

# Steer

Issue 31

December / January 2021

STEER YOUR BUSINESS | THE MAGAZINE

## Build a better business and avoid time wasting

Andy Page

**BUSINESS NEWS**

**BUSINESS DIRECTORY**

A USEFUL LIST OF  
SPECIALIST BUSINESSES



# Editor's Review

What a strange few months it's been for everyone but hopefully the light is at the end of the tunnel now.

On the positive side, we have some great articles for you in this issue which will really get you thinking about your business and the way forward in 2021.

Now is a great time to review where you are and where you want to be in the future. One great place to start is with your customers. As Paul Miller says, fixing the leaky bucket is a priority before you start looking for new customers.

Andy Page gives us some great tips for building a better business rather than coasting with what we already have. Even successful businesses have room for improvement and tweaking those little things can make all the difference to the outcome.

If your business is struggling, then a quick chat with Karyn Pritchard of BTG Advisory might just give you a way forward.

If you plan is to sell your business at some point, then a chat with James Richmond will certainly help you get everything in place ready for potential buyers.

In fact, if you read all the articles, they will help you get your business into good shape for the future, whatever that means for you.

Keep positive, stay safe and see you in 2021



Sally

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# News From the Beach!

With the second lockdown just coming to an end in England and more restrictions on the horizon, this is an interesting and challenging times for businesses of all shapes and sizes.

It is also an opportunity to re-evaluate what you're doing, how you're doing it and what your customers really want.

None of us can do this alone and the power of working in a group or team was brought home to me recently when I was part of an online discussion with across the globe. With business owners in both the UK and Australia and a vast amount of knowledge between us, we were able to work on each business in turn and come up with ideas, connections, opportunities and even funding which had us all buzzing.

When you work on your own in a business, it can be quite isolating. That's particularly true at the moment with so many people work from home.

Working together in a supportive and collaborative team is motivating and sparks ideas which you may not have thought of on your own. Working with another business could really get your noticed and make your product or service stand out from the crowd.

When I first had the idea for the magazine, it was called HYPERLINK "<http://www.reversethetide.com>" \h Reverse The Tide. Bizarrely, a photo of branded flip flops changed the direction of the business altogether and the magazine itself was rebranded as Steer Your

Business. Reverse The Tide has become more focussed on the environment, recycling, upcycling, etc and is now a collaboration to help support and promote other businesses in that sector.

Working together in this way helps all of us. We can leverage each other's network, offer more than perhaps we would on our own and everyone benefits.

I have big plans for Reverse The Tide! It will evolve in the same way that Steer Your Business has and maybe even have a magazine as part of the business, similar to this one. What do you think?

Lockdown or not, there is no need to stand still. This is the perfect time to work on your business, learn a new skill and create your business plan so that you know where you want to be in 2021. Nothing can change what has happened in 2020; all we can do now is focus on the future.

If you'd like to talk through your ideas and plans, please book some time in my diary and let's see what we can come up with together.

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Sally Marshall



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# The viability formula for business success and long-term growth

The viability formula used to pull ailing businesses from the deep end, typically consists of three considerations. The product and marketplace in which the business reigns, financial reporting and the strength of the management team. The latter being the core driver of the business, responsible for navigating the company through success and failure. If a business has strong viability, it is forecasted to succeed; and that presents opportunities to attract funding, investment, seek acquisitive growth, and/or plan a strong exit.

Either way, achieving good profits and managing a healthy balance sheet can help preserve the financial health of your business and facilitate growth. When embarking on a business recovery exercise, it is just as vital to delve into the story of the company director(s), understanding their short-term and long-term spirations.

## Unlocking growth potential

Maintaining high profits is key, should you want to attract investment, or funding, or to sell your business.

Funding can be used for organic expansion, thus improving sales and, in turn, profits. Alternatively, this money could be used for acquisitive growth by buying market share and creating cost savings by acquiring a competitor.

When considering a fund raise or an exit plan, the last three years of profits, bolstered by high performance, are instrumental in attracting investment/buyers.

For every £100,000 in profit that a business excludes from the profit and loss statement to mitigate corporation tax (resulting in a £19,000 tax saving based on the 2020-21 corporation tax main rate of 19%), the value is undermined, limiting the options available.

Every business has a sector multiple for valuing the business, often between 4 and 8, and this multiple is applied to profits. For example, if your sector multiple

is 7 (a common multiple), by having that £100,000 profit showing instead, your business value improves by £681,000.

By building value and planning for exit or growth with the above considerations, a business can improve its value by millions of pounds.

## In the middle of difficulty lies opportunity

A business can sometimes be overburdened by unfortunate events, i.e. losing a key customer, cash flow shortfalls, or as a result of challenging economic conditions, such as Covid-19. By carefully analysing the balance sheet and interpreting the financial information correctly, you can foresee if the business is likely to struggle financially. Providing relief from the balance sheet may be achieved through an insolvency process which embraces a rescue culture.

Karyn Pritchard of the Begbies Traynor Group is a veteran in the business recovery and company growth arena, having spent 20 years rescuing viable businesses – she just happens to be insolvency qualified, thus providing great objectivity.



Karyn Pritchard



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Or submit a request for a quick chat. <https://calendly.com/karyn-pritchard-btg>

# Build a Better Business and Avoid Time Wasting

*You're in business, congratulations! That takes courage and commitment.*

It's not easy, and at times you might question why you're even doing it, particularly after the impact Covid-19 and the associated lockdowns have had on business. But you're here because you had a vision. You decided being in business was a better way to achieve that vision, than working for someone else. And you're right; you just have to work on it. It's likely that you're an expert at what you do..... maybe you're a mechanic and know the inside of a car engine like the back of your hand. Or, maybe you're a fashion retailer who can style anyone. This doesn't mean that you're an expert at running your business though. It's hard taking time out of working in your business to work on it. But doing this is essential for its success.



There's no magical overnight solution to building a more successful business. It's about taking small steps every day to get a bit better than the day before.

So, what should you do to build yourself a more successful business? I've broken it down into 10 essential steps:

- Get clear on exactly what it is that you want.
- Be open to change and new learning.
- Define where you are now (warts and all).
- Make a plan.
- Get your organisational structure right.
- Be a better leader.
- Be held accountable by someone independent.
- Build strong networks.
- Monitor your progress.
- Keep your well of happiness full.

