all its glorious detail. It's different from a Strategy, because that is your path from here to your Vision. Your North Star question may actually not be about growth, but more about how your business acts, 'day to day'. Several of the world's largest financial institutions have North Star Questions that basically say 'Is it the right thing to do?'. They use their question as a way to unite workforces of thousands – realistically, no-one will ever read all the policies and procedures in any major organization, but if they all turn to 'is it the right thing to do?' as their North Star when something is in doubt, then it provides a single, powerful, moral code for the organization.

When you decide what your North Star Question should be (and actually whether you need one) it's important to start with one core concept: "What would break your company?" It might seem like a dramatic place to begin, but this is actually the point of a North Star Question: What is so important to your company that everything must be guided by it? There are obviously multiple things that could break your company at any one time, like not complying with laws, not winning enough customers, customers not paying etc. Without dismissing those major concerns, they are operational, and not cultural, in nature. Your North Star Question is about how you behave as an organization. Is there a reason you set up this company in the first place? If so, does your North Star Question spring from that?

Let's look at a couple of examples:

Joel runs a fitness business which includes a gym, fitness evaluations, health and wellness checks and nutritional planning. To him, what could break his business is if his customers don't achieve significant and consistent results from his programme. Joel's North Star question is "Will this action improve outcomes for my clients?" If the answer is 'no', it's a good indicator he should reconsider whether it is necessary. Of course some items, like tax returns, will be necessary without specifically delivering against the Vision, Strategy or North Star Question, but aside from legal and regulatory obligations, he can actually exclude things which don't help him achieve his ultimate goal.

Karen is a Solopreneur who left a lucrative corporate career to start her own business, with the aim of living a less stressful life. Her North Star question is "Will this action create the lifestyle business I set out to achieve?". If the answer is 'No', she knows it isn't something she should be investing time in.

Ultimately, a North Star Question is simply a tool for business leaders that helps them and their workforce have a common approach in mind. It acts as a check to make sure they aren't being distracted or acting in the wrong way and has application for any business, no matter how big or small. The key, if you are going to use one, is ensuring the question is one that really resonates, and that it is embedded into business processes enough that it becomes 'the norm'.

What would your North Star Question be?

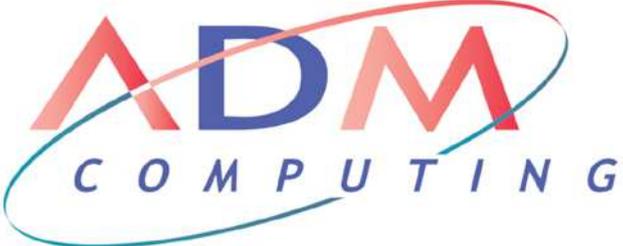


Julie Barber



Julie is an experienced public speaker who brings real value to her audiences through her practical approach and inclusive speaking style. To book Julie to speak at your event,

Please email: contact@spark-consulting.co.uk or call 07973 801682



Established since 1984, ADM Computing are one of London & the South East's most trusted IT service partners. ADM deal with planning, implementing and supporting IT solutions, including:

- IT Support
- Office 365
- Cyber Security
- Sharepoint
- Azure
- Network Cabling
- Wireless
- IT Consultancy
- Business Continuity
- Cyber Essentials

Contact us: 01227 473500 | Sales@adm-computing.co.uk







Gold
Microsoft Partner



THE NORTHERN BUSINESS EXPO 2020



MANCHESTER CENTRAL // 17TH & 18TH MARCH 2020

GET YOUR BRAND IN FRONT OF
6000
AMBITIOUS BUSINESS
PROFESSIONALS

17TH & 18TH MARCH 2020

FIND OUT MORE & ENQUIRE:
WWW.NORTHEXPO.BIZ

SHOW PARTNER:



SMALL
BUSINESS

MEDIA PARTNERS:





Kent Businesses, Families and Individuals can

DOUBLE their Charitable Donations with Kent Community Foundation

Kent Community Foundation (KCF) is delighted to announce The Lawson Trust Million Pound Endowment Match Challenge, to encourage giving in Kent. The Lawson Trust Million Pound Endowment Match Challenge will deliver an additional £2 million to support charities within Kent and Medway.

The million-pound match means for every £1 donated by you, The Lawson Trust will match it with a donation of £1. The match fund will raise an impressive £2 million and the funds will be invested in perpetuity and the income gained every year will be used for charitable grant-making. By working with KCF and The Lawson Trust Million Pound Endowment Match Challenge you can help make communities and people's lives better, brighter, happier, healthier, greener, finer, kinder and richer. You can choose the goal and direction of your philanthropy and charitable donations, and KCF will support you to achieve it all.

Josephine McCartney, Chief Executive, Kent Community Foundation, comments, "Donating to a match fund appeals to philanthropists as over time, the amount distributed will outstrip the original gift, making a lasting legacy for the community. If you, your family or business decided to contribute to a match fund your endowment will be pooled with other funds held at Kent Community Foundation allowing for a broader spectrum of investments, protection of capital and increased returns. And the great news is that by investing donations, the benefit to the recipients is magnified beyond what the donor might have been able to give during his or her life."

