

# Steer

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STEER YOUR BUSINESS | THE MAGAZINE

## Passion to Profession

Catherine Glanfield

**Networking**  
Ash Lawrence

**Difficult  
Conversation**  
Dr Nikki Faulkner

**How to make  
SEO Content  
on WordPress**  
Karem Ortiz

## The best online tools for business owners

Gemma Pettman gives advice



# Editor's Review

Welcome to this issue of Steer Your Business. Things are moving very fast in our world and the magazine has now been printed and is available to purchase from the website for the cost of a cup of coffee. We have decided to have a printed version too because the feedback from readers has been that they like to be able to sit and read the magazine in a printed format rather than doing everything on their phone or tablet. This seems to be a bit of a trend; maybe we get too much on our electronic devices and going back to good old paper magazines or pen and paper is where we are all heading. What do you think?

In this month's issue we have some fabulous and informative articles again:

Why Online Reviews Matter by Tabitha Fox. Everyone automatically checks out products and services on their phone or tablet so it's really important to take note of what's being said about our businesses;

Gemma Pettman tells us about the best online tools available for business owners;

Find out about difficult conversations with Nikki Faulkner;

Karen Williams tells us about the fantastic work she is doing with the Buddy Bag Foundation;

Does networking work for you? Ash Lawrence gives us some advice on getting the best out of our networking;

Are you ready for GDPR and have a policy for disposal of documents? If not, find out how Tony Hughes suggests you get your disposal policy up-to-date to stay compliant after 25 May 2018;

Find out more about the Buddy Bag Foundation which is doing such amazing work; and a new series about my business and how all this started. It's such an exciting journey that I've decided to share what I'm doing and why to help and inspire others to just go for it and see what happens.

And so much more!

Have a fabulous month working in and on your business and following what's happening on social media. The magazine continues to grow and as always, we are looking for great content so if you feel like getting a bit more involved, then get in touch!



Sally  
Marshall

Sally

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I was at an ABC Networks meeting last week when a guest came marching up to the host of the event and launched into a tirade about how difficult it was to find the venue. The host, a very experienced host and well respected lady in the local business community was humble and did everything possible to calm and placate the guest without success. The guest continued to be curt and disrespectful and finished by saying *"There are not enough people in the room, so I would be wasting my time being here!"* Then marched out!

Imagine the message this conveyed to the people that were in the room.

# Net

## **It doesn't end there...**

Later that day I received an email from person in question. They complained about how difficult the venue was to find and how rude and unhelpful the host had been. Interesting!

They clearly didn't realise I was there and witnessed the whole episode along with all of the other attendees and my version of events was very different to theirs.

I explained to the person that the AA road signs were clearly marked in every direction from all of the major roads and the exact venue details were on the ABC website. That's not mentioning the name of the venue in massive letters on the outside of the building and ABC

## **Here are 5 of my top tips for networking**

**1.**

**It's not about you!** If you go to a network meeting with the view of what you are going to get out of it, you probably won't be very successful. If you go with the view of how can I help someone or how can I connect someone, then they are more likely to remember you. The more you give, the more you gain! Perhaps give because you can and don't keep score!

**2.**

**Networking is NOT selling!** Networking is about building relationships, getting to know, like and trust others. By all means, talk about your products or services, as you are there to raise the profile of your business. Have the attitude of turning strangers into friends and friends into clients!

**3.**

**Never judge the room!** You don't know who is in the room and more importantly, who they know. Most people have a circle of influence of about 250 people and it's these people that you ultimately could have access to. If you have judged the person in the room you will never get the opportunity to be introduced to their circle of influence who might just want your product or service.

**4.**

**Adjust your attitude!** Our attitude is everything, if you turn up to the network meeting in a bad mood, miserable or aggressive, people will sense it and not want to talk to you for any longer than necessary. So be aware of your state and how you may be coming across to others. A positive attitude can lead to positive behaviour and create success. An upbeat, positive person draws other people like a magnet. After all, who would you rather be around-someone who is strong and motivated, with the confidence to keep moving forward, or someone who stays stuck in one place, thinking of reasons why things don't seem to happen?

**5.**

**Listen to understand not respond!** Once in a conversation, listen to others and show interest. Do not start looking around the room at others trying to spot someone more interesting. This will only get you a reputation of being rude and ignorant. Prepare a set of great questions and get used to adapting them to suit the person in front of you. Listen to them exactly how you would like them to listen to you. By listening and helping others, they are more likely to help you. Listen to understand what they are saying rather than respond with your take on things.

# working

banners inside the building.

I also pointed out that the ethos of the ABC network is to build long term relationships and not to sell to the room. Quality over quantity. The suggestion was that if they wanted to put a sales pitch to the room, then ABC was probably not for them.

Now this throws up some really interesting points for me regarding this person's take on networking...

- Does this attitude work?
- Is this transactional or relationship based?
- What return on investment are they getting on any

other networking?

- Had they planned the journey? (Considering they had a 70 mile round trip.)
- Where else is this behaviour showing up in their business & life?

So, all things being equal, people do business with people they like and if they don't like you, even if you are the only person with the product or service in the room, the chances are they will NOT buy from you.

Did this person enhance his chances of people liking him at that network meeting? Probably not!

## Back to the subject person... The Psychologists view!

With a negative attitude it is very unlikely that they will be getting a great return on the networking. It would appear that they are not the best planner in the world and probably very reactionary. They probably talk about building relationships; however, the relationship would be based on transactions. *(If you do this for me, I'll do something for you.)*

Remember,  
**“It’s not about you!”**  
and **“Giving begins the receiving process!”**  
**Do It Now!**



Ash Lawrence



Sign up to my blog and get a FREE place on my next Millionaire Mind-set course taster session! <http://blog.ashlawrence.co.uk/>

Difficult conversations for most people, as the name suggests... are not easy. I often work with managers who want to know how to make the difficult conversations they need to have with their team members easier. I'll be sharing some of those tips here.

# How To Handle A Difficult Conversation



**About the Author:**

**Dr Nikki Faulkner** of Mulberry Bush Consulting works with business leaders to make the 'People' side of their business as effective as possible. Our specialty is helping small businesses who are new to having employees or who are struggling with any aspect of people management. You are not alone. We can help. We offer a Team Success program that uses our exclusive 7-step system to develop you into a People Manager with all the key processes in place, customised for your company, so you can start being successful through your team today.

Mulberry Bush Consulting: Maximizing your Business Capability through your People.