These are the 10 most important things you should be working on to ensure that you achieve your goals. Small, incremental changes can have a massive effect on your success.

So that's the way to build your business, but how about all those little things you do which just waste time? Below are the ones that I think are the most common; tackle these, apply the above and you will make your life a lot easier.

## **1. Lack of clear goals.**

Start by setting clear 12-month goals, then break these down into 90-day goals. Your actions each day should be steps towards achieving those 90-day goals, which will ultimately lead to the achievement of your 12-month goals.



### 5. Ineffective delegation (and abdication).

Ensure that you give clear instructions when delegating tasks and empower others to do more for you. Responsibility still falls on you though, and without a clear process, you are setting someone up to fail which will ultimately reflect badly on you.

### 6. Ineffective systems.

Mistakes are often attributable to ineffective systems. Involve your team and make processes as efficient as possible. Eliminate systems that don't add value and implement new systems that aid efficiency.

### 7. Inability to say 'no'.

We are defined not just by what we say yes to, but also what we say no to. Planning helps us to say no to things that don't align with our purpose and goals. "No" is a complete sentence.

### 8. Ineffective meetings.

Ensure that every meeting has a purpose, an agenda and clear objectives. Don't stray from the agenda; refer back to the purpose if you're going off track. Record clear outcomes and next steps in Meeting Minutes.

### 9. Ineffective email use.

Think twice before playing email tennis. Ask yourself if a phone call would be more efficient so that you don't find yourself constantly checking for a reply.

### 10. Poor planning.

Effective planning has three key components: a one-page plan (with goals, KPI's and required actions), regular reporting to ensure continuous improvement, and accountability.



### 2. A messy desk.

Desk clutter results in mind clutter. Tidy your workspace each day before you leave so you don't arrive to a mess. Also, consider how paperless you are; paper becomes clutter. Everyone says that my desk looks like no one works there, but I am an extremely tidy person.

### 3. Procrastination and shifting priorities.

Spend a few minutes planning tomorrow's tasks before you leave for the day, or planning today's tasks as soon as you arrive. Avoid unnecessary pick up and put down. Multitasking is a productivity myth.

### 4. Interruptions (from people and technology).

Set clear parameters to reduce distractions, e.g. turn off your email and phone notifications, only check emails between tasks, etc. If it's urgent, they'll call or tap your shoulder.

What are your biggest time wasters? Identify your top three and take ownership and responsibility to minimise them today!

"Success isn't overnight. It's when every day you get a little better than the day before. It all adds up." - Dwayne 'The Rock' Johnson.

At this point I would say good luck; now sometimes this does play a part, but instead I will say 'good planning'.



Andy Page



Need a bit of help? **Andy Page** can be contacted at [a.page@mphaccountants.co.uk](mailto:a.page@mphaccountants.co.uk)  
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# 4

## ways to achieve Impactful Business Change



Have you ever sat at your desk late at night, lonely, frustrated, and unsure as to whether you're doing the right thing in your business? Maybe you have wrestled with uncertainty, wondering why it is, that no matter what you do, you just can't quite seem to turn your business around? You might have even found yourself wondering... Why can't I seem to motivate my team? Why won't my sales increase? Am I going to be able to pay my staff at the end of the month? How do I address an underperforming member of staff?

These are all valid concerns that plague the minds of countless business owners, because everyone has that big fear - failure. You've already invested so much time, effort and money into your organisation, and the idea it could fall apart really is a looming nightmare, that's why you need to pinpoint your problems in the here and now to ensure they don't destroy your future. We have identified 4 ways for businesses to achieve impactful business change:

### Identify Issues

The continual improvement of your business relies on your ability to weed the issues out. With that being said, to begin transforming your business, you need to first identify the problems and issues. Gaining insight into how others who operate in similar circles to you can be a powerful tool - so networking, and getting the opportunity to talk to more like-minded people can help you learn from their experiences and insight. Access to professional courses, and other forms of learning, such as LinkedIn groups and networking events can help you to see your situation from a fresh perspective and uncover issues you might have never spotted. Talking to your team and asking for employee feedback is a brilliant way to find potential issues you may not have even been aware of and can often pave the way for radical, forward thinking positive change in an organisation. Finally, talking to an experienced, trusted individual whether a coach, consultant, trusted peer or mentor can be a remarkable way to identify the issues that are present in your business.

### Understand Impact

At this stage, you might feel as though you have a huge list, unsure where to start. This is why having a strong business framework is critical. Knowing the current issues in your business, while important, is just one part of the equation. By taking the time to understand the impact these problems have, you can begin to prioritise a plan

of action. Once you have a clear understanding of your current situation and have been able to gain insight from those around you the next phase is prioritising it all. A simple method for organising issues around a priority system is the "Eisenhower Decision Matrix":

### Taking Action

Start to understand, planning into action and setting dates/ times for the new techniques and strategies you're planning to implement. To ensure that you stay on top of it all, task management will need to be implemented, so you can ensure you know exactly what needs to be happening and who's responsible for it. If you've ever found yourself in the situation where you have a staff member that just isn't performing as well as your other workers and you didn't know how to handle that situation, now's the time to change that. This is the stage where you need to look at your team and decide who is going to be accountable for what, and tools such as key performance indicators and performance reviews really come into play. Without taking real action, your business is at risk of not progressing - it's vital that once you've identified and understood a weakness or problem in your business that needs addressing, you correct it. As you've already gone through the process of a review and gaining understanding, you can have peace-of-mind that the decisions you are making for your business are the right ones.

### Find Support

The final phase of this process is support, this relates to leaning on the network around you and talking to people who are in the same situation as you. You might find that talking with your family and friends helps you to gain some new perspective on your situation, and tools such as executive coaching and LinkedIn groups will be vital for ensuring you stay on track. Support really is a key stage of this process because it gives you the opportunity to look at the issues that your business faces in a whole new light. By utilising the support structure around you, you are also able to emotionally unload the issues that you are coming up against and explain the frustrations that you have - by doing this, you can get some outside

perspective on the situation. Having some outside help and a strong support system in place can be a powerful tool for you as a business owner in securing the future for not just yourself but your staff members too. If you want to take it one step further to make sure that you have the insight and knowledge of professionals, then you might want to consider hiring subject matter experts to make sure you have the right steps in place to ensure success.