How it works

A donation of £100,000 to the match fund would attract £25,000 in gift aid. This donation would be matched with £100,000 from The Lawson Trust meaning the total amount going into the fund would be £225,000. For a 45% taxpayer the actual donation would be £68,750.

About The Lawson Trust Million Pound Endowment Match Challenge

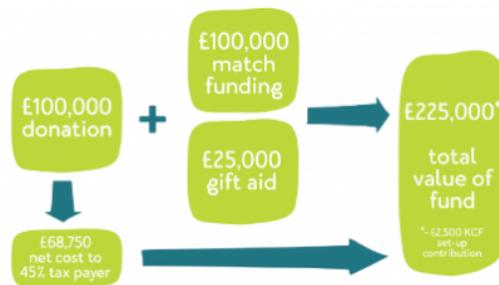
The Lawson Trust aims to create a lasting bequest for Kent and help those in need in their local community while encouraging philanthropic giving. Their Million Pound Endowment Match Challenge will add £1 for every £1 donated to an Endowment Fund at Kent Community Foundation. The funds will be invested in perpetuity and the income gained every year will be used for charitable

grant-making for the benefit of those in need in Kent. Gifts of cash, shares and trust transfers are eligible for match funding and can attract Gift Aid for UK taxpayers.

www.vimeo.com/332203260

About Kent Community Foundation Endowment Funds
With an Endowment Fund your gift is invested to set up the fund, with the revenue it generates every year going to support your chosen causes. Over time, the amount distributed will outstrip your original gift, making a lasting legacy for your community. Your endowment will be pooled with other funds held at Kent Community Foundation allowing for a broader spectrum of investments, protection of capital and increased returns.

Kent Community Foundation handles all the administrative and legal burdens of managing a charitable fund and manages the entire grant-making process, managing applications, due diligence and follow-up monitoring and evaluation. By investing donations, the benefit to the recipients is magnified beyond what the donor might have been able to give during his or her life.



About Kent Community Foundation

Kent Community Foundation (KCF) is one of 46 accredited local Community Foundations across the UK. Since 2001, KCF has distributed over £34 million in grants and provides financial support to hundreds of charities and deserving causes throughout Kent and Medway.

To provide this support to charities, KCF helps individuals, families and businesses, establish and administer their own charitable funds to support the local causes that mean the most to them and where a modest sum of money can make a significant impact.



Josephine McCartney



To donate through Kent Community Foundation visit www.kentcf.org.uk/giving. If you would like to find out more about how you can double your donation, contact KCF by emailing development@kentcf.org.uk or phoning **01303 814 500**.

The Mind Detective

After a lifetime climbing the mountain to financial success and world domination, a female in the City of London, as a top financial head-hunter with my firm, I arrived at the top materially rich but burnt out spiritually. Coming from a background of poverty, with no formal education and dyslexia, my innate drive and self-confidence were all I had to rely on. Money, fast cars, late nights and too much client entertaining left me lonely, isolated with more money than sense.

In 2000 disillusioned, depressed and empty, I moved to LA, married a stranger on a whim, sold my business and put all my money in the dot com markets to finally retire and live a life I believed would finally bring me the happiness, I deserved. Three months after moving into a big house in Manhattan Beach California, the dot com bubble burst, wiping out billions on the markets. In five days, I lost all my hard-earned cash, ending up alone divorced and desperate. For five long years I tried to make things work out in LA, selling my jewellery, art, and huge designer wardrobe to survive and maintain my sanity. You get a rude awakening when you realize, the things you paid a fortune for at Tiffany and Chanel have no resale value when you are down and out in Beverly Hills, you cannot eat a Rolex watch when you are starving.

During this mayhem, I had been very ill for quite a while with no medical insurance to see a doctor for a diagnosis and in April 2005 I collapsed with a cardiac arrest causing me to have a near-death experience, ending up homeless penniless and dying in a shelter in Compton, one of the most dangerous places in the US.

In July 2005 I returned to the UK with nothing and the NHS saved my life for free. After months recovering, I signed on the dole in my hometown Leicester, where the jobcentre awarded me a £300 business

loan to start again from scratch. Although I had been to hell and back, my steadfast drive and self-confidence pulled me through with pure gratitude and a new kind of mindset, to work hard with my true passion and life purpose to do good work and give back, over just following money and power.



Shirley Yanez



My new book **The Mind Detective** about to be published, is a self-therapy guide for the reader based on my recovery back to the top. When we work at what we love, we never work again.



Today, I have built a successful ethical fashion Brand **VenusCow.com** that funds my free talk therapy work with the homeless and addicted as a Social Enterprise. I offer free talks at women's conferences, showing others how to turn their lives around by building a business that is sustainable, ethical and useful. My new book **The Mind Detective** about to be published, is a self-therapy guide for the reader based on my recovery back to the top. When we work at what we love, we never work again.



are committed to reducing their carbon footprint by printing on Carbon Woodland Paper.