Video link: <https://youtu.be/RNjlgjTQfoQ>

<https://mulberrybushconsulting.co.uk>

## What Is A Difficult Conversation?

A difficult conversation is one where you have to manage emotions and sensitive information. For managers they typically arise when dealing with poor performance, poor behaviour and personality clashes. They are likely to happen when the person you are talking to doesn't like what they are hearing. Even delivering fairly mild negative-feedback may fall into this category.

## An Example

A business owner and I were working on this very topic. I set an exercise so they could practice and I asked them to pick an actual situation to make the exercise easier. At this point they told me that they'd never really had to have a difficult conversation with their team. "They all work pretty well. There are some areas they could do better, but they're not doing anything really bad. I don't have a real life example."

I reminded the business owner that over the previous weeks we'd had many conversations about what different individuals were not doing. Our conversations had all mentioned how each thing, although apparently minor, could be directly traced to an impact on the bottom line for the business. Adding it all up was having a significant impact on the business. I asked if any of these relatively minor things had been raised with any of the staff. The answer was "No, because I don't want to upset any one".

## Avoidance

Wanting to avoid a conversation for fear you'll upset someone or for fear it will become an argument (or worse) is a sure sign you have a difficult conversation to deliver. The emotion involved often comes as a result of surprise. If someone thinks they're working well, and you suddenly tell them they're not, that results in surprise. If someone responds to you in a way you were not expecting, that's also surprise. On either side, surprise can lead to an emotional response.

Small issues that are avoided can grow into something much bigger. Dealing with them early is the best way to deal with them. Being able to handle a difficult conversation well, is a vital part of being a good manager. Engaging in difficult conversations will help your employees understand where they need to improve. Avoiding them will ultimately not help you or your team.

## Preparation Is Key

To ensure the message you need to deliver is delivered fairly, prepare well. Make sure you separate opinion from conclusions based on data and information, and ensure that the data and information you use is accurate and relevant. If information came from someone else, question its relevance and accuracy before relying on it. Make sure you understand how you reached your conclusions. Don't dive into difficult conversations without making sure all your facts are straight.

## Empathy and Respect

Put yourself in the place of the other person. Think about what the experience might feel like from their side. Deliver your message without destroying the person on the receiving end. Your ultimate goal is to help them. That means, you must respect the person you're talking to. Don't be condescending, aggressive or overly critical, and make sure your tone and body language match your words.

## Minimise Surprises and Stay Calm

Mentally rehearse as many different scenarios you can think of that might come up, to prepare you for whatever does come up. Rehearsing reduces surprises which will keep you calmer. But don't expect a conversation to go exactly as you practiced. Life isn't that straightforward! Having prepared and rehearsed, before you start the actual conversation, take some deep breaths to calm yourself. Notice how you react as the conversation progresses. If you start to become agitated, take a couple more deep breaths to calm yourself. If you stay calm, the person you are talking to will stay calmer too.

## Let Them Vent

If the other person does become emotional, allow them to 'vent' after you've delivered your message. Don't take anything they say at this point personally. Don't back down or weaken your message because they become upset or angry. If 'venting' doesn't calm them down and they remain argumentative and emotional suggest taking a break. Depending on the level of emotion the break might be a few minutes or even overnight, but the aim is to allow both sides to calm down. You can reconvene after they've had time to digest the message and then you can focus on how to move the situation forward together.

Difficult conversations may never be easy, but the above tips will allow you to make them easier. The more difficult conversations you have, the better you'll get at conducting them, and the better you become, the less stressful they will feel.

## My Question To You

How do you feel about delivering negative feedback? Do you class it as a difficult conversation? How do you feel about holding difficult conversations? Does the thought of having to hold one keep you awake at night? If this is something you would like to discuss, book a free 30-minute consultation at [www.talk-to-nikki.co.uk](http://www.talk-to-nikki.co.uk). You can also download my free eBook *Team UP! - Powerful Ways to Build, Develop and Maintain an Effective Team* and sign up for my weekly newsletter which contains lots of team and self-management tips.



Dr Nikki  
Faulkner

# Great ideas come from collaborating with others



I met Sally, founder of Steer your Business whilst running a workshop for a client; a 'startup' about to apply for crowdfunding. We set up a Dragon' Den session with Kent entrepreneurs, where Sally's depth of knowledge became significant in shaping our final pitch.

## Bringing people together, from diverse fields, seniority and backgrounds is the best way to come up with great ideas.

Innovation, Design Thinking, Lean Start Up... buzz words like these have generated a lot of interest in recent years with large corporates hiring Chief Innovation Officers, investing in Innovation Departments, and looking to partner with startups. Current research found that, 79% of executives put innovation as one of the top 3 priorities for their companies, and 22% made it their single top priority.

## But is innovation relevant for small businesses? We believe it is as...

To stay competitive, small businesses must be willing to embrace change, to adapt and diversify, often coming up with new products or services. This added to the fact that they are often closer to the customer and willing to take a risk, makes small businesses, the ideal environment for innovation.

However, small businesses can also face an important barrier to innovation in being too close to the issue, or 'not seeing the wood for the trees'. We have fallen into this trap ourselves since creating Workshop Mentor, as it can be hard to step back and take on board other perspectives and viewpoints. Workshops can be an effective way to overcome this barrier and to bring people together and come up with new ideas; as great

ideas come from collaborating with others, even co-creating with your customers. But running an effective workshop requires skill and preparation.

For individuals wanting to innovate whether in big corporates or SMEs, your options are similar: hire a consultant, go on a training course or read some books on the subject. These are usually cost and time prohibitive, or may be too theoretical. At Workshop Mentor, we wanted to create a low cost alternative, one that people could use with little or no background in innovation. We wanted to create a platform that could be applied to your business challenge with little preparation.

And so Workshop Mentor was born. A workshop design and facilitation tool, that allows anyone to run a fool proof innovation workshop. It follows many of the principles of human centred design, which in laymen's terms means putting the customer at the heart of the design process. A solution built with the customer in mind has much more chance of success. Seems like common sense, but is often not applied.



Katherine Walker



Katherine Walker

[www.workshopmentor.co.uk](http://www.workshopmentor.co.uk)



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# HAVE YOU THOUGHT ABOUT SELLING YOUR COMPANY?

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# The best online tools for business owners

Running your own business requires a broad set of skills. We find ourselves needing to be proficient public speakers, networkers, marketers, photographers and designers. We're constantly juggling our diaries to maximise our working day and, if we're lucky, create a bit of downtime.

