

MARCH/APRIL 2025

ISSUE 53

# STEER YOUR BUSINESS

**UPCOMING DOUBLE  
CAB PICKUP CHANGE  
WILL LEAD TO  
SIGNIFICANT TAX HIKE**

Hayley Kingsnorth, Azets

**ARE YOU TAKING RISKS  
THAT MAY END UP  
FLUSHING MONEY  
AWAY?**

Anita Pickersgill

**Sell your business  
NOW!**

Aly Young

# TABLE OF CONTENTS



5

**ALY YOUNG**

Sell your business NOW!

7

**SALLY MARSHALL**

Are you over promising and under delivering?

9

**HAYLEY KINGSNORTH**

Upcoming double cab pickup change will lead to significant tax hike

11

**RUSSELL HARVEY**

Here's another teaser paragraph that varies in length

13

**PHIL HARRISON**

The Willy Wonka of Ice Cream

15

**CATHERINE PERRY**

The Benefits of Compliance and Quality in Running a Successful Business

17

**ANITA PICKERSGILL**

Are You Taking Risks That May End Up Flushing Money Away?

# LETTER FROM THE EDITOR

We're almost in Spring and time to really focus and plan for growth in 2025

Some great articles starting with one by Aly Young about selling your business NOW! It's something people often talk about but the reality is often a bit different. If it's something you're serious about, then Aly is definitely the person to connect with. Her articles are always full of useful information to help you move forward.

The budget had lots of implications for business, particularly around tax. Again, Hayley highlights something which many of us probably missed in the budget regarding cabs and taxis.

As always, all the articles give us food for thought and are designed

to help us get the most from our businesses.

Let me know what else you'd like to see.

A handwritten signature in blue ink that reads 'Sally Marshall'.

**Editor**

# IN THIS ISSUE



# SELL YOUR BUSINESS NOW!

In the budget last year the Government increased the rate of Business Asset Disposal Relief (BADR), which was previously known as Entrepreneur's Relief. It was introduced in 2008 by Gordon Brown and in 2020 changed its name to BADR.

---

By Aly Young

---





In the budget last year the Government increased the rate of Business Asset Disposal Relief (BADR), which was previously known as Entrepreneur's Relief. It was introduced in 2008 by Gordon Brown and in 2020 changed its name to BADR.

BADR was introduced to incentivize and reward genuine entrepreneurship. However a report in 2019 by the Institute of Fiscal Studies, suggested that the relief was not achieving this purpose and instead it was encouraging stock-piling in a company so that the funds could be extracted at the lower rate of 10% rather than higher rates of income tax on dividends.

BADR is the tax payable by business owners and in effect reduces the amount of Capital Gains Tax paid on the disposal of business assets.

BADR was introduced to incentivize and reward genuine entrepreneurship. However a report in 2019 by the Institute of Fiscal Studies, suggested that the relief was not achieving this purpose and instead it was encouraging stock-piling in a company so that the funds could be extracted at the lower rate of 10% rather than higher rates of income tax on dividends.

BADR is the tax payable by business owners and in effect reduces the amount of Capital Gains Tax paid on the disposal of business assets.

The relief is available to individuals disposing of their personal business interests or interests in a partnership, as well as directors and employees selling shares in the company they work for. Corporate bodies are not eligible.

So far as business owners are concerned, to obtain BADR, the disposal must be "material" i.e.:-

1. Owned by the taxpayer for the 2 year period ending with the date of disposal

1. Represent either the whole of the business or a sufficient part of the business that is capable of being run in its own right after the disposal

1. Disposals of a single assets are unlikely to qualify

There is a £1million lifetime allowance and so where spouses and civil partners are involved in the business, there are tax planning opportunities. Although the rates of the relief went up last year (so in effect owners who can use the relief, will pay more tax than before the last budget) there is still a benefit to paying BADR over CGT.

From 6 April 2026, a new rate of 14% will apply. This will apply even where a contract for sale is made before this date and completion takes place after. Standard CGT for the same period will be 24%, so there is still a tax saving. And from 6 April 2026, BADR will be 18%, whereas CGT will remain at 24% so that gap is narrowing and we can expect that trend to continue.

The claim must be made as part of the owner's self-assessment by the end of January following the date of the disposal. You cannot apply for clearance to confirm you are eligible. It is therefore really important to get advice from your accountant or other expert to confirm you can utilize it.

Whilst there is still a tax saving to be had under BADR from the more traditional tax framework of CGT, no-one wants to pay more tax than they have to. So if you are an owner, thinking of selling their business and you want to get in before the rate goes up from the current rate of 10%, then you must ACT NOW!