Talk to  [geerings print](http://www.geeringsprint.co.uk) about reducing your own carbon footprint by opting for the natural woodland solution.

Martin Almond

T: 01233 658602

E: martin.almond@geeringsprint.co.uk



FOREST CARBON

CARBON WOODLAND PAPER
Creating UK forests, compensating CO2

‘Give an Hour’ and make a difference to the future career choices that a young person makes

The ‘Give an Hour’ campaign is reaching out to businesses to give an hour of their time to introduce young people to the world of work. This initiative is delivered as part of the Enterprise Adviser Network (EAN) which is funded nationally by The Careers & Enterprise Company and locally by The West Kent Partnership, Medway Council and Kent County Council in partnership with The Education People.

The Network helps young people realise their career potential by promoting career paths, delivering employability activities and helps schools engage with businesses in their local community. The Network helps to address the skills needs of our local economy but equally important is the potential to improve outcomes and provide greater opportunities for our young people – the workforce of the future.

James Roberts, CEO at The Education People says “As an ex-school leader, and parent, I have witnessed the huge impact that employers can have on the education, aspirations and life chances of children and young people. They can provide inspiration to those at risk of becoming disengaged, provide clarity for those confused about their future career path, and provide tangible solutions to those who are seeking guidance and support. The ‘Give an Hour’ campaign aims to do just that and I would encourage you to sign up and help change the lives of young people in your local area”

The ‘Give an Hour’ campaign is a great way to give something back to your community. Opportunities are also available for business leaders to get involved in strategic partnerships with local schools and colleges as well as other inspiring activities across Kent and Medway. Iain Hawthorne, Regional Food & Drink Director at HSBC and Enterprise Adviser remarks “The importance of inspiring the future generations to live and work in the great county of Kent is not only a privilege to do, but incredibly valuable to young people. Whilst both challenging and rewarding, it’s also fun and develops a great sense of helping the community”.

An hour may not sound like enough time to have an impact but activities such as mock interviews, CV workshops or a career insight session can make such a difference to a group of young people.

Volunteer Enterprise Adviser and business owner, Susan Pearson said of the campaign “It is a very powerful initiative that brings local businesses and schools together and helps to influence the future workforce. Through the campaign, the students benefit from the knowledge shared by the business leaders - whether that be through coaching, interview training or even work experience. While the business leaders benefit from inspiring and shaping the talent of the future, as well as supporting their local communities. As a local business owner, I can see great benefit in this scheme - for the sake of an hour of their time, business individuals can make a huge difference to a student’s career outlook and prospects, whilst also getting an insight into the next generation entering the workplace. Furthermore, the design of this scheme makes it a fun and easy process for all involved, and so producing much more effective results.



THE CAREERS & ENTERPRISE COMPANY



Find out more and register on www.giveanhour.co.uk
Further information: munya.badze@theeducationpeople.org;
Mobile: 07872 415743



My Chocolate story

My chocolate story started 5 years ago when I learnt from world Chocolatier Mark Tilling . After that, I was hooked!

Like many people I love the taste of chocolate but now I realise that working with this delicious ingredient can result in beautiful end products and taking chocolate from it's melted un-tempered state, through the process of tempering, moulding and decorating, requires patience, (you don't want to lose your temper!) artistry and imagination. I've learnt a lot from doing things wrong and lots more from learning new techniques, resulting in products I feel really proud of.

One problem I have had with all that practise though, was what to do with the end results? There was only so much chocolate that could be passed on to others, the rest I was having to eat myself! From this dilemma I decided to share the skills I was learning with others and that way they could eat the results themselves!

This was the start of enjoying a great time running workshops at several venues around the Whitstable area. I particularly love seeing people's delighted faces when they un-mould their finished, decorated chocolates.

I enjoy using different flavour combinations to make truffle mixes and fillings for the chocolates we make and the latest excitement for me is sharing the taste of a brand new chocolate called Ruby. It's pink in colour and tastes slightly fruity. The cocoa bean has taken 13 years of development to produce a unique and delicious chocolate!

The 2 hour workshops I run are suitable for beginners and are based on techniques and equipment that can be used at home. They are themed to suit the time of year, from Valentine's, through Easter to Christmas, and when required I can use dairy free ingredients to suit a vegan diet. For a fun occasion, celebrating with all things chocolatey, I run chocolate parties for up to 8 people!

I also enjoy demonstrating chocolate work to groups and clubs and if you run a small business in the area and want to treat your staff to a fun awayday I can accommodate up to 10 people with a venue and catering if needed.



Jane
Napper



For further information please visit
www.simplychocolatewhitstable.co.uk
leave me a message on the
Contacts Page or call Jane 07753605936

trem-bel



and how it all began...

The problem

Having a good idea is one thing, making it all happen is quite another. Like so many people, I have an elderly mother, mine, now in her 90s, with a family who work hard to fulfil her wish- to allow her to stay in her own home until she dies. Not so easy, when with the accompanying age, comes inevitable health issues. For my mother it is deafness, poor vision, dexterity, stability, however she is as sharp as a button with a memory as fresh as a twenty year old! Notwithstanding she knows exactly what she wants, her determination powers her frail frame.

