



MEET OUR EXPERTS

inspire

www.inspirebiz.co.uk

A WINNING STRATEGY - THE SECRET BEHIND EVERY SUCCESSFUL COMPANY



**Rob Perks, Executive Chairman
Inspire Biz**

Do you ever wonder why some companies are successful and perform better than others? Or why some are hard to beat and others are not? The answer – great Companies have well thought out strategies. For example, companies like Amazon have been successful for years because their strategy is tightly tied to their vision. Amazon is known as the most customer-centric company in the world. Its products and services provide a seamless experience, where people can come to a place, find, discover and buy online. A common misconception is that strategic planning is only for large companies. But the reality is that most businesses can greatly benefit from the exercise. Whether it's buying a competitor, increasing your capital or aiming for higher growth, you need the right strategies, structure, plans and controls in place to optimise the return on your investment. Strategic planning involves looking at where you want your company to be in the next 3 to 5 years and determining what you need to do to get there. If you're always busy putting out fires, you may feel you have no time for planning. But by developing big-picture strategies to guide your day-to-day operations and setting goals, you're no longer flying blind. A long-term plan simply increases your chances of success. Effective strategic management can bring many benefits to any business – here are just four examples.

- It outlines a clear path for your company. No business can hope to succeed by not having a plan and simply hoping to stumble across success. A strategic plan works like a roadmap, clearly defining the best route for your organisation to take in the years ahead. Whether it covers one, three or five years into the future, a strategic plan can help guide your organisation to meet the challenges that lie in wait.
- It brings a sense of focus because a strategic plan establishes a direction for your business to take, it will help it sharpen its focus in order to get there. Strategic planning can therefore help your organisation develop the right goals and targets and help everyone focus their efforts into meeting them.
- It improves your business's self-awareness. Taking the time to establish a comprehensive strategic plan means your business has a better awareness of its strengths and weaknesses and where it stands in the market, both individually and in relation to competitors.
- It gives your employees something to work towards. Strategic planning isn't just beneficial for those highest up in the management hierarchy – it gives everyone in the organisation a sense of purpose. With a definitive mission and clear goals and objectives to work towards, your staff will know their efforts count towards something and will be motivated to do their job.

Inspire provides help and guidance with creating your plan and free (funded) workshops to provide a framework for a successful strategic plan.

MEET OUR EXPERTS

'Our goal is to empower business owners with
the knowledge they need to be successful'

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"Am I paying too much tax?"

"How can I benefit from all the hard work I put into my business?"

"How can my business help fund my retirement?"

"How can I plan for a tax efficient exit from my business?"

"How can I protect myself and my loved ones if I have an accident or an illness?"

These questions are typical of those posed by new clients in our first meeting. Engaging with new clients is a privilege and a pleasure. I take pride in asking questions, listening, building a picture of their current situation and their aspirations. By developing and nurturing a long term relationship, I am able to deliver the benefits of independent financial advice for business owners and their families.

The starting point is often a conversation about the clients medium to long term plans. Gathering information about which areas of financial planning they are interested in often leads to exploring new areas that they had not initially considered, but they would benefit from.

Utilising the Abacus Associates independent research and support teams, I am able to deliver comprehensive lifestyle financial planning. To deliver this, we use cashflow to demonstrate the clients current situation and the benefits of implementing our recommendations. By reviewing these plans on a regular basis, either face to face or remotely, we can track progress and introduce appropriate options to add value.

Quite often client will have concerns about paying too much tax, or whether the plans they have in place will provide the type of retirement that they wish for. We can provide advice to ensure clients are maximising the tax breaks and allowances across pensions and investments. The simple discipline of regular contact and an annual review meeting enables us to build year on year, so clients can see the benefits of effective planning.

Business owners are often keen to understand the long term benefits of putting commercial property into retirement arrangements, resulting in tax efficient asset disposals when they are ready to take their pension benefits. Those planning a business sale will want to understand the tax implications of timing a sale, ensuring they maximise the value and have a long term strategy in place to enjoy retirement. Later in life clients will want reassurance about preparing their finances to pass onto their loved ones in the most tax efficient manner.