Fortunately, the internet is home to a variety of tools, all designed to make our working lives that bit easier. I have lost count of the apps and websites I have experimented with. Some I ditched immediately, for not being user-friendly or didn't do what they said on the tin; whilst others have become essential to the running of my business.

Below are some free or low-cost tools that I have found helpful.

## Productivity

If you start the day with the best of intentions only to find yourself endlessly scrolling your Facebook timeline, a Pomodoro Technique app will get you back on track. This popular time management system which has been around since the 1980s, splits your day into work phases and break times. Try apps **Focus Keeper Free** (iOS) and **Clear Focus** (Android). For another low tech 80s alternative, set a kitchen timer and get that job done! Search in the App Store/Google Play.

**Trello** is my favoured 'to do' list app. Free for individuals and small teams, it syncs across your devices and can be viewed while you're offline. I have a board for each client, and each board has to do, in progress and done lists. Tasks (known as cards) can be dragged between boards and you can set deadlines for jobs to be completed. Best of all, when I move tasks into my 'done' list they are time and date stamped, so I have record of what jobs I have completed and when.

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

**IFTTT** (If This Then That) is a free web service that lets you create an 'applet', a simple program that triggers an action if something else occurs. These recipes help

you to automate aspects of your workflow. For example, you can track your work hours in Google Drive, share your Instagram photos as native Twitter photos, or create expenses reminders that don't clog up your calendar. You can even set up a notification to tell you when the International Space Station is overhead (everyone deserves a break from their desk!). [www.ifttt.com](http://www.ifttt.com)

I have included **Skype** in this list because, as nice as it is to attend lots of face-to-face meetings, sometimes they are just not necessary. Once you have factored in the journey time, you could spend upwards of two hours on a conversation that only needs 20 minutes of your time. When you schedule meetings, consider whether a Skype session could be more productive. [www.skype.com](http://www.skype.com)

## Social media marketing

There is no substitute for being online in real time to chat to customers or potential clients on social media, but a scheduling tool can help you to share content regularly and consistently. **Buffer** connects with platforms including Linked In, Twitter and Facebook and enables you to create posts in advance. The free version limits the number of platforms and posts but the Pro plan (\$15 per month around £11.00) enables you to connect eight social accounts and schedule 100 posts per account. It also gives you access to helpful and user-friendly analytics. [www.buffer.com](http://www.buffer.com)

Like Buffer, **Hootsuite** offers social media scheduling, but I don't use it for that purpose. Instead I use it for 'social listening' and identifying great content I can share with my audiences. Social listening is the process of monitoring social media for mentions of your brand,



products, your peers and competitors, and themes that are relevant to your business. It can help you to find complaints and positive feedback and respond accordingly. With the additional of a few keywords, it can also provide a steady stream of content relevant to your audience which you can pass on. [www.hootsuite.com](http://www.hootsuite.com)

Graphic designers are worth their weight in gold but there will be times when you need to produce simple and low-cost marketing materials quickly. With **Canva** you can easily create everything from flyers to business cards, infographics to images with overlaid text. The free version may be sufficient but the paid-for edition (Canva for Work – from \$9.95 per month around £7.00) offers many more tools. [www.canva.com](http://www.canva.com)

### Learning and development

The free **Grammarly** writing app is a must-have if you want to produce clear, concise and mistake-free copy. Whether you're writing a report or a social media post it will highlight grammar, punctuation and spelling errors. There's an online tool or a plug-in for Chrome. [www.grammarly.com](http://www.grammarly.com)

How often do you spot an interesting article and think 'I'll read that later'? The **Pocket** app not only allows you to save articles, videos or blogs, but lets you tag them by theme, creating collections. I have built entire libraries of 'how to' guides and inspirational resources in my Pocket. The app syncs between your devices and the Chrome plug-in works well. You don't need to be online to read the things you have saved and for novelty value the app will even read articles to you (albeit rather robotically). [www.getpocket.com](http://www.getpocket.com)

### The ones you didn't know you needed

Ideally you would have a library of your own photos for use in reports and marketing materials but that's not always possible. Copyright issues prevent you from using many of the images you find online but there are several sites which provide free (and copyright-free) photographs for commercial use. **Pexels**, **Unsplash** and **Pixabay** are three of the best. You don't need to ask permission from or provide credit to the photographer, although it is appreciated. [www.pexels.com](http://www.pexels.com) [www.unsplash.com](http://www.unsplash.com) [www.pixabay.com](http://www.pixabay.com)

Lastly, the **Small PDF** platform allows you to convert and edit PDF files. You can turn photos, documents, and spreadsheets into PDFs and vice versa, as well as merging files. The site is free to use but there are limits to how many adjustments you can make in an hour. The Pro version (\$6 per month around £5.00 or \$48 around £34 annually) has no usage limits and offers extras such as e-signatures and security. [www.smallpdf.com](http://www.smallpdf.com)



Gemma Pettman



**Gemma Pettman** is an accredited independent PR practitioner.  
Website: [www.gemmapettmanpr.co.uk](http://www.gemmapettmanpr.co.uk)  
Twitter @gemmapettmanpr

# CHILDREN IN EMERGENCY CARE GET NEW 'BUDDY'



Thanks to a foundation set up to support children during one of the most vulnerable periods of their lives; children who arrive at emergency care refuge centres are given their very own Buddy Bag stocked with essential items.

The Buddy Bag Foundation was set up by entrepreneur Karen Williams just over 24 months ago in response to the rising number of children in the UK who enter emergency care after fleeing violent situations at home.

**Department of Education NSPCC website states:**

- 48,000 children require emergency accommodation in the UK each year.
- There are over 68,000 children in care in England.
- Almost 400,000 children received support from children's services in England during 2015.

Karen explains, "Children who arrive in emergency care often come with nothing but the clothes or pyjamas they are wearing. Restoring a sense of safety and security into a child's life during a traumatic time, is one of the first steps to recovery. Our Buddy Bags are something a child can call their own, no matter where they go. This is why we are aiming to deliver 20,200 Buddy Bags to 300 refuges across the UK by 2020. We

have just celebrated packing 13,000 Buddy Bags making a difference to 13,000 children in emergency care".

**To help support this aim** we are looking for individuals or companies who would like to get involved in a community project. They can do this by, sponsoring Buddy Bags in their local area, by donating funds to help pay for the items which are put in the bags, or by donating their time to help fill the bags. Every donation is extremely valuable and helps us to reach our goal, as 100 % of all donations go 100% into supplying Buddy Bags which then go back into their local community".