It can easily take 3 - 4 months to sell a business, even when you have found a buyer. But there are still savings to be had before 6 April 2026, so there has never been a better time to fully explore this option.

As you would expect, we are pretty busy with some deals lined up aiming to complete before the end of this tax year, but we still have some capacity to help you, if you do already have a buyer lined up.

And if you If you don't yet have a buyer but think you would seriously like to consider this option before the end of the next tax year (2026) , then do get in touch and can guide you on how to value your business, find a buyer and get ready for the process.

<https://ay-law.co.uk/>



# ARE YOU OVER PROMISING AND UNDER DELIVERING?

By Sally Marshall

If you over promise and then don't deliver you have unhappy customers! Is that what you want?



When you get a new customer, it's very easy to get carried away in the moment and promise something that you know deep down that you can't deliver.

The result is that you have a very unhappy customer and maybe even a protracted argument and service delivery, supply chains and lost business. Is that really what you want?

Depending on what you sell, you might be a part in a bigger project and your non-delivery or late delivery has a knock on effect in other parts of your customer's business.

At the beginning of lockdown when everyone was very stressed and unsure of what was going to happen, I was caught up in an awkward conversation where I had a small order which I needed to fill.





My supplier insisted on a minimum order which I reluctantly agreed to and paid upfront for the item that I needed. When it was delivered, it was short! She was unable to supply the minimum order that she'd insisted on. Her answer was to offer a credit note which was useless to me. I asked for a refund on the items that were missing. Eventually she agreed to the refund but the result was that I never ordered from her again.

A much better solution would have been to be honest from the start and agree to a smaller quantity which was all I really needed and which she knew that she could supply.

---

## Would you prefer referrals or bad reviews?

---

Everyone would have been happy and the business relationship would probably have continued with more orders flowing on a regular basis. A win for everyone.

However tempting it is to offer a quick delivery or fantastic quality, if you know you can't deliver then don't go there.

It is much better to under promise and over deliver. Your client will think that you're amazing and tell everyone that you're the supplier to go to.

You know yourself, if you order something and it arrives early, you're very happy. If it's late or doesn't turn up, you immediately get upset, make a complaint, ask for a refund and look for an alternative supplier.

Which would you rather have? Happy customers and referrals or complaints and bad reviews?

If you'd like to have a chat or need help in your business, please email me at [sally@sallymarshallgroup.co.uk](mailto:sally@sallymarshallgroup.co.uk)

# UPCOMING DOUBLE CAB PICKUP CHANGE WILL LEAD TO SIGNIFICANT TAX HIKE

By Hayley Kingsnorth

---

It was confirmed in last October's Autumn Budget that double cab pickups (DCPU) would be treated as cars, not vans, for benefit in kind (BIK) taxation purposes from 6 April 2025.

---

This change was initially proposed by the previous Government back in February 2024 and due to take effect from July 2024. However, that announcement was quickly reversed on the back of negative reception and industry backlash, and so was shelved. The Labour Government has now decided to proceed with that change from this April.

One of the driving factors behind the change is that HMRC has always had difficulties from a tax perspective with DCPUs as they fall right between the middle of the definition of a car (a vehicle primarily used for the carriage of passengers) and the definition of a van (a vehicle primarily suited for carrying goods rather than passengers). This rule change will formally bring company double cabs in line with the tax rates for company cars, as many are often used for a mix of commercial and personal reasons.

We anticipate that vehicle and fuel benefit in kind tax will increase by around £10,000 for an average DCPU vehicle. (based on Nissan Navara – CO2 169g/km (37% BIK)/List Price £32k)

It's important to point out that there are transitional rules to avoid a "cliff edge" situation for businesses and DCPU drivers. Any double cab vehicles already being used prior to the 6 April change will continue to benefit from van treatment until the earlier of:

- Disposal or lease expiry
- 5 April 2029

What can you do?

If you have a DCPU lease which is due to expire in the next year or two, it may be beneficial to enquire into handing the vehicle back and arranging a new DCPU lease pre-6 April, as this would extend the period of van treatment under the above transition rules.

The tax treatment is based on the date any lease agreement is entered into, not the date you take delivery of the vehicle.



In the same way, if you are planning on introducing new DCPU into your vehicle fleet, it may be advantageous to finalise the agreement prior to the start of the 2025/26 tax year.

The tax treatment is based on the date any lease agreement is entered into, not the date you take delivery of the vehicle. As an example, if a four-year lease agreement is entered into in February 2025, but the vehicle isn't delivered until September 2025, that lease will be viewed as beginning in February, meaning you have four years from that date until the new rules take effect.