### Introducing Your 360 Business Review

Your 360 Business Review is an emotional and artificial intelligence hybrid software solution that conducts a systematic review of your business, identifying issues and performance gaps. From this review process the innovative intelligence creates instant bespoke action system solutions designed to provide the step-by-step process for business owners that want to solve the problems in their business and change its dynamic. We are here to disrupt the management consulting industry by delivering the management consulting experience in a leaner, faster, more accurate and cost-effective way. We've been in your shoes and we're here to help you avoid the need for expensive and time-consuming management consultants and advisory support when you need to change your business.



David Donnelly



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# Five top working from home tips

Most people thought working from home was easy – until they tried it. Whether you're dealing with a noisy pet or squabbling children, sometimes you just yearn for a quiet space.

To help you survive, here are five steps to success.

## 1. Home office

Using your laptop around the house, even taking it to bed in the evening, is a really inefficient method of working from home. Set up a desk in a spare room, or a quiet corner, away from the television and other distractions. Make sure you have everything you need around you by creating a micro office, complete with a wall planner and whiteboard. With a dedicated workspace, you can be strict about the hours you work, rather than being constantly monitoring your inbox.

## 2. Tomato time

Become super disciplined with a strong routine. Working from home can often mean you end up doing longer hours, with weekdays and weekends merging into one long laptop marathon.

The Pomodoro technique, named after a tomato-shaped kitchen timer, is a popular time management method. Essentially, each day is divided into 25-minute sessions, separated by short breaks. The idea is to create short, intense bursts of productivity rather than long, draining shifts. Why not give it a go?

## 3. Exercise

We all know that sitting in front of a screen for hours on end is not healthy, so you need to plan exercise into your daily routine.

Trying to squeeze in a press-up or two between your afternoon calls is pointless, your exercise regime needs to be done before you sit down at your desk. Whether it's yoga or a walk to the shops, exercising first thing in the morning will give your body the energy to power through the day.

## 4. Be realistic

Setting over-ambitious goals can quickly dampen your enthusiasm when you fail to meet them. Don't be too hard on yourself, just be realistic about how much work you can achieve in a day.

Working from home is liberating and gives you the freedom to pick the children up from school, or to do some gardening. Set aside time to do jobs around the house and you won't feel guilty about ignoring the housework.

## 5. Business plan

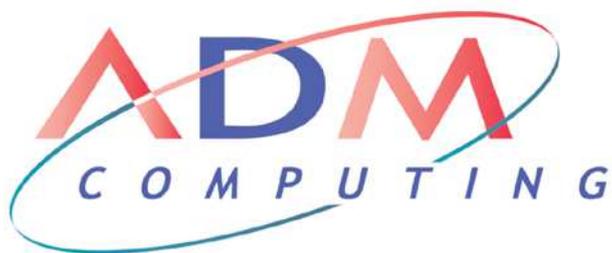
From Hadrian's Wall to a Victoria sponge, nothing gets completed without a plan. Create a weekly list of daily tasks to make sure you achieve your goals and move your business forward. Try taking things a step further by having a business plan for the whole year, broken down into four 90-day plans which can then be broken down into weekly targets.



Barry Hunt



To help your working from home regime, you can download a **FREE** work planner which incorporates the Pomodoro technique, from [www.wordsmart.biz](http://www.wordsmart.biz)



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# Harvest the Power of the Cloud

*Computing power is now available to SMEs that previously was only within the grasp of large corporates with massive budgets.*



Moving from traditional desktop based systems to the Cloud can be compared to evolution of mobile phones from the old Nokias to the iPhone. The Nokia was a great mobile phone for making calls and sending text messages. Then the iPhone appeared and the uses to which a mobile phone could be put to increased exponentially. Traditional systems like Sage can be compared to the Nokia, good in its day but now trying to play catch up against a superior technology.

The Cloud Accounting market is pretty crowded but two players stand out, Quick Books and Xero. Others include Free Agent, Kashflow, and FreshBooks. However with the dominance of the big two some consolidation can be expected (accountancy pun intended).

Cloud systems can help streamline and automate routine accounting and bookkeeping tasks such as bank reconciliations using bank feeds and rulesets.

Where systems like Xero really score is the ability of other applications to integrate with them. For Xero a market place has evolved which has over 800 other software applications. These consist of applications which can provide solutions for Ecommerce, Stock Control, Credit Control, Customer Payments etc. We are even seeing firms now that specialise in application advisory for cloud based systems.

Tasks like purchase invoice processing, with applications such as Receipt Bank and HubDoc automate processing using OCR (Optical Character Recognition) and machine learning technology. Invoices and receipts can be scanned or emailed and the app will auto populate details such as supplier name, account code, tax details etc. This reduces errors, speeds up processing time and frees up time for other tasks. It also gives online storage of documents to facilitate a paperless environment.

ApprovaMax is an app that manages the approval process for expenditure. Invoices can be filtered based on pre-determined criteria such as type of spend, amount

over a certain limit etc. and sent to the relevant people for sign off giving an electronic approval stamp and helping with control of expenditure.

Employee expenses capture, recording and approval can be automated with apps such as Expensify or Trip Catcher.

You can record mileage using in built GPS features and calculate the cost using pre set mileage rates.

Payments from customers can be automated using apps such as GoCardless for direct debits. Invoices can be sent to customers with online payment links using payment providers like Stripe.

Whether you are a manufacturer, distributor, retailer or online seller there are apps that can manage your selling process, stock control and integrates with your accounting system directly.

Our firm choose to become a Xero exclusive practice. We have moved clients from a number of other systems to Xero and all have seen tangible benefits. There is even an app to help automate the conversion process which Xero will pay for.

In our view Xero scores on a number of fronts, it has over 600k UK subscribers and excellent UK based support. It is intuitive, you don't need to be a trained Accountant to use it but some support will be necessary to get it properly set up and working.

Overall we have no hesitation in recommending Xero to help our clients harvest the power of the Cloud.



**Michael Daly**



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## Airport Set for Take Off in Three Years

### Manston airport in Kent is set to reopen in 2023.

The current owners RSP (Riveroak Strategic Partners) have ambitious plans to operate Manston as a global freight hub. RSP believe Manston can provide freight operators with a realistic alternative to the overcrowded London airports.