Like many people of this age group, they have not grown up with the age of the internet. Today's technology baffles and delights her, but when it comes to simple alerting tasks around her home, it appeared for my family who care for her, there were few options available in technology to help my mother she could cope with.

One very wet day around 4 years ago, with my sister frantically pressing the doorbell button and knocking hard found her frustration was getting the better of her. Oblivious to all the activity outside my mother continued to watch her TV, whilst my sister endured a soaking. You might ask, why not give her a key? Being a very independent person my mother wanted to be in control of who entered her home and when. We as a family respected this.

The idea

I live in another part of the country from my family, but I have always helped as much as possible despite the distance between us. To say the least, I felt my sister's pain and frustration, not least worry, when they couldn't get a response from mums door. It was literally one night, I clearly had this dilemma on my mind, to wake the following morning and ask my husband.. "Can you make this for me"? I'm sure he must have thought I was having a funny moment, but he said yeah, "I'll give it a go"

It was the start of trem-bel. A very simple doorbell alerting system that would light up and vibrate according to the alert. Designed to respond to up to seven different alerts around the home inside or out, trem-bel also had to have the capacity to get wet. The potential user is based on my mother's own abilities. Trem-bel had to be simple,

only one button, easy to attach to a wrist or even a leg. Able to withstand washing up, a shower or a bath, being dropped in the garden, but most certainly not being put back into a box and being kept for best! Trem-bel was going to be workhorse not an item of jewellery.

The journey

I had worked for myself as a commercial photographer for many years. However I had no idea what qualities I would need or the problems that I was about to face. Helping my mother in some small way and all the other people who care for their loved ones was and still is- foremost, and what drives trem-bel to this day.

Where do you start! Dragons Den of course! Whilst I studied the experience of other entrepreneurs, my husband John - very fortunately for me, was a skilled electronics engineer. He buried himself in his 'electronic cave' and started experimenting. I made a list and began research, starting at The British Library. In awe of its pedigree, especially the Intellectual Property area, I knew I had to find out if there was anything else in the world like my idea.

At this point I was just merely looking, half expecting my idea to disappear into the abyss along with many millions of others presented to them. The sign on the wall pronounced to any would be entrepreneurs that 98% of ideas don't make it, though the myriad of problems and get a product to market. The words never really registered with me. My only virtue was and still is, (in my view) sheer staying power. Whatever the problems, I would not give up.

I met resident inventor Mark Sheahan, a now a colleague and supporter of trem-bel. Mark helped light the way, but made it clear this was not going to be an easy ride. Sometimes ignorance is bliss. My research and that of the British Library showed me that my product had a chance; I had identified a gap in the market, so the next stage was to find an IP lawyer. Again my expectation of getting trem-bel to market was a case of... let's see. I did the rounds of lawyers but eventually settled on Andy Bridle to write the patent, his rock solid advice has never wavered. Andy has been supportive, despite my lack of experience; he just helped me work



Early version



Winners of Best New UK product and Best New International Product.

through the problems, even when I created them, or when I didn't understand. Meanwhile we had our first proof of concept! We laugh at this one now, but there were many more to come. Time was whistling by before we knew it, we had a company, patents and a clear goal; we also knew trem-bel was possible.

Taking it up a gear.

We knew, we couldn't do this alone. My husband's Johns workshop was becoming full of equipment to help him diagnose problems with the electronics; the job in hand was becoming ever more complex. We also learnt that making a few was very different to making electronics for full-scale manufacture. It was time to branch out to find a company who would love trem-bel as much as we did. Not so easy! We were small fry and ripe for the taking. We were given prices, that we now know were ridiculous, and convinced of the ability of a company that had none. It cost us dear, we were never in this for the money, but could hardly throw our savings away! The driving force was always a simple little alerting wristband for Mum. I was going to make sure she had it - and my sisters some peace of mind.

Our own development had to continue until we met with Cubik Innovation in Bristol, incidentally where I come from. Even more remarkable is that Paul Mullen - Managing Director of the company and I, grew up in the same part of Bristol, played as children in the same streets and shared a love of one Page Park. Paul told me: this is "a lovely little product", and has joined us to help bring trem-bel to market. The dream just got one-step closer.

2019 saw us enter trem-bel into the British Invention

KICKSTARTER

Crowdfunding

from 1st September 2019

Our multi-award winning wireless alerting system for the elderly



Target £250,000

Follow our journey at trem-bel.co.uk



show, where we took gold for best new UK product and best new International product. It was a watershed, it confirmed to us that trem-bel had a future. Best of all it has the support of Kane Kramer the inventor of the iPod. This meant such a lot to us.

Cubik created the prototype, which they will now turn into the product we will offer on Kickstarter. Joining the Kent Chamber of Commerce led me to my marketing team, Media in a Box along with my product designer Gary. As Prince Harry felt about Meghan... all the stars aligned, I had my team!

Off to market.