An alternative solution could be to consider the electric vehicle options available as they may be a more tax efficient way of providing company vans (and cars) going forward.

#### Corporation Tax impacts

HMRC also published their plans to change the capital allowance treatment of DCPUs from 6 April 2025 to align with this new BIK treatment, meaning they will be treated as cars not vans for capital allowance purposes as well. An effect of this is that cars are only eligible for limited Writing Down Allowances instead of tax reliefs such as Annual Investment Allowances or Full Expensing.

#### We are here to help

If you have any questions relating to the forthcoming changes to the tax rules for DCPU, please get in touch.

Hayley Kingsnorth  
Partner at Azets  
[Hayley.kingsnorth@azets.co.uk](mailto:Hayley.kingsnorth@azets.co.uk)



# HOW TO HAVE A RESILIENT CAREER

By Russell Harvey



My definition of Resilience is “Springing Forward with Learning”



Quite simply, ‘career resilience’ is the ability to spring forward from changes and challenges at work.

A wide range of challenging economic circumstances, political effects, industry slumps, and other unforeseen factors have led to an extremely uncertain and fragile workplace.

Indeed, recent research by global recruitment agency Zippia reveals:

- The average person changes jobs 12 times in their lifetime;
- The average employee stays with their employer for 4.3 years;
- Men hold 12.5 jobs in their lifetime, on average, while women have 12.1 jobs.

Researchers have identified three personality characteristics of resilient employees - feeling in control of your career, possessing the ability to face challenges and a strong commitment to stay on track.

Here are my key tips for building career resilience:

- Establish clear and concise career goals – having an ‘eye on the prize’ will drive you through tough times.
- Remember previous results at school, university, and work – you’re a successful individual. It can also help to remember when you weren’t resilient and consider what you did differently that time to avoid repeating it.

# With resilience, you'll be better equipped to think creatively and outside the box, which can lead to new ideas and solutions



- Turn failure into an opportunity for growth. What could you do better next time? Make sure you learn from every single experience.
- Always embrace change. Instead of negativity, consider redundancy as an opportunity to reassess your career and start again in a different direction towards something more challenging, relevant, and fulfilling.
- Look to family and friends. Try 'buddying up' with someone in a similar position as you for mutual support.
- If an employer doesn't recognise your skills and what you have to offer, remember it's their loss and they're not the right company for you.
- Always remember 'you can't win if you don't play!' Go ahead and apply for that dream job or ask for that promotion. Don't worry if it doesn't work out – everyone gets knocked down sometimes. Pick yourself up, dust yourself down, and spring forward to grasp the next opportunity.

So, what are the key benefits of developing career resilience?

## Adaptability

Adaptability is one of the most important benefits of resilience.

With adaptability, you can quickly adjust to new circumstances and unexpected changes.

You won't be easily overwhelmed by unexpected events and will think on your feet to come up with solutions to navigate challenging situations.

You'll be flexible and open-minded - adjusting your work style and priorities in response to changing circumstances.

## Problem-solving

Career resilience helps you approach problems and challenges with a creative and analytical mindset.

Rather than being deterred by obstacles, instead you'll see them as opportunities to learn and grow.

## Increased productivity

Resilience helps you work efficiently and effectively - even when faced with challenging situations or unexpected obstacles.

You'll maintain a high level of focus and motivation, allowing you to complete tasks quickly and accurately.

## Improved communication

Resilient employees can communicate effectively with their colleagues, superiors, and subordinates, even in challenging or stressful situations.

They can express themselves clearly and succinctly and listen actively and empathetically.

Resilient employees also build strong relationships with their colleagues - leading to better teamwork and improved morale.

## Stress management

By developing resilience skills, you can learn to manage your stress levels and maintain a healthy work-life balance.

You'll be better able to manage stress and cope with challenges, which can help prevent stress from becoming overwhelming or improved mental health.

Resilience will make you better equipped to manage your emotions and cope with challenging situations.

This can help prevent mental health issues such as anxiety and depression.

By developing resilience skills, you'll learn to recognise and manage your emotions, maintain a positive outlook, and seek support when needed.

## Job satisfaction

Resilience will make you more satisfied with your job, as you're better equipped to deal with challenging situations.

You'll be able to overcome obstacles and find solutions to problems, which can lead to a sense of accomplishment and fulfilment in your work.

## Greater innovation

With resilience, you'll be better equipped to think creatively and outside the box, which can lead to new ideas and solutions.

You'll approach problems from different angles and not be afraid to take calculated risks.

How are you now going to spring forward from changes and challenges at work?