RSP expect the first phase of the airport will be complete by 2023 following an initial investment of 300 million pounds. The timescale includes completion of the current judicial review process which is expected to be completed in early 2021.

RSP say the reopening of Manston as a freight hub could create an estimated 23,000 jobs over 20 years. They expect the jobs will include, construction, operations, management, and the supply chain required to run the airport across East Kent. In recent years there has been a steady increase in new commercial premises on the periphery of the airport site. RSP expect the airport will attract even more business to the area.

There have been some objections to both the operation of Manston as an airport and the new ownership. Airport operations have had a chequered history over the last forty years at the site. There has been a history of false dawns, however, RSP are confident they have significant local community and business support. Unemployment in the area is the highest in Kent and many residents are keen the site is not used as a large housing development. Steer Your Business asked East Kent Chambers of Commerce Chief Executive David Foley for his analysis of what reopening of Manston will mean, David was robust in his view,

“Almost every sector of our local economy stands to benefit from a revived Manston. Not only do we expect hundreds of employees to be recruited on site to run the airport, but many times more jobs will be created among the suppliers throughout East Kent and beyond”.

Mindful perhaps of the job losses during the pandemic and the many changes following this country's withdrawal from the European Union, David Foley added:

“Of all the initiatives to stimulate business in a local economy, opening an airport must be about the best. It marries job creation with new technology, speeds delivery of high-value goods to overseas customers and offers significant encouragement to inward investors, established enterprises and new companies. “

To ensure there is a supply of skilled workers to fill the anticipated new jobs RSP are closely aligned with the Manston Skills and Employment Board known as the MSE-B. The board includes representation from Local

Government, Education, and Industry with the aim to see there are workers with skills to fill the new jobs.

As to the future, RSP anticipate there could be a return to some holiday and business passenger services, although the focus will probably remain a hub for freight.

### Manston Airport Cargo Terminal 2022



Courtesy of Manston Airport

## KENT SOLICITORS CONTINUED GROWTH

### Girlings Solicitors

have bucked the trend in these incredibly challenging times by moving into larger offices in Herne Bay Kent. Girlings have offices throughout Kent and have been in Herne Bay since 1934.

The larger offices are required because of the successful growth

of all sectors of the firm's business including Private Client, Family and Residential Law. Significant growth has occurred in Commercial Property, Employment Law and Corporate & Commercial Legal advice.

One of Girling's Commercial Property Specialists, Simon Stempien is now based in the new Herne Bay Offices to meet the increased demand for advice in this area.

Girlings have been ranked as a leading Firm in the Legal 500 2021 for their Private Client and Corporate & Commercial legal services. Legal 500 is the largest independent survey of the UK legal market and is recognised as the authoritative guide to law firms in the UK.



# Business NEWS

By Warren Dunham



Jason Varney

## Law Firm Partner considers impact of the Chancellor's Spending Review

Many of our readers at Steer Your Business will have strong views about how the economic recovery should be managed. Commenting on the recent spending review, Jason Varney, partner at law firm Thomson Snell & Passmore says: "Given how eagerly anticipated the Chancellor's Spending Review statement was, many may have been surprised by Mr Sunak's initial pessimistic comments: "the health emergency is not yet over...and the economic emergency has only just begun".

"The Chancellor went on to detail this bleak outlook by explaining that the total spending so far on Covid-19 has amounted to £280 billion, with expected borrowing this year to be in the region of £394 billion. Mr Sunak then went on to outline the Office for Budget Responsibility's forecast that the UK economy will contract this year by 11.3% - being the "largest fall in output for more than 300 years". It is expected that the UK economic output will not return to pre-crisis levels until the fourth quarter of 2022 at the earliest and unemployment is predicated to rise to 7.5% (or 2.6 million people) in the second quarter of 2021.

"However, despite the gloomy tone of the statement, Mr Sunak did provide some limited good news - namely the announcement of a new UK infrastructure bank which will finance infrastructure projects from next spring (alongside the private sector) and a UK "levelling up" fund worth £4 billion, which local councils will be able to access to fund local projects.

"As expected given the nature of the Spending Review statement, the Chancellor did not comment on the Office of Tax Simplification's ("OTS") recent review of UK capital gains tax and therefore the market will most likely have to wait until the March budget to see whether the Chancellor does in fact take on board the OTS's recommendations (including aligning capital gains tax rates with income tax

rates). Given these recommendations, many company shareholders and investors should consider whether now would be a good time to consider their tax position (especially if they are considering an exit in the near future)."

**It was useful to get the thoughts of Jason Varney and Steer Your Business will be seeking to the opinions of many of our other readers as we enter 2021.**

## Kent Colleges Support Government Kickstart Scheme

Three of Kent's major Further Education Colleges are supporting the governments Kickstart scheme.

EKC Group (East Kent College), Mid Kent College and North Kent College have stated they see significant benefits to the scheme launched by Chancellor Rishi Sunak.

Chief Executive Officer of EKC Group Graham Razey OBE said: "We're passionate about supporting the communities we serve through the current pandemic, and as part of that we want to ensure that young people don't get left behind.



Graham Razey

The Kick Start Scheme is designed for people between 16 and 24 who are on Universal Credit and at risk of falling into long term unemployment. Employers who are able to offer the young person an opportunity via a placement can access government funding which will cover 100 per cent of salary and employment costs for the minimum wage, up to 25 hours a week for six months.

The Kickstart scheme runs until December 2021.

The job placements must not:

- replace existing or planned vacancies
- cause existing employees, apprentices, or contractors to lose work or reduce their working hours

**Further information about the Kickstart scheme can be found via the HM Government website:**

**<https://www.gov.uk/government/collections/kickstart-scheme>**

# Business NEWS

By Warren Dunham

## MACKNADE ELWICK PLACE

### New Ashford Deli & Dining Space Set to Grow at Elwick Place

A recent addition to shake-up Ashford's dining and shopping scene, Macknade Elwick Place in Ashford Kent has enjoyed huge success. Macknade opened the Elwick Place in February and recently announced exciting plans for expansion at the site.

Already a large, welcoming space for shoppers and diners in Ashford, the extension into additional units of the Elwick Place leisure complex will see it almost double in size to accommodate more groceries, an expanding range of wines and additional space for diners.