It's amazing to look back and to see just how far we have come, I remember so vividly the notice on the wall of the British Library. However, were not there yet. I am so proud and grateful to all the people who have helped a once novice husband and wife along the way. We will be crowd funding trem-bel on Kickstarter in September. It's been quite a journey, but one that is only just beginning, however were not so novice anymore. All it takes is love of a product and belief you can do it.



Jacqui Seager



Follow **trem-bel** on Facebook and **Jacqui Seager** on linkedin.



3 Ways to shift your Imposter Syndrome now

So you get all excited thinking about that book you want to write, the talk you want to give or the next level of income and success you want to achieve in your business.

But for some of you, you keep procrastinating on starting, making excuses about not having enough time, or just flat out, feel the fear inside of you. Imposter syndrome is that voice in your head that tells you you're not good enough, qualified enough and you're definitely going to be found out as a fraud. The good news is that your level of imposter syndrome can be taken down a notch or three by a few easy shifts in perception.

It's a fact that imposter syndrome is extremely common among high achievers. So if you do have it, consider yourself among those ranks. Often when we're feeling like a fraud or not good enough, we see others in our industry rocking it on stages, writing books, doing that thing you'd really love to do in your business. We think they have it all together. We see them as confident, capable and their success as well deserved.

But, under the surface, they likely have feelings similar to yours. You don't get to see the nerves they experience before heading on stage, the doubts about people not wanting to read their books, or the fear of their success being a fluke.

So think about someone you'd love to have the success of in your industry. Instead of seeing them in your head as totally confident, imagine they're at home having doubts and worries about the success of their next project. Or the nerves they feel about their next public appearance.

Chose to see in your minds eye this other side of them, and see how much more like them you feel. A lot of us have this deep-seated belief in perfection, even if we don't admit it to ourselves. I would have never considered myself a perfectionist. I didn't go over work I was doing until it was absolutely perfect.

Yet where it did show up for me was in relationships. If I made a mistake or did something less than perfect then everything was my fault and the other person's inadequacies would be excused. Even though my clients

got great results, if they didn't get 'the best' results, (and better and better each time), then deep down I'd blame myself.

Is there's anywhere you're a bit of a perfectionist?

I believe perfectionism and imposter syndrome are closely related. We believe we're imposters because we're not absolutely perfect. Yet what we don't realise is the measure we're putting ourselves up against is invalid.

Perfection doesn't exit.

When you realise this inside yourself, that everyone makes mistakes, we're all just doing the best we can. It can bring that stick you're measuring yourself against down quite a bit. You're business isn't about you never making mistakes, or being infallible. It's about serving people. And being human is perfectly ok too.

The last reframe I'm going to give you is to notice how you see other successful people

In your minds eye.

Are they bigger than you, more colourful, higher up somehow? I want you to imagine them either shrinking to your level and colour, or you growing to theirs. Notice if there's anything else they have about them that you feel makes them better or less of an imposter than you.

Maybe it's an energy about them, a colour, a posture, the clothes they're wearing? Whatever it is, give those things to yourself too. Imagine yourself exactly the same way. Almost like you're becoming them but with your own body. Notice how that feels, and then make the feeling even bigger.

Do this for 5 minutes twice a day, or more! You'll really notice a difference in your imposter syndrome.



Emma Combes



Contact Emma Combes on email
emma@emmacombes.com
 LinkedIn: <https://www.linkedin.com/in/emmacombes/>

Think you know CSR? think again....



I hear a lot of talk about Corporate Social Responsibility from businesses large and small and I also see lots of impressive commitments on company websites. I don't know about you but that word 'responsibility' suggests a box ticking exercise - a bit like having to test your fire alarms and doing an event risk assessment. Surely it could and should be so much more than a responsibility?!

What if Corporates really wanted to make a lasting change, real impact and difference to their charity of choice? What if they wanted more than just to tick a box and feel satisfied that they have done their bit? With a concerted effort it could be so much more than that and leave a lasting legacy for many years to come, demonstrating a real commitment and dedication to changing lives for the better not just today and tomorrow. So if you would like to do more than say you comply with Corporate Social Responsibility, let's commit to 'Corporate

in other ways through perhaps volunteering (and that doesn't mean painting a room or digging a garden!) using your skills, expertise and valuable knowledge then we are keen to talk.

Talk to us about making your support into a real legacy for KAB. Be part of something special, something unique and something incredibly powerful that goes beyond traditional CSR.



Sue Piper



Sue Piper, Head of Fundraising
Kent Association for the Blind (KAB)
sue.piper@kab.org.uk

Social Legacy' now doesn't that sound more impressive? Now together we are making real sense, the perfect win win collaboration. To find out more about how your business can transform and increase in success talk to us about a partnership which goes way beyond the box ticking exercise.

As KAB gear up to celebrate their Centenary in 2020 there is no better time to talk to us

and be part of our exciting events (all 100 of them! Yes you read that right), campaigns and fundraising initiatives. And if you want to hear more about how you could commit



CLEANING KENT'S CARPETS FOR 25 YEARS

A quarter of a century's experience enables us to tailor and deliver the most effective process to clean your carpets.