**Where did the Buddy Bag idea come from?**

During a visit to Australia in 2014 Karen was inspired by an article about the Alannah and Madeline Foundation ([www.amf.org.au](http://www.amf.org.au)) which has delivered more than 50,000 Buddy Bags to children in emergency care since 2007. On her return Karen researched the facilities available to children in emergency care in the UK and discovered a huge need for Buddy Bags here. To ensure as many children as possible can benefit from the Buddy Bag scheme, Karen set up The Live Love Laugh Foundation and launched the Buddy Bag appeal in the UK, with the help and support of The Alannah and Madeline Foundation.



Karen Williams



**Karen Williams** for more information visit our website [www.buddybagfoundation.co.uk](http://www.buddybagfoundation.co.uk), or call Karen on 07976-962986 [karen@buddybagfoundation.co.uk](mailto:karen@buddybagfoundation.co.uk)



## ARE YOU LACKING A LITTLE OF THIS RECENTLY?

Believe me you are not alone but with the Steer Your Business programme that all changes!

### SO HOW CAN WE HELP ?



#### 12 months of support

A monthly online programme which allows you to work at your own pace with lots of resources available to you 24/7



#### A 2 day live event

Don't want to wait 12 months? Book onto a 2 day intensive workshop and work on all 12 modules for YOUR business



#### A real business community

As part of the Steer Your Business community you will find support and resources to benefit YOUR business

### WHAT'S THE SECRET ?

Define YOUR Vision

Focus on what YOU want

Set goals and be ACCOUNTABLE

Have a strategy to deliver what YOU want

### WHO AM I ?

I use my knowledge and experience gained from working in the House of Commons to work with business owners to deliver their goals. Businesses of all sizes start to grow when the vision is clear, goals are set and a strategy is in place to deliver the end result.

The Steer Your Business Programme takes you through 12 steps to work on YOUR business so that it runs efficiently and effectively to give you the lifestyle that you want.



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# Confidential Document Destruction.....

## Are you prepared for the 25th May 2018?

The EU passed The General Data Protection Regulation (GDPR) to protect the data privacy of its citizens and to reshape the way organizations approach data privacy. For employers this will require significant attention to how they store, manage, and secure personal and sensitive data; but do your employees fully understand what confidential paper work is and how to dispose of it in the correct and safe manner. Do they understand what their responsibilities are when handling confidential information?

All responsible employers will want to ensure that all their confidential paper work is handled securely, destroyed securely and put back into the recycling chain. This is where companies such as Confidential Document Destruction Ltd (CDDL) can help by disposing of confidential waste, whilst adhering to the new legislation, making sure that all your employees are fully aware and compliant.

Simply disposing of confidential waste, is only part of what a responsible business should know. As a starting point it may be sensible to have a full audit carried out by a waste management company, to assess the level and type of your potential business waste. Once an audit is complete they should be able to guide you through to understanding the complexities of the new GDPR and what actually happens to your confidential paper work once removed from your premises. This also gives you an opportunity to look at what potential changes are available for you, within your own business, to increase your security in-line with GDPR.

A waste management company should be able to



and

offer a full secure service for your confidential paper work. This may include, various types and sizes of secure containers or bags to hold the paper work, and should be able to offer scheduled or ad hoc collections, to keep your security risk to a minimum. Our recommendation is that all collections are carried out by certified employees in tracked vehicles. Upon arrival at a depot all the secure waste should be comprehensively destroyed, where the end material is put back into the paper industry to create more paper and cardboard.

For some businesses a 'one off archive collection and destruction service', where accumulated paperwork is removed will be required, followed by a fixed agreed collection to suit the needs of the business. CDDL are a company that can offer all of the above therefore...the simple question is... how would you, or one of your employees feel, if sensitive information about them was handled incorrectly and fell into the wrong hands?

It does happen, so are you a company that wants to protect its own reputation and that of its employees?

Get to know how the 25th May will affect your business waste.



**Confidential Document Destruction Ltd (CDDL)**

tony.hughes@confidentialdocumentdestruction.org.uk  
www.confidentialdocumentdestruction.org.uk

# Have you heard?

Basepoint  
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has great  
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and is dog  
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# The Residential Nil Rate Band (RNRB) and Discretionary Trusts

## The impossible just became possible!

### Did you know...

There is an alternative to protective Property Trusts that works for all single people, married and unmarried couples who can claim the Residence Nil Rate Band (RNRB) in all circumstances where the relief would be available had the assets remained in the estate of the deceased and so passed via the Will.

Have your clients used Discretionary Trusts in their Wills?

Or do your clients want to include Discretionary Trusts in their Wills?

Several newspapers and solicitors' articles, have suggested that these clients will need to urgently review their planning or will not be able to benefit from the new Residence Nil Rate Allowance (RNRB).

So should we be frantically advising our clients to scrap their Discretionary Trusts?

### Absolutely not!

Is it impossible for clients to benefit from the protection of a Discretionary Trust AND benefit from the new RNRB?

After months of speculation and panic, we have been told that the RNRB will (in most circumstances) only be obtained if a client leaves a share of their property absolutely to a "lineal descendant", in most cases this will be a child/children.

We have been told time and time again that, a client leaving their estate to Discretionary Trusts will not satisfy these requirements, therefore the client will lose out on this new IHT relief. This is partly true, but only in the event the estate and its beneficiaries don't have the benefit of professional expertise at hand.

### "I don't want to lose out on a legitimate relief and pay more tax than that required"

We would be led to believe that, the only way to proceed is to instruct a client to leave a share of their property to a "Lineal Descendant", ensuring that on their death that share of the house will belong absolutely to that person (normally a child)?

But what would happen if the child I have nominated is going through a divorce or bankruptcy at the date of death or thereafter?

### What happens if the child is about to enter or has entered Long Term care or is simply financially irresponsible?

Should we be advising our clients to "pick" someone now to be the lineal descendant potentially twenty, thirty, forty years before death. Completely unaware of what the circumstances of the chosen lineal descendant will be, at the point in the future of the client's death.

**But what alternatives do we have?**

We have been told that Discretionary Trusts are no longer a viable option, this is because direct descendants need to "inherit" that share of the property absolutely. Is this correct?

**The answer to the above is no!**

So how do we maintain the flexibility and protection that a Discretionary Trust offers whilst ensuring that our clients do not miss out on the RNRB?

One less reported aspect of the RNRB and its impact, is how the Trustees of a Discretionary Trust can benefit from a strategy in a less known and seldom used section of the Inheritance Tax Act 1984 (Section 144) which gives the Trustees the power to make their choice of a lineal descendant at death, to then decide who is best to inherit within two years of a death.