Work is due to start imminently while the current site remains open, and estimated completion will be within the next six months.

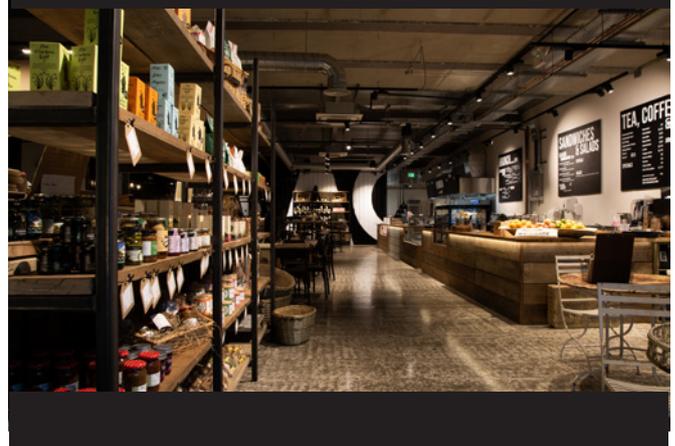
As the sixth generation to run Macknade, Managing Director Stefano Cuomo has grown the business from a local farm shop in Faversham to the leading lifestyle brand it is today, creating an emotive bricks & mortar retail experience that resonates with the wider community, which also translates online.

In late 2019, Shane Godwin joined Macknade as Commercial Director, opening the new site at Elwick Place in February. Shane, who was previously the Director of Commercial Operations at East Kent College, is an important addition to the team, responsible for delivering Macknade's strategic goals and driving the business into new spaces in the coming months & years.

Shutting only temporarily at the height of the Covid pandemic, Macknade Elwick Place has gone from strength to strength and is now a vibrant foodie hub in the centre of Ashford and an essential part of the local community.

Since reopening the dining area after the first lockdown, Macknade has seen a huge appetite for customers looking to eat out. Shane comments, "The expansion will see our floor space increase from 5000 sq ft to 8500 sq ft, which will enable us to offer much more in terms of dining. We already have a safe, open plan seating area for diners to comfortably enjoy a bite to eat with plenty of space between tables and this development will allow us to offer more seating, while still keeping it open, airy and Covid-safe."

Shane went on to say "Following the success of our Free Corkage evenings, we will be expanding our wine selection to become Ashford's number one destination for premium wines. There will also be a bigger delicatessen, offering an



abundance of charcuterie and cheeses; plus, more loose goods to encourage shoppers to reduce their plastic consumption and change shopping habits for the better."

"Here at Macknade, we measure our success by our ability to create environmental & social harmony within the local community. Our aim is that this new expansion will facilitate more job opportunities for the Ashford area, as well as continuing to be enjoyed by shoppers and diners as a safe space that welcomes everyone from all walks of life. The opportunities here in Ashford are huge and we are a key partner in supporting the growth of hospitality & leisure in the town, particularly in the evenings." Says Shane.

# Business NEWS

By Warren Dunham

Macknade are an example of another Kent company that has adapted during these times.

Macknade Elwick Place offers an informal, friendly space for shoppers to grab their daily essentials and specialist ingredients. Diners can enjoy the all-day dining experience, late night opening on a Friday & Saturday and Free Corkage on these nights as well.

**There is free parking directly outside Macknade Elwick Place after 3pm. Reservations are not required for small parties, but for any queries please call 01233 434096.**



## PORT OF DOVER The Critical Supply Route



*Anyone who ventured down to Dover over the last few months would see the Port of Dover has looks as busy as ever. It remains a vital gateway into the UK from the continent.*

The Port of Dover handles up to £122bn or 17% of the UK's trade in goods. Its unique geographical position enables Dover to facilitate up to 120 ferry movements a day, handling up to 110 miles of lorries per day between them – more than all other UK ports combined. Doug Bannister, CEO of the Port of Dover said: "The Port of Dover's clear geographic advantage is essential for the critical supply chains that continue to fuel UK economic prosperity. The unrivalled capacity, frequency and efficiency because of that USP will be vital in keeping trade moving, whatever challenges ports across the UK face at the end of this year." "Dover's resilience has already been on display as we navigate through the COVID-19 pandemic, remaining open for business throughout and ensuring essential goods are flowing to everyone across the nation. I have great confidence that together with our partners we can provide the UK with the optimal resilience in a post-COVID and post-Brexit era."

The Port of Dover is not only focused on maintaining key trade flows with the European Union, it is also working with Aston Martin and a host of other major commercial businesses across key sectors to deliver on the Government's key future trade agenda. Led by Port of Dover, the group is working to support British exports, increasing global trade and delivering sustainable logistics by developing the UK's first Global Trade & Innovation Zone and zero emissions logistics corridors. This is through an innovative Freeports concept involving public and private sector organisations across the UK.

**It will be interesting to see how Dover handles the challenges of a post EU UK.**



# Is Gold Going Mainstream?

*Gold, as an asset class, has had many detractors, particularly amongst the institutional community, but is that about to change?*

Ohio's \$16 billion Police & Fire Pension Fund is following in the steps of Warren Buffett (Berkshire Hathaway recently took a stake in Barrick) and are making a big statement about owning gold. It has approved a 5% allocation to gold to help diversify the fund's portfolio and to "hedge against the risk of inflation" according to Bloomberg.

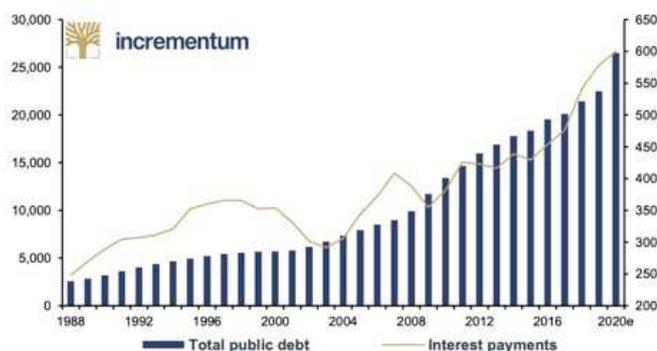
The question being is this a blip or the start of a major trend. Right now I think there's more FOMU (Fear of Messing up) rather than FOMO (Fear of Missing Out) about investing in a new asset class....let's see.