No job is too big or too small, ranging from the small domestic customer to the large commercial client.

Only trained insured and experienced operatives used.

Our comprehensive range of products and systems allow us to clean virtually any type of carpet.

We cover London and the South East (but have been known to travel further afield.)





10

things you can delegate to a VA

As a business owner, you probably know that a virtual assistant (VA) can help with jobs like telephone answering and admin, but there are so many other things a professional VA can do!

If you're feeling overwhelmed by your to-do list, take a look at these 10 jobs you can delegate to a VA. Once these are off your plate, you'll have time to concentrate on the really important stuff.

- 1. Proofread a document:** It always pays to have a second pair of eyes check your work for mistakes, so when you've written a report or a blog post, send it to a VA for the final polish.
- 2. Arrange a trip:** The most stressful part of travelling for work is often the preparation – you have to find a hotel, book transport, arrange a meeting room and coordinate timings. A VA can do all this for you, so all you need to do is pack!
- 3. Post to social media:** Social media is where you meet your customers online, but it can be hard to find time to stay on top of it. A VA can handle your social media for you, from planning to posting to replying to comments, so your customers always get a quick response.
- 4. Update website content:** You've introduced a new offer or expanded your business into a new area, but your website is filled with old information. Send your updates to a VA and they'll get your website up to date in no time.
- 5. Manage your calendar:** A business owner's calendar can easily get out of control, but with a VA regularly updating your tasks and appointments, you'll never miss a meeting again!
- 6. Design visuals:** What you really need to tie your latest marketing campaign together is some professional visuals. A VA with graphic design experience can produce all the design elements you need to make your campaign pop.
- 7. Find new contacts:** Brief your VA about the kind of clients you're looking for, and they can do some research and present you with a ready-made list of potential new prospects.
- 8. Do your accounts:** Don't put off your accounts until the end of the financial year – hire a VA to keep your finances shipshape throughout the year, and your tax return will be a breeze!
- 9. Organise an event:** A VA can provide a helping hand with those small, complicated tasks that come with organising an event – printing badges, sending out invites, making handouts – leaving you to focus on the big picture.
- 10. Make a presentation:** Do you have a presentation coming up, but no time to prepare? Hand over your notes to a VA, and they can turn them into a professional slideshow you'll be proud to present.