This is because as of March 2017 HMRC have confirmed that the RNRB would apply where the asset transfers to a Trust and there is Qualifying Life Interest or Interest in Possession.

Two years to pick and choose the best person to receive this new RNRB allowance, that person most likely being the youngest member of the family.

**But what if the Trustees forget?**

Some clients choose their spouses to be their Trustees, others choose their children and some may pick "John" from down the pub.

Are these Trustees likely to know that they have, two years to jump into action, probably not?

So we shouldn't risk using Discretionary Trusts, hoping that the Trustees will miraculously remember to do their job? There is much merit in that argument.

What if we were to offer the client a Discretionary Trust that means they do not have to "speculate" who would be the best person to receive the RNRB at the time they make their Will?

A Trust that gives the Trustees a chance to choose the best person at the date of death, BUT also ensures that if the Trustees neglect to do so, any available allowance will be received REGARDLESS by default in the terms of the Trust.



Paul  
Harrison



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# Journey from Passion to

As a Food Entrepreneur with an ethical product range, my early inspiration came from living and helping on the family small holding as a teenager. We moved from Hampstead looking for 'the good life' in Oxfordshire in the mid 70's driven by my mother who was a country girl at heart having grown up in rural East Kent.

My parent's pursuit of 'self-sufficiency' meant that most meals came straight from the garden both in the form of home grown vegetables as well as meat from our hand-reared pigs, Jacob Sheep and eggs from our hens. We cooked 'nose to tail' before it was fashionable, curing hams, making bread, baking, brewing, spinning, knitting and bee keeping. We experimented with making sausages and bacon, salamis and mead all with varying degrees of success. We made preserves using the seasonal gluts with everyone mucking in to top and tail gooseberries and stir the bubbling vat.

During this time, I could be found making home-made liver pate and brawn, where my peers were making Victoria sponges. The quality ingredients combined with my father's love of cooking helped to give me a passion for great tasting food. My mother's emphasis was on thrifty good housekeeping with a zero waste approach where everything was repurposed. The family bibles were, Elizabeth David, 'Charcuterie' by Jane Grigson and John Seymour's 'The Book of Self Sufficiency', all mixed in with some Indian spices and 70's idealism about how to live a more authentic life.

I now have a rich seam of memories which have been an endless source of inspiration in my adult life and now my business. Leaving social work just before my fiftieth birthday gave me the impetus I needed to follow my passion and turn it into a business. Whitstable Larder is driven by an emphasis on affordable and wholesome food, hand-made with great flavour using ethically

sourced ingredients. The business was founded as a kitchen table start up baking for Whitstable farmers market in 2013 soon moving to The Goods Shed in Canterbury baking wholesome and homely foods including sausage rolls, scotch eggs, pies, stews, quiches and salads all packed full of locally sourced ingredients. Here the business gained a following with casual diners and commuters alike.

Whitstable Larder left The Goods Shed in 2017 to focus on supplying to other businesses, the 'Larder' branded ready to bake range of sausage rolls and vegetarian bakes which includes the 2015 Taste of Kent Award Winner the 'Classic Titan' sausage roll.

The business is now looking to grow the B2B side, supplying to cafes, pubs, delis, farm shops and caterers. Businesses that have come on board are repeat ordering as their customers love our products. We will also shortly be opening our online shop selling direct to customers as well as continuing at Whitstable Farmers Market. The business continues to develop and diversify taking on an educational role delivering workshops in Fermenting Vegetables as well as Thrifty Living in the Modern World, sharing my passion for delicious, healthy, ethical and affordable handmade food. You can find more information about Whitstable Larder at [www.whitstablelarder.co.uk](http://www.whitstablelarder.co.uk)



Catherine Glanfield



Catherine Glanfield [www.whitstablelarder.co.uk](http://www.whitstablelarder.co.uk)

# Profession



# How to make SEO Content on WordPress

## Introduction

Content Marketing is like art and crafts, there is a lot of ways to master it but lots of ways to fail at it too. In this **"Two parts" article** I want to show how you can make content that conveys your message, optimized for search engines and using WordPress.org.

In Part 1, you will be shown how to make **SEO** and **WordPress** content work for your biz the best way possible.

We will look at:

- How to use the Yoast SEO plugin.
- Mastering the art of creating compelling headlines that catch the eye of your audience.
- Other Suggestions to improve your SEO Content

## How to use the Yoast SEO plugin in WordPress:

Yoast SEO plugin is a great plugin to keep up with content marketing for your website.

I use it on a travel blog I created with WordPress, this is how I have taught myself the wonders of building sites with this free open source publishing software.

Yoast SEO plugin comes in two versions: free and premium.

I am using the premium version as I must say it allows you to edit your content as many times as you need creating a new redirect for every old url, so your readers will not find the annoying 404 errors.

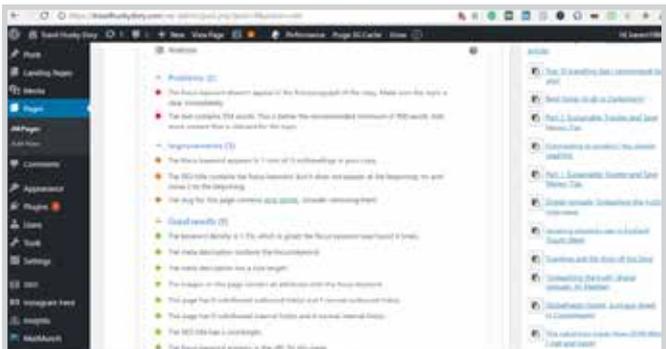
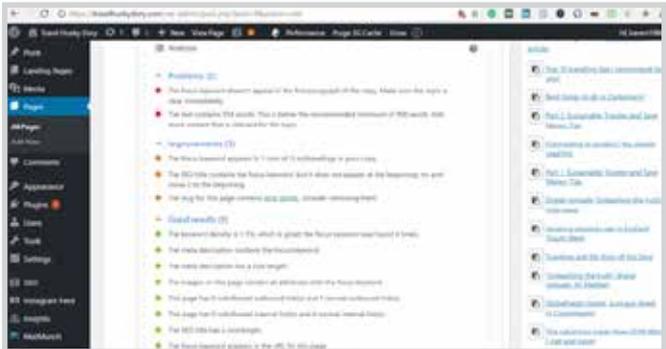
The differences between both versions are minimal, but that is another topic I will leave, for now I want to focus on the benefits of using this plugin to improve the way you create optimized SEO content.