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

<https://www.theresiliencecoach.co.uk/podcast/e01-what-is-resilience>

Website link –

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

# THE WILLY WONKA OF ICE CREAM

In the heart of the seaside town of Whitstable, Kent, a small but mighty ice cream brand has been making waves in the artisan food world.



Bears Ice Cream Imaginarium, a family-run business with a devoted following, has become synonymous with imaginative, high-quality ice cream that pushes the boundaries of flavour.

Now, after gaining recognition for their gourmet creations, co-founders Phil Harrison, the creative brains behind Bears, and his partner Vera Thordardottir are ready to take their venture to the next level, launching an ambitious wholesale range designed to bring their award-winning ice cream to more consumers than ever before.

## From Cult Favourite to Nationwide Expansion

Bears Ice Cream Imaginarium has built a reputation for its bold and whimsical approach to ice cream with imaginative gourmet flavour combinations dreamt up by Phil Harrison, a former chef and real-life Willy Wonka of ice cream. Before becoming the king of cones, Phil honed his culinary skills in some of Europe's finest kitchens. After years as a head chef in London, he swapped the gastropub for ice cream artistry, pouring his expertise into creating unique frozen delights with a gourmet edge.

With two established retail outlets—one in Whitstable and another at Brook Green in London—the brand has become a go-to destination for those seeking playful and indulgent, handcrafted frozen treats. But with an ever-growing demand for their gourmet flavours, the husband-and-wife duo have sought investment to scale the business.

“2024 saw us scoop several local food and drink awards, giving us a fantastic launchpad to realize our ambitious plans to scale the business. We are now able to widen distribution for wholesale customers looking for premium handcrafted ice cream that delivers on both taste and the bottom line,” says Phil Harrison, the creative force behind Bears’ inventive signature flavours.

“Our gourmet creations fulfil the current consumer demand for comfort and indulgence.”

The company recently secured investment and have complete a major kitchen renovation at their Whitstable location. This expansion has increased their production capacity, allowing them to increase their output and cater to specialty and fine food independent retailers, cafes, pubs, restaurants, and leisure attractions looking to add premium, artisan ice cream to their menus.

### Award-Winning Creations Now Available for Wholesale

Bears Ice Cream has consistently earned accolades for its innovative and delicious flavours. In 2024 alone, the brand was named Best Local Food & Drink Producer in Kent by Muddy Stilettos, took home gold and bronze medals at the Taste of Kent Awards, and achieved a prestigious third place ranking in the London Heat of the Gelato World Masters competition. Now, three of the brand’s medal-winning flavours will be part of the new wholesale range, alongside seven other carefully curated selections that have proven to be bestsellers at their Whitstable ice cream parlour. The lineup features seven dairy-based and three plant-based varieties, catering to a wide array of consumer preferences. “People are looking for something beyond the ordinary when it comes to ice cream,” Harrison explains. “They want a sensory experience—something that delights and surprises them with every bite. That’s what we set out to create, and now we’re thrilled to bring those flavours to a wider audience.”

### A Business Model Built for Growth

The wholesale range is available in a variety of formats to suit different business needs.

For foodservice providers, Bears Ice Cream offers 4-liter catering tubs, priced at £35 wholesale, with a recommended retail price (RRP) of £3.60 per scoop.

Specialty retailers can stock 475ml tubs at a wholesale price of £5.25, with an RRP of £9.50, while cafes and leisure attractions can opt for 125ml single-serve tubs at a wholesale price of £1.55, with an RRP of £3.95.

This strategic pricing allows businesses to offer customers a high-end, indulgent ice cream experience that delivers customer value while maintaining strong margins. The wholesale range is designed to align with consumer trends favouring artisanal, locally sourced products with an emphasis on quality ingredients and innovative flavours.

### Cream of the Crop

Bears Ice Cream is an experience-driven company that places creativity at the core of everything it does. From unexpected flavour pairings to a deep commitment to quality, the brand has successfully tapped into the growing consumer demand for premium, handcrafted treats.

“We want every scoop to tell a story and create joyful moments for our customers,” says Harrison. “That’s why we spend so much time perfecting our recipes, ensuring that each new creation is not only delicious but also unique and memorable. We want to create an emotional connection between our customers and our ice cream.”

The brand’s ability to craft ice cream that is both nostalgic and avant-garde has been a key driver of its success, pushing the boundaries of what ice cream can be. The wholesale menu will include Phil’s extraordinary flavour combinations: Taste of Kent award winners, Blueberry, Lavender Jam & Meringue Swirl Ice Cream and Apple Jazz, cream cheese frosting, cinnamon sponge Ice Cream; and Miso, Banana & Butterscotch Pudding Ice Cream, which was placed 3rd at the London heat of the Gelato World Masters.