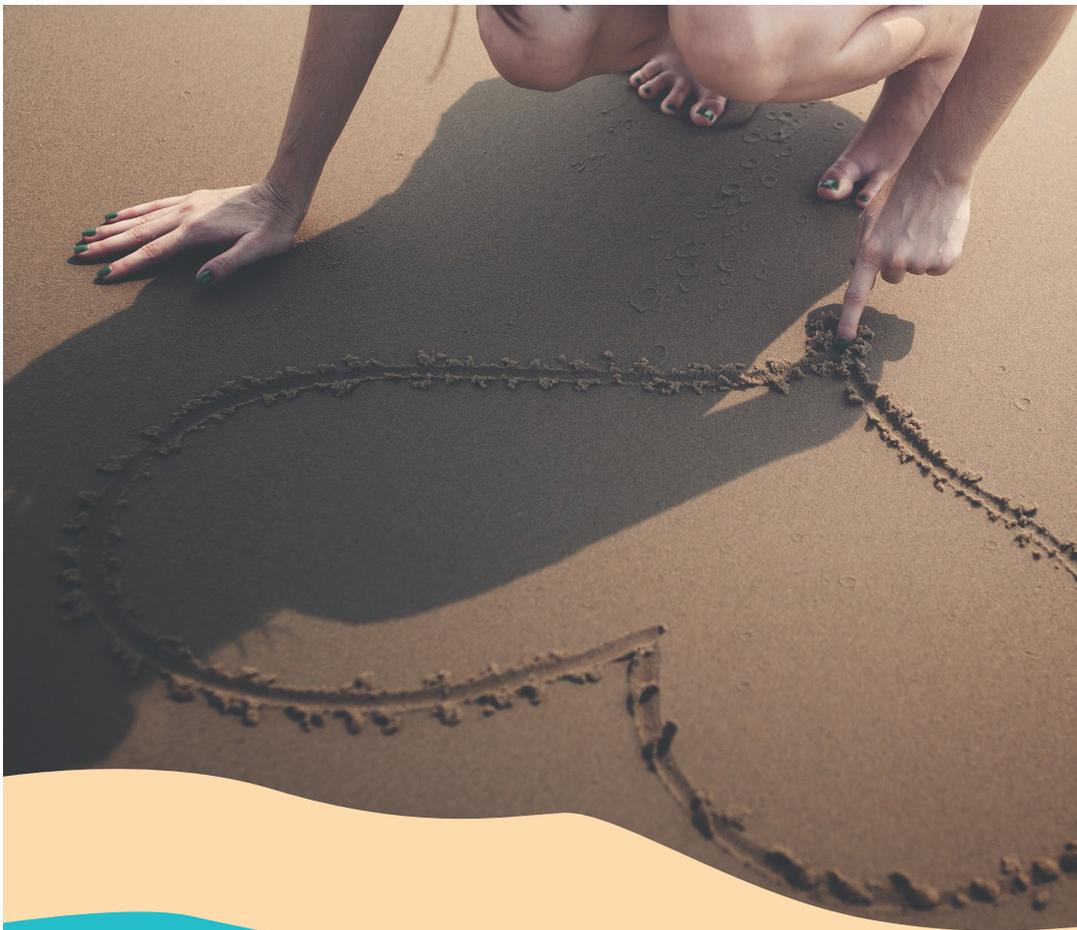


Rebecca Newenham



Want to know about our full range of business services? We'd love to chat with you and find out exactly how we can help, so please give **Get Ahead VA** a call on **01483 332220** or **email us at office@getaheadva.com**. We pride ourselves on being the staff you don't see, but the difference you do.

Reverse ^{THE} TIDE

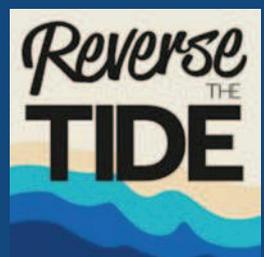


Reverse The Tide aims to make a difference to the local community and environment we live in by increasing awareness amongst businesses and local communities of the impact of products and services we use and where they go when we've finished with them. The Reverse The Tide brand has been heavily adopted within the water sports community and we continue to build on our ethos of reversing the tide in respect of the damage we have done to both the environment (both land and sea) and ourselves as part of the modern way of life.

Help us Reverse the Tide



Log on to reversethetide.com and purchase any one of the amazing items we have on offer to help us REVERSE THE TIDE



Web: <https://reversethetide.com>
Tel: 07771 714221

Events AUG & SEPT

Date	Name	Company	Time	Location	Cost	To book your place
21 Aug 2019	Kent Invicta Chamber of Commerce	Canterbury After Hours Networking	18:00 - 19:30	Best Western Abbots Barton Hotel, 36 New Dover Road, Canterbury	Free	https://www.kentinvictachamber.co.uk/events/2019-08/
22 Aug 2019	Kent Invicta Chamber of Commerce	Businesses Together Sittingbourne After Hours 6.00-7.30pm	18:00 - 19:30	Hempstead House Hotel & Spa, London Road, Bapchild, Sittingbourne	Free	https://www.kentinvictachamber.co.uk/events/2019-08/
22 Aug 2019	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel - Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
23 Aug 2019	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
27 Aug 2019	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT	£15	http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
28 Aug 2019	Steer Your Business	SYB Breakfast Networking	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
29 Aug 2019	E-Training	Change Management	10:00 - 12:00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
29 Aug 2019	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel - Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
02 Sept 2019	Steer Your Business	SYB Breakfast Networking - Thanet	07:30 - 09:30	The Holiday Inn, Tothill St, Minster, Ramsgate CT12 4AU	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-thanet-tickets-65665899473
03 Sept 2019	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT	£15	http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
03 Sept 2019	BizLinx Maidstone & Sevenoaks	BizLinx Guest Meeting	12:00 - 14:00	The Holiday Inn London Road, Wrotham Heath, TN25 7RS"	£20	Includes lunch. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
03 Sept 2019	The Business Terrace	Business Start Up Bootcamp - Week 1	18:00 - 20:00	The Business Terrace, King Street, Maidstone, ME15 6JZ	Free	https://www.businessinmaidstone.co.uk/events/details/?id=328
03 Sept 2019	Kent Invicta Chamber of Commerce	Ashford After Hours Networking	18:00 - 19:30	The Conningbrook Hotel, Canterbury Road, Ashford, TN24 9QR	Free	https://www.kentinvictachamber.co.uk/events/2019-09/
04 Sept 2019	4N	4N Whitstable Lunch - Business Networkng	12:00 - 14:00	Long Reach Beefeater & Premier Inn, Thanet Way, Whitstable, CT5 3DB	£15	https://www.4networking.biz/find-meetings/meeting/93533/
05 Sept 2019	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
05 Sept 2019	BizLinx Margate	BizLinx Guest Meeting	12:00 - 14:00	Sands Hotel, 16 Marine Drive, Margate CT9 1DH	£20	Includes lunch. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
05 Sept 2019	BizLinx Tunbridge Wells	Punt & Dine in Canterbury	15:00-17:00		£35	Open to all members and their guests. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800 103
06 Sept 2019	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
10 Sept 2019	The Business Terrace	Business Start Up Bootcamp - Week 2	18:00 - 20:00	The Business Terrace, King Street, Maidstone, ME15 6JZ	Free	https://www.businessinmaidstone.co.uk/events/details/?id=329
10 Sept 2019	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT	£15	http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index