Here's the necessary steps to be up and running with this plugin:

1. Download the Yoast SEO plugin and install it on your WordPress site
2. Activate the plugin
3. Go to > settings and configure meta description of your homepage: this is how Google will know what your site is about, and also helps readers in search to know what your site is about.
4. Don't forget to integrate it with Google Search Console, so that Yoast can tell Google about your site.
5. Time to write content!
6. See below, screenshot: what I have done good (green), what needs improvement (orange) and what are the problems (red).
7. Don't panic!
8. Enter your focus keyword and include the focus keyword on the meta description
9. Start writing your content taking into account the

suggestions from the dashboard analysis: as a rule of thumb don't make long sentences or very heavy paragraphs.

10. Use H1 for the SEO Title and H2 for Subtitles: search engines read the HTML language, this is why H1 and H2 are recommended.
11. Add relevant internal links: play around until you find the perfect combination
12. Slug: keep it simple and short, e.g.: [www.yoursitename.com/seo-wordpress-tips](http://www.yoursitename.com/seo-wordpress-tips)



As you can see, in the second screenshot, I have solved the issues and increased a higher score for SEO.

By focusing on adapting keywords and content, to sound and appeal to humans plus make happy search engines. Now, the overall score, has turned "green" which means good SEO

In my personal opinion, there is no need to write exactly 900 words, as most of us, readers SCAN and prefer headlines, subtitles and images.

So, do not stress if you still get the orange ball in number of words or the keyword SEO on first paragraph.

However, take into account that not only robots will read your site (crawl) but also humans. So the more natural your writing is, the better.

**Mastering the art of creating compelling headlines that catch the eye of your audience:**

Once, you have decided what to write about, and chosen your topic, it is time to create an awesome headline. Headlines are the reason why we click on an article, thus, is like the first impression on a job interview.

**But how do we create an awesome headline?**

- Keyword research is a great start:  
 For this, I use as a guidance the **topic**:  
 Example:  
 Topic: travel affordably  
 Keywords: travel budget, travel budget tips, how to travel budget, etc  
 Use a tool such as Keyword.io.  
 This is an excellent tool to generate long-tail keywords, which are less competitive than single keywords in most cases.  
 With Keyword.io you can generate keywords based on what Google users are searching  
 So....  
 Your headline will be also optimized for SEO.  
 Remember people is looking for information on the web, not for your website.  
 Using keywords that people is typing in will help your users to have a better experience finding your valuable services or content.

- Then, create amazing headline, using for example this tool: <http://www.title-generator.com>

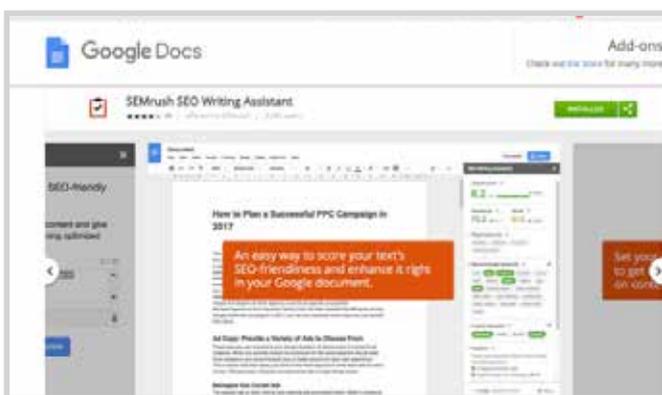
**Other suggestions:**

**Use SEMrush SEO Content Writing Assistant**

I just found out about this add extension from Chrome. It is free if you are registered with SEMrush.

It is great to monitor quality, readiness ease score, semantically related keywords and the number of words based on your top 10 competitors in Google.

An all in one SEO writing assistant that helps me to make better quality writing articles and blogs, so check it out!

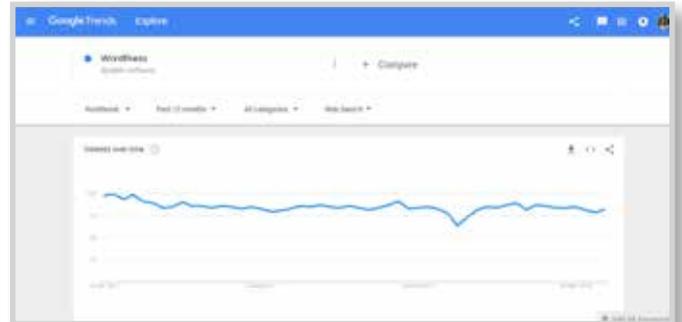


**Finding trending topics with Google Trends**

Google Trends, is a great tool to see what is trending based on geographical location, topics, related queries over time and right now.

You just have to type in search the term you want to use for your post and use the filters for country and for how long you want the analysis for.

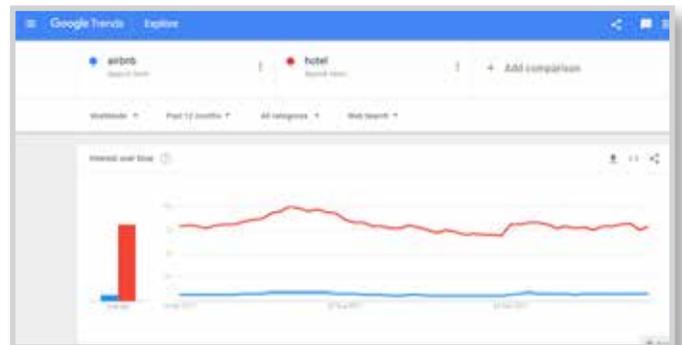
Here's an example:



I want to know how trendy is the topic "WordPress" worldwide, in the last 12 months and per region:

As you can see, the level of interest remain stable over time, so it would be great to write an article based on a WordPress topic.

You can also compare two terms, if you want to rank for two keywords or two topics; for example "airbnb" and "hotel" worldwide, last 12 months:



As you can see, hotels is a most common search than Airbnb, so all topics around hotels will be likely more read than content on airbnb.

Don't be afraid of trying these tools and make better content for your client's brand or own businesses.



**Karem Ortiz**



**Karem Ortiz** is a Marketing Master Student at the Kent Business School. She is currently seeking for digital marketing placements and also offering Business support as a Marketing Assistant as she loves all things tech and digital. Contact her on 07736395592 or send a message on LinkedIn.

# Over the next few issues we will be de-mystifying the world of Franchising

## Making sense of the 'F' word!

There is a huge latent demand in the UK for people looking to run their own businesses even though research proves that, setting up your own business from scratch, can be a high risk.