The wholesale launch marks an exciting new chapter for the brand, but at its core, Bears Ice Cream remains true to its original mission: to create extraordinary ice cream that brings joy to every bite.

Whether in a seaside town, a bustling café, or a fine-dining restaurant, Bears Ice Cream is set to delight taste buds and redefine the artisanal ice cream experience.

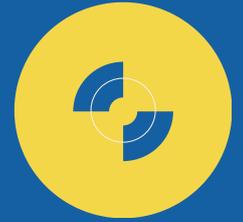
More information:

<https://www.bearsicecream.co.uk/pages/best-wholesale-ice-cream-kent-london>.

Contact: [hello@bearsicecream.co.uk](mailto:hello@bearsicecream.co.uk)



# THE BENEFITS OF COMPLIANCE AND QUALITY IN RUNNING A SUCCESSFUL BUSINESS



The ability to stand out and build a reputable brand is critical to long-term success.

In the competitive world of modern business, the ability to stand out and build a reputable brand is critical to long-term success. One often overlooked, yet crucial, element of this success is maintaining compliance and upholding quality standards. Businesses that embed these principles into their operations not only mitigate risks but also unlock significant opportunities for growth, customer satisfaction, and market leadership.

**Why Compliance Matters** Compliance is the foundation upon which trust is built between businesses, customers, and regulatory bodies. Adhering to laws, regulations, and industry-specific standards ensures that a company operates ethically, responsibly, and legally. This is not just a matter of avoiding penalties or legal action; it is about cultivating a culture of accountability and transparency. For example, achieving compliance with general standards like ISO 9001 (Quality Management Systems) demonstrates a company's commitment to delivering consistent, high-quality products or services.

For businesses in specific industries, accreditations like BAFE (British Approvals for Fire Equipment), SSAIB (Security Systems and Alarms Inspection Board), CHAS (Contractors Health and Safety Assessment Scheme), or Safe Contractor provide assurance to customers that the business adheres to best practices in critical, safety-focused areas. Similarly, certifications such as FSC (Forest Stewardship Council) demonstrate a company's commitment to sustainability, responsible sourcing, and environmental stewardship.

Incorporating compliance into daily operations also helps businesses:

- **Minimise Risks:** Regulatory breaches can result in costly fines, legal action, and reputational damage. Compliance reduces these risks.
- **Streamline Processes:** Meeting regulatory requirements often involves optimising internal processes, which can lead to greater operational efficiency.



- **Enhance Stakeholder Confidence:** Suppliers, customers, and investors are more likely to engage with businesses that demonstrate a strong commitment to compliance

The Role of Quality in Business Success  
Quality is not just about meeting expectations—it's about exceeding them. A focus on quality ensures that products and services consistently meet customer needs, which fosters loyalty and repeat business. Implementing robust quality management systems, such as ISO 9001, lays the groundwork for continuous improvement and innovation.

High-quality standards also:

- **Build Reputation:** Businesses known for quality earn trust and respect in their industry, which can lead to greater market share
- **Reduce Waste:** Quality management reduces errors, defects, and inefficiencies, saving time and resources.
- **Attract Top Talent:** Employees are drawn to organisations with strong reputations for quality and integrity

#### The Importance of Industry-Specific Accreditations

For businesses operating in specialised fields, achieving and maintaining industry-specific accreditations is crucial.

These certifications signal expertise, reliability, and compliance with the unique standards of that sector.

- **FSC (Forest Stewardship Council):** FSC certification is vital for businesses in industries involving forestry, wood products, and paper goods. It demonstrates that materials are responsibly sourced and managed to support environmental sustainability, appealing to eco-conscious consumers and partners.
- **BAFE (British Approvals for Fire Equipment):** Companies certified by BAFE demonstrate proficiency in fire safety, giving customers confidence in the safety and reliability of their services
- **SSAIB (Security Systems and Alarms Inspection Board):** This accreditation is vital for businesses in the security and alarm systems sector, proving adherence to industry regulations and technical standards.
- **CHAS (Contractors Health and Safety Assessment Scheme):** CHAS accreditation showcases a business's commitment to health and safety, helping to meet legal requirements and improve risk management
- **Safe Contractor:** This accreditation assures clients that the company meets high health and safety standards, often required for working on larger projects or within certain industries.
- **Arborist Certifications:** Businesses in tree care and forestry can benefit from certifications specific to arboriculture, demonstrating expertise and adherence to environmental and safety standards.
- **RECC (Renewable Energy Consumer Code):** For companies in the renewable energy sector, RECC accreditation highlights compliance with consumer protection laws and industry best practices.
- **ISO Certifications:** Beyond ISO 9001, standards like ISO 14001 (Environmental Management) and ISO 45001 (Occupational Health and Safety) provide frameworks to ensure sustainable and safe operations. These accreditations offer a competitive edge by validating a company's capabilities, ensuring compliance with regulations, and increasing customer confidence in the services provided