If you feel that you would like help developing a long term financial strategy, then I would welcome a call from you.



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ABOUT US

Abacus Associates Financial Services is one of the country's leading firms of Independent Financial Advisers with funds under management of over £1 Billion. We tailor our service to the diverse needs of our clients, offering each one the best possible choice. Our advisers strive to build a trusted client relationship which will last a lifetime.

Business Telecoms & Internet

Apptel has 30+ years of experience helping SME businesses navigate telecoms requirements – some typical questions from clients include:

How do I deal with incoming office phone calls when we're all working from home?

We can't run everything from our mobiles – what's the answer?

We've got an old phone system – what's the point of moving?

Our last telecoms provider signed us into a 5 year contract which costs a fortune and service is now rubbish – help!

Every time we have a fault it takes hours to get through to someone – what can we do?

I get bombarded with sales calls saying my phone lines are going to be cut off – is this correct?

Today's business telecoms are an increasingly essential tool helping you build a better business by improving how you communicate: with staff, suppliers and most importantly customers. Our job is to harness the technology to help you transform the way you work, taking time to understand your business and how you operate, then designing the right solution for you.

Justin started Apptel 4 years ago having worked in the industry for over 30 years and we are dedicated to ensuring our customers have the best possible experience from initial advice/consultancy, through to excellent customer service and no long term contracts. We fully tailor all packages to each individual business, taking the time to truly understand your telecom needs. In short, we make it as simple and straightforward as possible to do business with us, and to make the switch to the cloud.



Justin Fellowes | Founder & MD

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Apptel specialise in transitioning businesses from traditional phones to cloud based systems. By the end of 2025, cloud phones (VoIP phones) will be replacing all traditional business phones due to the BT PSTN Network Switch off. The many benefits of this type of phone system include: flexibility, resilience as well as significantly lower upfront costs and lower running costs for most of our clients, while maintaining all the functionality of a traditional PBX system. Most importantly you can work from anywhere while being connected to the business phone system.

BIG CHANGES ARE COMING IN THE TELECOMS INDUSTRY

1. PSTN Network Switch Off – updating your phone system

Mirroring the turn-off of the old analogue television service and complete migration to digital in 2012, BT have announced that it will retire the existing analogue PSTN/ISDN telephone network, nationwide at the end of 2025 – and Salisbury by the end of 2022. This means all analogue phone lines, including home and business lines and ISDN, will be switched off permanently, being replaced with a fully digital fibre VoIP network.

2. SoGEA – The Future of UK Broadband

This is BT Wholesale's new broadband service that doesn't require a separate phone line, saving you the cost of phone line rental - this also means you are future proof and on the latest BT Wholesale broadband service.

This should save you money and improve how you communicate!

What Apptel can do to help – we'll take you through the process in a consultative way, without any sales pressure. Give you clear advice and recommendations taking into account budget, current issues, business growth, home/office working blend, broadband availability. Covering all these points so you can make an informed decision about what's best for your business.

ABOUT US

Apptel is an independent business telecoms company specialising in cloud phones and internet for SME businesses. We've over 30 years experience helping SME businesses navigate business telecoms, offering the full range of BT Wholesale products – all combined with straight forward advice, no long-term contracts and a truly customer orientated service.

If your business is at the stage where you need to hire a Finance Director (FD), it's a big decision to make.

The fear of choosing the wrong candidate weighs heavily on many a-founder's mind!

Think strategically before you begin the recruitment process. This gives you a chance to create a compelling position that appeals to candidates and which is great for business.

1) Is a full-time FD really what you need?

'Full-time' is the position many businesses default to when they think of taking on personnel. The truth is, many fast-growing SMEs don't need a full-time FD. Often, a part-time FD could be just as effective and offer the flexibility that you need. Part-time FDs can be available when required; you don't need to wait until their day 'in the office' arrives, call them when you need help.