Let me touch on 3 of the reasons why you should be thinking about Gold.

## • Escalating global debt

With global debt going through the roof, the cost of servicing this debt has followed suit. So much so that to achieve this, interest rates need to be low or in many cases negative. Otherwise the interest can't be paid and then we've got defaults. Take a look at this graph.... you don't need to be a rocket scientist to see this trend.

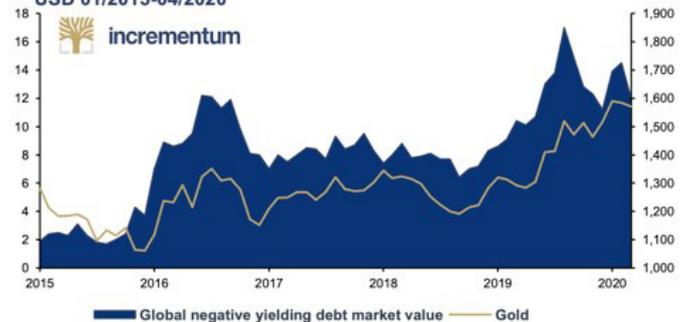
**Total public debt (lhs), in USD bn, and interest payments (rhs), in USD bn, 1988-2020e**



Source: Moody's, Reuters Eikon, Incrementum AG

It also looks like negative yielding debt is going to around for some time....

**Global negative yielding debt (lhs), in USD tn, and gold (rhs) in USD 01/2015-04/2020**



Source: Bloomberg, Reuters Eikon, Incrementum AG

This has made a lot of fixed income products very unattractive to investors. Particularly institutions, who are often looking for income. They simply can't get the yield they need.

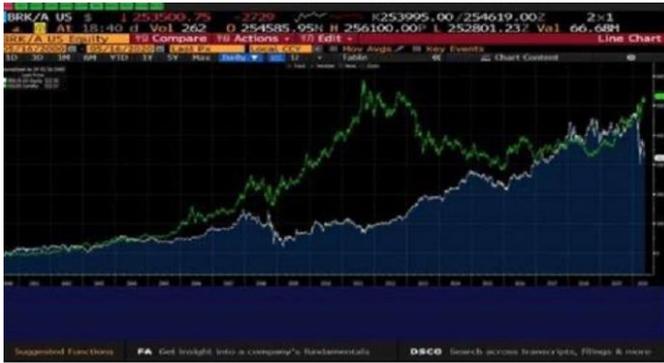
Many have decided to "chase yield" which has taken them into asset classes which are far riskier than they want. High yield being a case in point.

Others have turned their attention to the equity markets. But with so many companies either slashing or stopping their dividends because of Covid-19, dividends may not be the answer.

It's also worth pointing out that the main reason for not holding gold - "it does not yield anything" has now gone out the window....because neither do many fixed income instruments.

## • Strong gold price performance

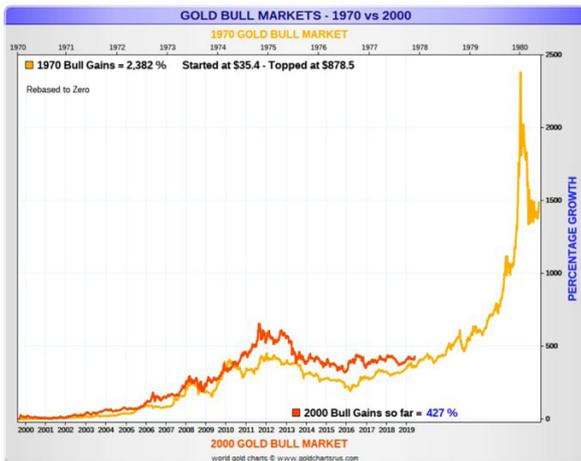
The next chart will surprise you. It certainly shocked me. As you can see, over this 20 years period, gold has outperformed Berkshire Hathaway.



Gold has outperformed Warren Buffett for the last 20 years  
Gold +532% - BRK +322%

That could well be one reason that Warren Buffett decided to buy into Barrick. We obviously don't know, but there's some compelling logic about that.

Appreciate that some investors may feel they've already "missed the boat" because the gold price is already breaking records. But if you look at this chart that compares the current bull market with that in the 1970's, then if history were to repeat itself, the gold price could still go a lot higher (look at the red line).



Source: Goldchartsrus - February 2020

**• Improving ESG**

ESG issues have been increasingly important for institutional investors. I think it's fair to say that Mining may be the last industry many investors think of when considering ESG. A lot would probably view it as a "none starter" from an ESG perspective.

However, there's a quiet revolution underway that is delivering change. Right now, I'd say it's on a company by company basis. But you could be pleasantly surprised when you take a look at opportunities from this perspective.

The common view that mining is a 'dirty industry' due to a troubled past. But many investors are unaware of the transformation the industry has been undergoing. It needed to clean up its reputation and it seems to be heading the right way.

With the world becoming more resource intensive than ever the industry needs capital and it now seems to be jumping the ESG hurdles required by many institutional investors.

In recent times, the industry has been making silent, but significant leaps, due to a change in management culture, the need to embrace new technology and ultimately, meet investor demand.

Mining continues to innovate at a rapid pace in each area of ESG with improvements in technology at the crux of these efforts. Advances are being seen in areas such as the use of artificial intelligence in mine planning (reducing mine footprints), improved safety practices and increased use of renewable power sources such as solar.

**The main Environmental changes being as follows:**

- Mines are now being designed to substantially minimise their environmental impact. It is no longer acceptable for mining companies to find and extract materials without serious environmental, and regulatory, considerations.
- There are plans of building renewable power stations at mine sites to not only supply the mining operations but also the local community with affordable, clean power, a monumental move for any extraction business, creating immediate socio-economic benefits.

**Social**

Probably the most significant development is the introduction of the 'social license to operate', which each mining firm must obtain prior to extraction. This is a contract between the host nation and the company, outlining the responsibilities of the company to maintain good practices or risk losing the right to extract.

They are also increasingly hiring indigenous workforces to support local initiatives and boost individual economies. Once a largely dangerous profession, mining companies now have been on a quest for zero harm in the workforce.