#### Compliance and Quality as Drivers of Growth

Far from being mere administrative hurdles, compliance and quality underpin business success. When companies align their strategies with these principles, they position themselves for sustained growth and resilience in changing markets. By implementing recognised frameworks, such as ISO standards, or attaining industry-specific accreditations like BAFE, SSAIB, CHAS, or RECC, businesses can:

- **Expand Market Access:** Many clients and customers prioritise working with certified companies, especially in regulated industries.
- **Foster Innovation:** Standardisation and consistent processes create the stability needed to innovate effectively.
- **Improve Customer Satisfaction:** When products and services consistently meet high standards, customers are more likely to remain loyal and recommend the business to others

In today's fast-paced and competitive environment, compliance and quality are no longer optional; they are essential to success. Achieving accreditations like ISO certifications or sector-specific credentials such as FSC, BAFE, SSAIB, CHAS, Safe Contractor, or RECC not only ensures adherence to regulations but also sets a business apart as a trusted and reliable entity. Investing in these areas pays dividends in the form of reduced risks, enhanced reputation, and increased customer loyalty. Ultimately, businesses that prioritise compliance and quality lay the groundwork for sustainable success, building a legacy of excellence that endures in an ever-evolving marketplace

[tailormadega.com](http://tailormadega.com)



# ARE YOU TAKING RISKS THAT MAY END UP FLUSHING MONEY AWAY?

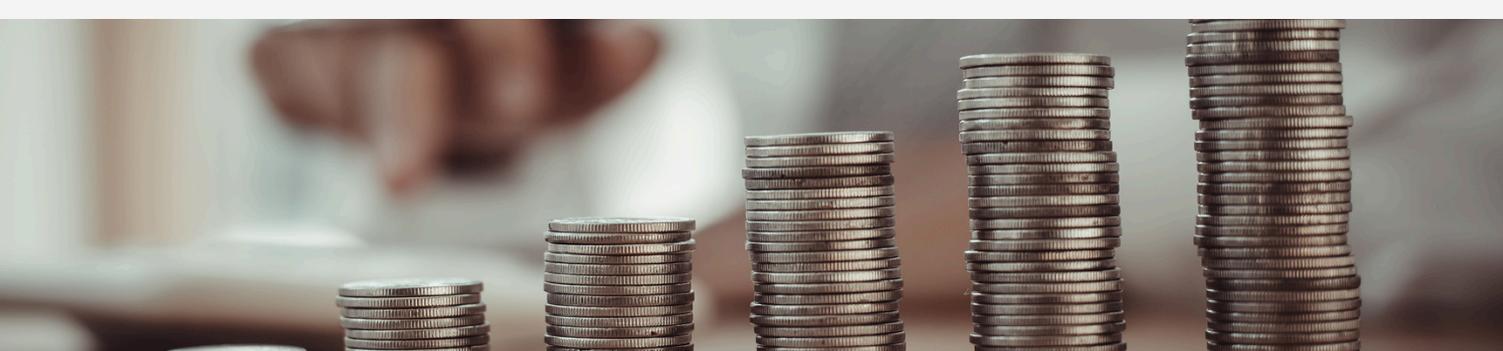
How often have you heard  
the term "No Point  
Throwing Good Money  
After Bad"?

---

By Anita Pickerskill  
Photo by [Sergio Briones](#) on [Unsplash](#)

---





How often have you heard the term "No Point Throwing Good Money After Bad"? I know it is something etched in my vocabulary that is said all too often in the world of Debt Recovery/Receivables and Litigation.

Most would say that Good Money is the money that your business receives for goods and services sold and paid for: Bad Money is money spent to no benefit of the business or that with a better procedure or policy you may not have to spend at all. This logic applies in the Sales Order Processing and Credit Policy or Process.

There are some quite simple things that a small business can do which do not cost a lot of money and may save them a significant amount, everyone likes cost saving don't they?