2) Don't overcommit yourself

If you're concerned that you'll make a bad choice or appoint the wrong candidate, don't offer a permanent role, at least not to begin with. Carve out a project and offer a fixed-term contract. Both parties have an opportunity to try each other on for size. If all goes well, you can offer a permanent contract later on.

3) Personality counts

Psychometric profiling of your current workforce allows you to assess if you have any gaps. If the majority is introverted and task-focused, hiring an FD who is a strategic thinker, capable of seeing the big picture, brings greater balance to the team and business as a whole.

4) Look for proof of skills too

CVs can tell a wonderful tale and people's demeanour at interview has a big impact. Prepare a test or deliverable to be carried out at the interview stage, so you can be sure that your FD has the skills you require. This will also help alleviate any jitters you have about hiring the wrong person.

5) Bear in mind that full-time senior roles have longer notice periods

If you are recruiting a full-time FD, bear in mind that their current employer may ask that they give notice of 3-6 months. You may find that you need to make alternative arrangements to tide you over, such as hiring an interim FD.

6) Don't get hung up on sector experience

It's true that it takes a certain kind of person with a certain kind of outlook to work in a fast-growing business. But rest assured that finance skills are transferrable and sector nuance can be learned.

7) Hire for ability and personality

Businesses tend to get the best from their FD, whether full-time, part-time, permanent or interim, when they keep an open mind. Business changes constantly; flex the role to the person, not the other way around.

Bonus tip: hiring an interim or part-time FD gives you distance that you don't have from an employee. They are more likely to offer helpful advice, to speak plainly and provide a valuable 'outsider's view' than an employee who is emotionally involved in the business.



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ABOUT US

Financial recruitment by finance professionals. As accountants ourselves we know what a dependable finance person looks like. We work with MDs of growing businesses to help define their requirements and source their perfect finance professional (whether that's a Management Accountant, Financial Controller or Finance Director, full or part time).

BELINDA WESTWOOD CONSULTING

EXECUTIVE COACHING

It always amazes me how our every move makes an impression on others. For business leaders there is very rarely room to be “off their game”. Every decision, action, comment, facial expression, and word counts. It can make the difference between success or failure of their business. This can be a tough place to be and very often a lonely place to be.

Business leaders need their people to feel satisfied and motivated at work so that their performance has a positive impact on the reputation of the business and it's financial success.

The question is “how do you get the best out of your people” and still have time to focus on growing your business? And there isn't a “one-size-fits-all” answer. Every situation is unique.

Executive coaching has proven to help business leaders to unlock their potential and enable them to navigate their way through tricky situations.

Executive coaching is defined as a form of organisational learning through one-to-one conversations that facilitates development for a leader. It can be used in a variety of ways, for example, getting past an impasse, removing a stumbling block or drawing out and building on strengths.

An article from The Psychologist reveals that according to a recent study “...effective coaching relationships do produce real and observable impacts in the eyes of all parties invested in the coaching journey. There is real consistency between coaching outcomes as reported by client, coach and sponsor, suggesting that they see similar benefits from the process. This finding emphasises the value of executive coaching as a highly effective development intervention.”

ABOUT US

Belinda is a business psychologist and executive coach, specialising in mental resilience in the workplace and relational leadership.

Her approach is bespoke, working in partnership with her clients to find the right solutions for their business.

- Accredited Certified Coach with the ICF
- Psychometrics Practitioner (MBTI and Insights Discovery)
- Mental Health trainer (MHFA England instructor)
- Experienced Learning and Development Consultant
- BP2W Satisfaction at Work Survey Service Provider



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transforming talent

**Belinda Westwood
Consulting Ltd**



BUSINESS AGAINST POVERTY

CHARITY

Poverty Is a diverse and multi-faceted problem. Our local Wiltshire based charity People against Poverty and its sub-division Business against Poverty are embracing the need for change

For Business against Poverty, this is not a recent phenomenon; we have been part of the solution since 2009; Economic poverty (the 'traditional' form of Poverty), Social Poverty: (people who are undervalued and often oppressed), Educational Poverty: (Lack of education, options and skills); Health Poverty: (Physically, Emotionally), Spiritual Poverty (Hopelessness) and Environmental Poverty (climate, housing, land, water...)