**Governance**

From an investors' perspective, governance can be the hardest of the three ESG elements to define. Corporate governance in the mining industry includes treating all minorities fairly, aligning executive compensation with all stakeholders including workers and local communities, and creating strong policies and processes to combat corrupt practices. It also involves such areas as minimising tax avoidance schemes and robust cyber security.

**Conclusion**

Whilst it's too early to say whether these three drivers will lead to greater institutional interest in the gold mining sector, there is a certain logic for greater involvement. Personally, in these challenging times, I think diversification is key. If you don't have any gold in your portfolio, it's certainly worth thinking about.

Right now, I don't think it's ridiculous to have at least 1% of your portfolio in gold. What do you think?



Simon Popple



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Use code sally1 to receive a 10% discount

# The Leaky Bucket!

## The easy way to grow your revenue 30% in 2021



I am a growth and scale-up coach for B2B tech businesses. I've worked with over 300 Fortune 1000 companies and start-ups in Australia, United States, UK, EU and Asia.

When I meet the CEO of a tech company for the first time and ask them their biggest challenge, the answer is almost always "we need more leads".

This is fairly natural - every company wants growth. Most companies want new leads and more customers. And almost every tech company wants better deal flow, a fuller pipeline, and higher annual recurring revenue.

### But I have seen the leaky bucket too many times.

The leaky bucket syndrome is a simple one: a company's flawed processes and sub-optimal methods will stymie their growth mission.

Whether it's an opportunity that is not properly nurtured, or a misunderstanding of the customer's need, or a mismatch in expectations, there is no point getting more leads if the water is flowing out through the holes quicker than you can refill the bucket.

And that leaky bucket is not just wasteful on profits and growth. It also creates frustration, anxiety, fatigue, and lower staff morale. Not to mention customer abandonment.

So instead of lead generation, I urge you to think of customer retention. In the tech investment world, we call this net revenue retention.

How is this achieved? It's simple: think customer success. Customers pay for results. They're not looking for the latest technology; they are looking for outcomes. The better you understand their needs, the higher chance you have of matching the outcomes you achieve to their expectations.

### So here are three simple ways to grow your business by 30% in 2021...

**Step One:** retain 10% more customers. How? Utilise customer success agents. These could be existing staff

that you can re-purpose for the role. Also think about your customer journey, all of the key touch points, and the milestones that they go through. How can you make their life easier? How can you solve their problems more effectively? How can you guarantee them a better result? How can you make sure they stay engaged? Answer these questions, and you will easily retain 10% more customers - probably much higher.

**Step Two:** do a 10% better job of onboarding new customers. Understand their goals, problems and expectations and ensure you have a clear match. This onboarding process is the first "moment of truth" that your customer will experience. Make it good, and it will allay any of their concerns and buy you a lot of goodwill.

**Step Three:** do a 10% better job of understanding customers' needs. How? Learn how to develop airtight business cases. This is much simpler than you think. All that is required is that you articulate the problem that your customer is experiencing, find the evidence of that problem (and that will be plenty of that in their business), and then finally understand the economic impact to their business of NOT fixing that problem. Do all this well and that will easily improve your deal success ratio by 10% or better.

These three steps are by far the easiest way to create a sea change in your business - and without you having to do a single jot more effort on lead gen or prospecting. I'd like to lay down the challenge to you - fix your own leaky bucket by addressing these three steps and execute well. You will be pleasantly surprised by the instant results!

Mohammad Ali once said: "I hated every minute of training, but I said, 'Don't quit. Suffer now and live the rest of your life as a champion.'"



Paul Miller



If you would like to have a chat about your growth, let's schedule a 30 minute Zoom call. Send me an email at [paul.miller@mgmgrow.com](mailto:paul.miller@mgmgrow.com)

# How... do you prepare to sell your business?



Imagine you are a SME owner that has developed a business over the course of several or many years. You decide the time has come to exit; you may want to be spending time with grandchildren, spending time travelling around the UK in your camper van, or something else. But where do you start?

In the first instance, it is essential to talk to your accountant and your independent financial adviser. They are the specialist financial experts who will guide you through the tax implications to find the best path for you and your particular circumstances. You need to do this early.

You should then very seriously consider whether you are selling a business or a job. If you have all your processes and procedures documented and staff trained and are running those processes efficiently and effectively, with little intervention from yourself, then you are selling a business. It could be that you have a great management team in place; this is even better, as there is potentially someone there to step up and run the company after your departure.

However, if the business is totally dependent on you to make every decision, then you are potentially attempting to sell a job. This is extremely hard to achieve, especially if all the expertise is in your head.

The truth of your particular situation may lie somewhere between these two extremes. That said, in order to realise a transition to a new owner, you will most likely be asked to stay in the business for between three and twelve months and a clause to this effect will be put in the Purchase and Sale Agreement. A portion of the payments may well be attached to delivering a successful transfer. (That said, it may be possible that you actually want to stay in the business.)

Your aim, in preparing to sell your business needs to be targeted at readying your company to run without you. This will probably take time as you need to break out of the restricting mould you find yourself in. You should be prepared to ask for help in putting your business in order.

The next step is ensuring that you have all the documentation potential buyers will request. This documentation will include:

- Ownership structure (including subsidiaries and holding company)
- List of all directors and shareholders
- Last three years filed or statutory accounts to include Profit and Loss and Balance Sheet
- Last financial year and year to date monthly management accounts (Profit and Loss and Balance Sheet)
- Current year monthly management accounts (Profit and Loss and Balance Sheet)
- Current year forecast and future years (if available)

- Current balance sheet
- List of current mortgages, charges and debentures
- List of personal guarantees
- Summary of any debt (with related security), leases, hire purchase including amount outstanding, debt provider, and period left to run.
- List of current employees (can be anonymous) covering role, years of service, annual salary & benefits provided
- List of top 20 customers (by annual sales) (can be anonymous)
- List of top 20 products/services (by annual sales)

Once you have completed all these tasks, then you are on your way to being prepared for your potential buyer.

Then comes the question of price and valuation. A search of the internet can help to an extent. You need to have in mind a realistic number which should be based on facts, namely the current profitability of the business and the current value of any assets held by the business, including property, if owned, and key pieces of machinery.