1: Use an account opening form that incorporates your basic terms and conditions i: e Dispute Notice, payment terms, interest, and compensation even if you just stipulate that they will be charged in line with the Late Payment of Commercial Debts (Interest) Act) 1998. Where payment should be sent to and charges for returned cheques and recalled bank payments. Define on the form the type of account Cash Sale or Credit ensure it asks for the following:

- The Full Trading Name to be used for Invoicing and evidence of it such as a Letterhead, Registered Number and Vat Number (these can easily be checked on Google at no Charge to verify they are a genuine business)

- The Registered Office or address to which invoices are to be sent, email address main contacts and position and direct dial telephone numbers.
- For Sole Traders the trading address and home address remember they are personally liable, mobile and landline number and email address and website ask for a business card also their date of birth (this can help in legal case to establish identity) "I am John Smith lend me a £1000 I will give it you back in a month I know you don't know me but trust me" well if you did you know what the answer would be!
- Ask for their bank details the sort code can be verified online tell them a scanned copy of the top of a bank statement is fine, this is not something anyone in business should be surprised at you asking for. This gives you their bank details and confirms their correct trading style. Remember this is the name that you should open the account in and put on all invoices and delivery notes/timesheets/job sheets.
- If they are asking you for credit ask them to give you the amount that they want you to give them credit for make sure you have a disclaimer on the form stating that Credit Checks will be carried out before any credit limit is agreed or offered, you can also at this point put the Data Protection Act 1998 stating that during the course of your business relationship you reserve the right to hold credit checks and information regarding

them and your business relationship and that in the event of a dispute or non-payment you may disclose this information to a third party such as a Recoveries Agent or Solicitor

- If you work in a specific industry that requires mandatory requirement such as Public Liability Insurance or Road Haulage Association compliance, ensure that you ask for proof that your customer is in compliance, and it is valid. Ask for the Unique Tax Reference Number or anything that you know you would check for verbally.
- Make sure that the form is signed and that the person signing also prints their name and position within the business and acknowledges that by signing the form that they are doing so as an authorised person to do so.
- Incorporate your terms and conditions and it is a double hit in your favour.

If you need help creating an account application form most Recovery Firms and Solicitors will be able to assist you the cost is minimal and is Good Money spent that could save you flushing Bad Money away in a legal case further down the line.

These simple things make it much easier for Recovery Specialists such as myself to recover the money owed to you at minimal cost and often in a time less than that of the court process from issue to enforcement.

FSH CARPENTRY

*CARPENTRY &  
JOINERY*

Call 07711690232

**Keap**

*AUTOMATION*

[Find out more](#)



*PROJECT  
MANAGEMENT*

[Find out more](#)



**StoryChief**

*CONTENT  
MARKETING*

[Find out more](#)

Capsule

*CRM*

[Find out more](#)



*BUSINESS TRAVEL*

[Find out more](#)



**SocialBee**

*SOCIAL MEDIA  
MANAGEMENT*

[Find out more](#)



*TELEPHONY*

[Find out more](#)



**The VA Team**

*CALL ANSWERING*

[Find out more](#)

*Trainual*

*PROCESSES*

[Find out more](#)



*PROJECT  
MANAGEMENT*

[Find out more](#)



*CLOUD  
ACCOUNTING*

[Find out more](#)



**BUSINESS LAW**

[aly-young-law.co.uk](mailto:aly-young-law.co.uk)



**WILLS & MORE**

[sara@slswillsandmore.co.uk](mailto:sara@slswillsandmore.co.uk)



**COACHING**

[russell@theresiliencecoach.co.uk](mailto:russell@theresiliencecoach.co.uk)



**COMPLIANCE**

[info@tailormadega.com](mailto:info@tailormadega.com)



**ACCOUNTANCY**

<https://www.azets.co.uk/>



**INSOLVENCY**

[opusilp.com](http://opusilp.com)



**ACCOUNTANCY**

[ch-accountancy.co.uk](http://ch-accountancy.co.uk)

**Susan's Cruises**

**TRAVEL**

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



**COACHING**

[kaydownie.co.uk/](http://kaydownie.co.uk/)

**Anita Pickersgill**

**CREDIT CONTROL**

[anita@thornburycollections.co.uk](mailto:anita@thornburycollections.co.uk)

**worldpay**

**PAYMENTS**

[Find out more](#)

**Go Cardless**

**PAYMENTS**

[FIND OUT MORE](#)



TELECOMS

[Find out more](#)



EMAIL

[Find out more](#)



ACCOUNTING

[Find out more](#)



TEAM  
PRODUCTIVITY

[Find out more](#)

Restream

LIVE  
STREAMING

[Find out more](#)



CRM

[Find out more](#)

Get the tool  
Amazon  
Sellers rely on

[Learn more](#)

Jungle Scout



100% AI-generated ad creative,  
without a single edit.