The bfa/NatWest annual survey regularly shows that 4 in 5 new start-ups fail in the first two years whilst over 90% of franchisees are still in business.

That said, franchising is not an easy road to riches and self-employment does not suit everybody.

Rewards can be significant, but building any business, be it a franchise or not, requires determination, hard work, ambition and dedication...however, what franchising offers people who are self-motivated, ambitious and determined are some significant advantages.

Firstly, you get a **tried and tested system** which gives you access to a proven and well-established business structure/process/format.

My old boss – Moshe Gerstenhaber (founder of Kall Kwik) – actually called this process SYSTEM LEASING – his rationale being that the franchisee buys a licence to duplicate an existing and successful system from the franchisor for a specified period.

What's more, good franchisors continually develop and refine their business system to match changing market conditions and opportunities.

As a franchisee you also get **corporate backup**.

If you started up your own business YOU would be responsible for ABSOLUTELY EVERYTHING from selling and marketing, to researching and developing new products to sourcing the best suppliers to doing the accounts, chasing debt – the list goes on.

In my experience it is rarely the business idea that causes start-ups to fail but the sheer enormity of the task of running the business.

The franchisor provides the franchisee with experience, business know-how, operational methods, marketing tools, sales training, procurement advice and of course ON-GOING SUPPORT as well as a proven business system, trademarks and use of the brand – total corporate

backup.

When you take on a franchise you are getting not only a franchisor but a **dedicated partner**.

I am renowned for saying franchising is a marriage and the success of the franchisor is as much reliant on the franchisee as the franchisee is reliant on the franchisor.

It is far easier for a franchisor to grow their network if they can show success and if existing franchisees are positive about their relationship with the franchisor.

A good franchisor should have expectations of the franchisee greater than those expectations the franchisee will have of themselves.

Consequently, a good franchisor should be constantly speaking with franchisees, helping them to implement activities, assisting with their business planning as well as regularly introducing new business tools for franchisees to use.

Finally, the most significant advantage of franchising is the **high chance of success as detailed in the** latest NatWest/British Franchise Association Survey which highlighted a marketplace with an annual turnover in excess of £15.0 billion with a level of employment (circa

621,000) that exceeds the combined armed forces.

Franchising is a sizeable market sector with over 44,000 non-dairy franchise units in UK and nearly 1,000 active franchise systems.

So, if you are looking to get into business for yourself, franchising offers an increasingly attractive lifestyle and career option for people from all walks of life.



Nigel Toplis



**Nigel Toplis** Managing Director of The Bardon Group  
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Email: info@thebardongroup.co.uk

# Get Involved!



Steer Your Business is about sharing information and building a community so why not get involved and become part of this amazing journey?

We love to receive articles which help and support our readers and in return we will promote your business by putting in a call to action which links straight back to your email or website. If you'd like to write an article, we require about 500 words with a couple of images and we'll do the rest.

This is an amazing opportunity to get you and your business out there on a much bigger scale. The magazine is distributed through social media via our Editor's social media - current 22k followers on Twitter - and also through the Steer Your Business social media on facebook and Twitter. Every time a post is retweeted or shared, then it gets to an even bigger audience. Leveraging each other's contracts is fantastic and helps us all. You

just never know who will see your article and read it. If it's something that resonates with them, they can quickly and easily get in touch with you to start a conversation.

So what are you waiting for? Start writing and send your article to **sally@steeryourbusiness.com** and get your business out there - and it's FREE!

If you'd like to invest in some additional marketing, then we are able to advertise your business for you at a very reasonable rate. When business owners see your advert on a regular basis, they will remember you. When they are ready to buy, your name will be at the front of their thoughts. Please get in touch to discuss how we can help you promote your business to our readers.

 @SallyDMarshall

**22k**  
followers

 Sally Marshall

**7k**  
followers

## EVENTS LISTING & DIRECTORY

Listing	£150 per year	Enhanced Listing	£270 per year
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## ADVERTISING

SIZE	RATECARD		
	1-3 insertions	4-9 insertions	10-12+ insertions
Eighth page	£75	£66	£57
Quarter page	£100	£86	£72
Half page	£155	£130	£105
Full page	£265	£218	£171
DPS	£475	£386	£297

# ONLINE REVIEWS ARE HERE, AND THEY ARE STAYING!



Online reviews are important to your business for several reasons, including the influence they can have on customers purchasing decision-making processes, and they can impact your companies search engine rankings, either one of these points should on its own make you pay attention to them.

I appreciate there is concern about the lack of control regarding what people could say, but the reality is, the platforms are readily available for customers to say it if they want to anyway; ignoring them won't help and can be extremely damaging to your business reputation.

It is essential to find the reviews you already have online and respond to them. Customers can and do leave Reviews on Facebook, Google My Business, Yelp and Yell. In addition to these sites, there is a multitude of other websites where reviews can be left online.

It is never too soon to start the process of dealing with online reviews, use Google (or whichever search platform you are prefer) and search "Your 'Company Name' Reviews." or "Your 'Company Name' complaints" and see the additions your customers are leaving in your digital footprint.

You may find nothing, which means you need to consider how you are going to get some positive Reviews online. One of the simplest ways to get online Reviews is to ask! Yes, it can feel weird and a little uncomfortable initially, however, if a client has told you how happy they are or emailed you to say so, ask them if they mind putting it online and send them a link.

You may find a selection of 5-star Reviews, in which case you need to decide how you are going to tell potential clients about them. Consider using Social Media or adding them to your website.

If you find 1-star reviews; these will need addressing as soon as possible to minimise the damage to your

business reputation. Your course of action to resolve 1-star reviews depends entirely on the reason for the review. Wherever possible I would advise that all online responses should be kept professional.

#### **Best Practices for asking for online reviews include:**

- Ask as near as possible to the conclusion of the business transaction
- have the request come from the main point of contact the client has been dealing with, and not a generic email address (unless that is the only one!) it looks and feels more personal
- do not tell or suggest what people should write.
- be polite and offer advanced appreciation and thanks,

Tabitha Fox is the Managing Director of Social Brand Time Ltd which is a small but effective Marketing Agency, combining Creativity with Data Analysis to provide successful Marketing Campaigns to deliver your business goals. We undertake a range of services on behalf of our clients including the creation and implementation of strategies, Data Analysis, Social Media Management and Digital Footprint tracking and correction.

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**NOW**

# Hello, we are the flex studio

We help small businesses just like yours to become awesome.

We are proud to have been asked to design the Steer Your Business website and the magazine you are now viewing. If you would like to chat about the way your brand looks, how you should approach your website or anything else troubling you, we would love to hear from you.