Also you need to consider what kind of sale you want: a share sale (whereby the business is sold as a going concern) or an asset sale (selling off the individual assets such as machinery, inventory etc.).

Finally, how are you going to put your business on the market? Are you going to use a broker? Or your accountant? Or your existing network of contacts? Or maybe you've been approached in the past? Whichever path you decide to follow, make sure you understand the full ramifications of what you are doing with your trusted advisers.

In this article, we have covered "preparing to sell".

There are a raft of other measures you can take, such as increasing your marketing effort to improve sales, working on your cost of sales and overhead efficiencies. That is for another time.

Over to you, and the very best of luck.



James  
Richmond



**James Richmond** was a management consultant for over 25 years, specialising in turning around the UK and European operations of numerous factories in many differing sectors from airline catering to industrial scale sandwich making to the steel industry. These days he is into buying SMEs, primarily in food manufacturing. You can connect with James at: <https://www.linkedin.com/in/jamesrichmond/>



# Why **telling** stories is a **good thing...**



It's fair to say marketing has changed over the years. You can't expect to hammer customers with your advertising and make a million sales. Consumers want, and expect, more from you.

Today, the most successful brands are the ones that create a human connection. The ones that spend the time building a relationship with their audience. The ones who tell a great brand story. But how do you develop a brand story that really connects?

## **Why are Brand Stories so engaging?**

Stories provoke a reaction. If it's a great story, there's an actual biological response of chemicals released, depending on the emotion created. Which is why you feel so on edge when watching a psychological thriller!

A brand story engages your people and brings them into your world. Whether it's the motivational story behind your business or the impact you want to make on the world, your story encourages them to see you as more than just a faceless corporation. People relate to personal stories and authenticity. They crave connection so give it to them.

## **What's in a Brand Story?**

A brand story is more than just the history of your company. Your brand story combines the facts and feelings about your business. It showcases your why – why you've created your products, why you do what you do, and why people should care.

This story already exists. It might be your story, but you are not the only author. People will already have their own thoughts and feelings about your business. Maybe it's the excellent customer service they received, or maybe it's the bad review they heard from a friend. Your story is already out there. So, you need to start shaping it from the inside.

## **How can I build my brand story?**

There are steps to take before putting your fingers to the keyboard. Firstly, you need to know who you are. Sounds simple, but it can be difficult to define. What do you stand for? What are your key messages? Who are you talking to?

Once you know all that, you can think about the type of story you want to tell. Some stories start with a problem. Think about how you solve that problem for your people. What help do you offer to your customer which will guide them to success?

## **Do you want to have a face of the brand?**

Remember, people love to buy from people, that's why companies have brand representatives. This is a great way of injecting personality into your messaging.

Or is your technique unique or groundbreaking? Can you stand out through innovation or technology? Invite your tribe to see how your product is made and make it a transparent and authentic experience.

Whatever you decide, it's not set in stone. Remember, your brand and your audience will grow and evolve, and so will your story.

**Your business is not unique, but you are. Only you can tell your story, so do it and do it now!**



Kate Tyson



Contact Kate Tyson on  
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[www.facebook.com/groups/thebrandstoryproject](http://www.facebook.com/groups/thebrandstoryproject)

# Are you working from home? Need I ask?

*“Am I insured to work from home?”...  
“What if I injure myself whilst working from home?”... “Are my employees insured like they were in the office?” ...*

These were all questions that I was asked multiple times within a few days of the announcement for the first UK wide lockdown. Covid-19 has changed the face of many insurance policies, but there are a few things that you should know about your home insurance if you have found yourself working from home this year...

If you are an employee, you are probably in your mortgaged or rented home, or indeed working from a room at your parent's home. So home insurance is at the forefront of my mind. All insurance works on a principle of 'Insurable Interest' this simply means, you cannot insure something that is not yours. So there are a few things that you need to do to protect your home when it comes to your home insurance;

- Let your Buildings &/or Contents insurance provider know that you now work from home, even if it is only clerical duties.
- Business equipment; let your insurer know if you have brought new equipment, or indeed if you now have property in your home that does not belong to you.
- Speak with your employer about safe working practises, taking regular screen breaks and what the expectations are around any business equipment that you may be in possession of.

#### Other things to consider:

- Will you be driving to see clients now that they can't come to your office? Then you need to add Business cover to your Car Insurance.
- Will clients be coming to your home to see you? Your Buildings &/or Contents insurance provider will need to know so that you are insured for the public liability of any visitors.
- Anyone working with you at home? Then you will require Employers Liability cover for the protection of your staff, even if they are voluntary.

If you are an employer, then you are already aware that you have a long list of responsibilities towards your staff. That list has a few extra points on it now, such as;

- Speaking with your Business insurance provider to explain that your Employers Liability Insurance needs to cover your staff from their homes too.
- Protect your business equipment UK wide - you can cover your business equipment on what is referred to as 'All Risks' this means that if it stolen/damaged within your employee's home, then you can still claim for the costs.
- HSE Workstation Assessments and PAT testing - have you decided how this will be carried out going forward? There are businesses that are visiting homes to carry these out, it is still an obligation that you need to meet, legally & in order for your insurance to remain valid.
- Have you spoken with your employees about regular screen breaks and taking care of your business



equipment? By writing these simple things into the business protocols for your staff, it could save you money on Employers Liability claims.

#### Other things to consider:

- Is your office now unoccupied? You will need to speak to your insurer to make them aware that your office is not used as it previously has been. Have you arranged for regular checks of the building? Do you need to turn off any utilities? These are questions that your business insurance provider can assist you with.
- Vehicles; perhaps you are letting your employees take fleet vehicles home with them now? You will need to discuss this with your insurance provider, as the post codes of the overnight vehicle location will need updating.

It is true that lots of insurance policies will require different elements of cover, revised limits and potentially new business protocols to ensure that the policy will still pay out if you claim. Please don't leave this until your next insurance renewal to review, what could be a simple administration task for you now with a small charge to pay (if any) could save you time, money and worry in the event of a future claim!

I understand that things are different right now and that there are a lot of changes to everything; but your insurance policy is included! If you aren't sure about any feature of cover, then please do ask for advice. Insurance is one of the last sectors where you will find free & qualified assistance from a professional, so call your local Insurance Broker and ask questions. I know that I am always glad to assist!



Anna  
Wilkinson



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