TRY FOR FREE



# Advertise With Us

## Have you thought about promoting your business to our readers?

### Media Guide Steer Your Business

The Magazine  
“by business, for business”

0777 171 4221  
sally@steeryourbusiness.com  
www.steeryourbusiness.com



#### Steer Magazine

Steer Your Business is a business magazine to support SMEs with information and resources to help them with their business. None of us know it all and running a business is no different whether you're a start-up or a more established business. Everything changes so quickly that keeping up-to-date can be a challenge. Steer Your Business brings together an eclectic mix of information from different sectors to support business owners moving forward.

#### Distribution & Readership

The magazine has a wide social media reach across the main business platforms of Linked In, Twitter and Facebook. Social Media has opened up significant target markets and has made our material, accessible to a wide variety of businesses. A large proportion

of our readership view online, either via our app or through the website and of course social media sites.

The magazine has achieved a wide international presence, viewed online and providing support and the best business resources to grow in international networks. The print edition of the publication is sent to key decision makers from blue chip companies to SME'S by paid subscription.

Our business development manager will be pleased to discuss the vast scope of media opportunities, for aspirational SME businesses, both in the U.K. and overseas markets.

#### Rates & Packages

##### Front cover package

- Front cover, full colour picture or montage.
- Credit on the contents page
- Full page of editorial.
- A MPU on the website for a month and listing in the business directory in both print and digital versions

£1495

##### Special position

- Inside front cover. Inside back cover. Back cover.*
- Full page advertisement.
  - Full page of editorial.
  - Hyperlink from the editorial in the digital version to any dedicated url.
  - A MPU on the website for a month and listing in the business directory in both print and digital versions.

£1195

##### Full page advertisement

- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£895

##### Half page advertisement

- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£495

##### Quarter page advertisement

- Hyperlink from the editorial in the digital version to any dedicated url.
- A MPU on the website for a month and listing in the business directory in both print and digital versions.

£350

##### Discounts offered for more than one inclusion.

All advertisements are in full color. Technical specifications will be supplied on completion of the order.

# Get in touch to book your space in 2025

# THE KENT BUSINESS SHOW

Platinum Headline Sponsor

**AllHealthMatters**  
occupational health and general medical services

## Don't miss this

A one-day FREE event packed with networking and growth opportunities for local businesses

Thursday 13 March | 9:00 am - 3:00 pm  
Ashford International Hotel, Junction 9, M20  
FREE Parking

## Why attend

- How to make a million in business from leading UK entrepreneur Gary Beckwith
- Discover the latest products, services, and innovations
- Meet potential partners and customers during networking sessions
- Happy Hour Networking with Dan Maudhub
- How we did it stories from FOUR leading Kent Businesses
- Women in Business Panel you ask the questions
- Learn how to win public sector contracts

FREE Entry - 100's Free Parking Spaces - Complimentary Coffee on Arrival

Book your free place now

[kentbusinessshow.co.uk](http://kentbusinessshow.co.uk)

01732 758530 | [info@bestbusinessevents.co.uk](mailto:info@bestbusinessevents.co.uk)



#kbs2025



Join the group: The Kent Business Show

**AllHealthMatters**  
occupational health and general medical services

**Ashford**  
Borough Council

Ashford Borough Council's  
Campaign  
**ASHFORD**

**the kent**  
foundation  
business support  
for young people

**orbitalnet**  
part of the Orbital Internet Group



**HEDIN**  
AUTOMOTIVE

**EBUSINESS**  
coaching

**morton**  
waters

**STEER**  
YOUR BUSINESS

**fsb**  
Experts in Business

**BANK OF ENGLAND**

**Kent County Council**  
kent.gov.uk

**BUSINESS**  
BUNKER  
RADIO

“Things to do in”



Things to  
do in

Your Local online business advertising directory.

All things local in one place.

### Some of the benefits of joining our directory....

- ▶ We build you a unique micro-site.
- ▶ We show your business to many thousands of unique visitors weekly.
- ▶ We show your business to all the other business owners that are on our sites.
- ▶ We give you a direct relative link to your website which helps tremendously with your SEO (Google Rankings)
- ▶ We include a Google map of your Business.
- ▶ We show your social media from your micro-site.
- ▶ We link all our towns to each other making sure you have maximum exposure.
- ▶ We do not tie you into a contract.
- ▶ We do offer monthly payments by direct debit
- ▶ We will list your business for free if you can show us a more cost effective way of advertising your company to this many customers with what we offer.

Cost equates to less than one cup of coffee per day



Contact us today for more information on:

Phone: 0333 577 1959

Mobile: 07816 605435

[paul@thingstodoinltd.co.uk](mailto:paul@thingstodoinltd.co.uk)