We are friendly, approachable and we speak plain English!

→ [WWW.THEFLEXSTUDIO.COM](http://WWW.THEFLEXSTUDIO.COM)

## Branding Design

Branding is the expression of who you are as a business so looking awesome really is the first step to being awesome. We would love to help with that.

## Web Design

Your website is the heart of your business online and enables you to showcase who you are and what you do. Be sure to showcase it with style.

## Mobile Applications

It has never been easier to create stunning customer experiences on the go. If you have a need we would love to help you go mobile.

# News From the Beach!

If you've ever wondered how the magazine started, it was from a flash of inspiration while walking on the beach! Walking on the beach is a great way to clear your head so that you can see the way forward and that's exactly what happened when I was thinking how I could help more people who weren't able to find the time or the money for business coaching or workshops.

Initially the magazine was called "Reverse The Tide" and the branding caught people's imaginations, so much so that a friend branded a pair of flip flops which we photographed and put on social media. Bizarrely people started to ask how they could buy them! A crazy idea for a magazine evolved into a flip flop and t-shirt business without really trying. If you have a crazy idea, don't dismiss it. You could really be on to something which will turn into the most amazing business, as mine seems to be doing.

Steer Your Business is now a business coaching business with its own magazine which helps share information and promote those businesses who contribute and engage with it.

As the business has evolved, it's moved into areas which I never imaged. I have recently been mentoring a student at a local academy and managed to help him with his dream. We've been working on his vision board and I've connected him to someone in the local community who could help him broaden his network in his chosen field. I've also suggested he become a role model for some youngsters who haven't maybe had the best start in life. This will not only help them but also help his confidence with public speaking so it's a "win win" as they say.

I'm also hoping that the academy will get involved and produce an article showcasing this young man's achievements. There is an opportunity for some of the other students to get involved with the photography,

graphic design and the writing of the article so it will really be a joint effort and collaboration between different students studying different subjects at school.

All of this is a great model to how businesses work in order to grow. None of us can do it all on our own. If nothing else, it's overwhelming and stressful working on your own. Finding others who can help and support you or work with you in a joint venture or a collaboration is the way forward.

If you haven't done it already, create a vision board and work out exactly what you want from your business and then think about how you are going to get there in the same way the young man at the academy has done. He is well on the way to achieving his dream and I am too. My vision board has a nice house overlooking the sea; I live on the coast with a view of the sea from my bedroom window which is an amazing sight to wake up to each morning. My vision is to have a business which I can run from a coffee shop anywhere in the world. I now have that too!

Take action now and make your dreams a reality. If you need help with your journey, please get in touch or look at the programme and events I offer.



Sally Marshall



**Sally Marshall**

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

# GDPR: WHAT IT IS AND WHY IT MATTERS TO YOUR BUSINESS

GDPR is here and websites should be ready for it. In this article we take a quick look at what it is, how it will affect your website and how to prepare your website for compliance. We are grateful to Randy A Brown for putting this together as the enforcement date has crept up so quickly and we wanted to get a little information out to those that were still in the dark about it.

**Disclaimer** – We're not lawyers. This article is for information sharing only and isn't meant to replace legal advice.

## What is GDPR

General Data Protection Regulation (GDPR) is a set of laws for Europe that deal with privacy of consumers. It specifically focuses on citizens of the European Union and how businesses are to handle data for them. It includes consent for collecting data, how companies should handle a data breach and allowing consumers to delete their data. The purpose is to give the consumer the power to decide how and when their data is used.

The entire Internet will be affected by this because the EU wants the law to apply to any website where a citizen of the EU can visit. This specifically applies to any website that stores data about their visitors.

Data is any information that pertains to a person. This includes a name, photo, email address, bank details, medical information, location, an IP address and even posts on social media. Sensitive data includes race, health status, religious beliefs, political beliefs, and sexual orientation.

### There are three elements to be concerned with:

- 1 Right to Access**– shows the user what data points are being collected, where they are being processed and stored, and the purpose, processing, and storage of the data. Websites must provide this information free of cost within 40 days.
- 2 Right to be Forgotten**– allows users opt-out of the data collection process.
- 3 Data Portability**– allows users to download their personal data they've consented to and transmit it to a different controller.

What's good about GDPR is it protects data and gives the consumer power over their information. It's meant to be a global standard for data protection. It will change the way the Internet works with consumer data. The advantage to consumers is they get to see what they're interested in. Advertising pertains to them instead of being random. What's bad about GDPR is it causes extra steps and precautions that might not be needed in the first place. It will cost companies as they work to become compliant, which will result in raised prices in order to recuperate the cost.



## How to Prepare

Steps you can take include:

**Audit Your Website** – Audit of all the data your website and plugins collect. This applies to every way data is collected on your website including user registrations, contact forms, comments, analytics, logging tools, security tools, etc.

**Publish a Policy** – This will inform the users that you're collecting data, what the data is, and how you're using it.

**Notify** – Create a notification when you're collecting data. Many plugins will include this.

**Allow Users to Opt-Out** – Once users have given consent they must be able to opt-out at any time.

**Get Permission** – Every time a user submits information, for newsletters etc. you have to get permission to collect their data.

**Provide Users with a Copy of their Data** – This can be done through plugins.

**Notification of Breach** – If there is a breach, notification must be sent within 72 hours of becoming aware of the breach.

**Make Sure Plugins are Compliant** – The larger companies are working on updates so their plugins will be compliant. If you're using a plugin that doesn't update consider replacing it.

## What GDPR Means for Your Business

GDPR enforcement date is May 25th so it's important to take action as soon as possible if you have not already done so. The fine for non-compliance is up to 4% of annual global turnover or €20 Million (whichever is greater). The EU can even block your website.

There is still a grey area surrounding the likelihood of action being taken against small businesses post enforcement date and it is widely felt that demonstrating concerted efforts to comply will be considered satisfactory at this stage. If you would like us to help with your website compliance feel free to get in touch.



**Geoff Cox** is Director of The Flex Studio web agency.  
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 Tel: 0298 958 10500  
 Email: [geoff@theflexstudio.com](mailto:geoff@theflexstudio.com)



### **Get to know us...**

Steer Your Business is a community to help businesses collaborate and engage with each other so that we all grow. It's based on the idea that we share information and promote each other and therefore all benefit from a much wider network than we can achieve on our own.

If you'd like to write an article or advertise in the magazine please email the editor,  
[info@steeryourbusiness.com](mailto:info@steeryourbusiness.com)  
for more details