10 Sept 2019	Bizlinx Tunbridge Wells	Big Cat Sanctuary Social Event Tour of Sanctuary and BBQ	11:30 - 14:30	Headcorn Rd, Smarden, TN27 8PJ	£35	Includes lunch. For further details please contact kmallinson@bizlinx-kent.co.uk or 01233 800103
10 Sept 2019	Kent Invicta Chamber of Commerce	Folkestone After Hours Networking	18:00 - 19:30	Best Western Plus Burlington Hotel, 3-5 Earls Avenue, Folkestone	Free	https://www.kentinvictachamber.co.uk/events/2019-09/
11 Sept 2019	Steer Your Business	SYB Breakfast Networking - Ashford	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
11 Sept 2019	Kent Invicta Chamber of Commerce	Take a Break' Networking Lunch	12:00 - 14:00	Royal Wells Hotel, 59 Mount Ephraim, Royal Tunbridge Wells	£25 + VAT	https://www.kentinvictachamber.co.uk/events/2019-09/
12 Sept 2019	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel - Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
12 Sept 2019	E-Training	Grievance & Disciplinaries	10:00 - 12:00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498
12 Sept 2019	Kent Invicta Chamber of Commerce	Maidstone After Hours Networking	18:00 - 19:30	KIMS Hospital, Newham Court Way, Maidstone		https://www.kentinvictachamber.co.uk/events/2019-09/
16 Sept 2019	Steer Your Business	SYB Breakfast Networking - Thanet	07:30 - 09:30	The Holiday Inn, Tothill St, Minster, Ramsgate CT12 4AU	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-thanet-tickets-65665899473
16 Sept 2019	The PR Crowd	Press and PR	6.00 - 9.00pm	The Plough at Langley, Sutton Rd, Langley, Maidstone ME17 3LX		Please note this event is just for Editors and PR professionals. To book please contact sarah@izzypr.co.uk"
17 Sept 2019	The Business Terrace	Business Start Up Bootcamp - Week3	18:00 - 20:00	The Business Terrace, King Street, Maidstone, ME15 6JZ	Free	https://www.businessinmaidstone.co.uk/events/details/?id=330
17 Sept 2019	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT	£15	http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
18 Sept 2019	4N	4N Whitstable Lunch - Business Networkng	12:00 - 14:00	Long Reach Beefeater & Premier Inn, Thanet Way, Whitstable, CT5 3DB	£15	https://www.4networking.biz/find-meetings/meeting/93533/
18 Sept 2019	Kent Invicta Chamber of Commerce	Canterbury After Hours Networking	18:00 - 19:30	Best Western Abbots Barton Hotel, 36 New Dover Road, Canterbury	Free	https://www.kentinvictachamber.co.uk/events/2019-09/
19 Sept 2019	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
19 Sept 2019	Ladies Who Latte	Ladies Who Latte Ashford	10:00 - 12:00	The Farriers Arms, Church Rd, Ashford, TN25 6NU	Free	" https://www.facebook.com/groups/383353965115057/nikkiholy@aol.com
20 Sept 2019	4N	4N Maidstone Breakfast - Business Networking	08:00 - 10:00	K Sports Cobdown, Station Road, Ditton, Aylesford ME20 6AU	£15	https://www.4networking.biz/find-meetings/meeting/86851/
20 Sept 2019	Kent Invicta Chamber of Commerce	Big Breakfast with Damian Green MP	07:30 - 09:30	Eastwell Manor a Champneys Spa Hotel, Eastwell Court, Ashford TN25 4HR	£25 / £35	https://www.kentinvictachamber.co.uk/event/big-breakfast-with-damian-green-mp/
24 Sept 2019	The Business Terrace	Business Start Up Bootcamp - Week 4	18:00 - 20:00	The Business Terrace, King Street, Maidstone, ME15 6JZ	Free	https://www.businessinmaidstone.co.uk/events/details/?id=331
24 Sept 2019	BNI	BNI Sittingbourne	06:30 - 08:30	The Coniston Holiday Inn Hotel London Road, Sittingbourne, ME10 1NT	£15	http://bnikent.co.uk/kent-sittingbourne-bni/en-GB/index
25 Sept 2019	Steer Your Business	SYB Breakfast Networking - Ashford	07:30 - 09:30	Hop Pickers Pub, Holiday Inn North, Ashford TN26 1AR	£15	https://www.eventbrite.co.uk/e/steer-your-business-networking-tickets-63339630540?aff=ebdssbdestsearch
26 Sept 2019	BNI	BNI Gravesend	06:30 - 08:30	Best Western Manor Hotel Hever Court, Singlewell, Gravesend DA12 5UQ	£15	http://bnikent.co.uk/kent-west-gravesend-bni/en-GB/index
26 Sept 2019	E-Training	Change Management	10.00 - 12.00	Barham Business Park, Valley Road, Barham CT4 6DQ	Free	kim.carter@etraining-uk.com 07760 888498

27 & 28 NOV 2019 · EXCEL LONDON



TAKE YOUR BUSINESS TO THE NEXT LEVEL

EUROPE'S LARGEST BUSINESS EVENT

gbbs.co.uk

20,000

VISITORS

300

SEMINARS

400

EXHIBITORS

   #TBSUK

Register for your
Free Ticket!

 01872 218 004

 gbbs.co.uk