However we define the various types and characteristics of poverty, the result is the same: devastating. Our aim is to eradicate global poverty through encouraging Business to embrace their social purpose.

Our charity People against Poverty provide the tools and work throughout 7 projects (6 countries including the UK) to empower the people who need it most to become self-sustaining. We provide support and opportunities through our Humanitarian work which in turn provides for their communities. (A hand-up not a hand-out). We do this along with the support of our loyal Business Members.

CSR is not a tick-box exercise! Authentic purpose comes from within, and it resonates throughout your business, your staff, your customers, right down to the very root causes of poverty and it changes lives for the better. We believe that working for the common good of all people is more than just an act of charity and this is where Business against Poverty comes in.

You'll already know that Purpose-driven companies are more progressive in their thinking, they attract the best skilled workers, inspire innovation, are more trusted, have greater allegiance and attract more investment.

So, if you are a Social Entrepreneur, you have a business model that puts your mission at the heart or / and want to differentiate your business from your competitors then why not be part of the growing recognition of the multi-dimensionality of poverty; Join our all-inclusive, forward-thinking Business Community of Purposeful Business Leaders.

Compassion and Empathy is free; Action requires investment which starts at just £20 per month for Sole Traders to £167 per month for our Platinum Corporate Sponsors. If you are serious about taking action, contact us today and join our Movement, Business against Poverty

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ABOUT US

Business against Poverty is the business division of our charity People against Poverty. It's a membership community, but not any membership! You're committing to becoming a business with a Greater Purpose. As you give back as a business, you inspire and connect your customers whilst differentiating yourself from your competitors.

BUSINESS FINANCE TRUST

FINANCE BROKERS

Business Finance Trust is a broker assisting SMEs to access the finance they require to grow.

The frustration of finance

You are looking to grow your business or maybe recover from a setback, and recognise that finance would assist. But what is the right product and is your bank well placed to both advise and deliver. My experience is that for most SME businesses the answer to that question is No, but then what?

The broker role

A broker is the finance dating agency, they understand their lenders products and credit appetite and will match each business enquiry accordingly. They'll also help smarten up the proposal, addressing the important things required by underwriters where the financials only create questions.

The role of your bank

Your bank is usually very good at clearing, they've invested heavily in technology, they charge you each time you move money around, but without risk or staff input. They are therefore keen to win your business, but after that their appetite to support SMEs is limited. In fairness most large banks, both UK and international,

have operations that lend to alternate lenders, those on a brokers panel. It's a wholesaler/retailer arrangement, evident in many sectors, and now an important part of how the UK business finance market functions.

My role as your broker

With your assistance I will build a comprehensive understanding of your business and how finance might assist your business plan. I will explain the products and pricing options available, prepare a credit application and engage with a lenders underwriters to secure the best terms possible.

Products available

I provide asset and working capital finance, this might be using HP, finance lease, term loans (both secured and unsecured) revolving credit facilities (overdraft), invoice and stock finance and where suitable incorporate with government supported schemes, currently the Recovery Loan Scheme (RLS)

How much do I charge?

Lenders pay a commission for the completed business I introduce therefore I never submit an invoice to a client for my services.

Jerry Riches | Associate Director



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ABOUT US

Business Finance Trust was created in 2004, is regulated by Financial Conduct Authority and a full member of NACFB (National Association of Commercial Finance Brokers). We sort out the finance you require while you get on with running your business.

CONFIDENT CASHFLOW

CASHFLOW MANAGEMENT

Confident Cashflow provides cash flow management services for growing businesses and entrepreneurs

On paper, you've made a healthy profit. So why does the bank balance look so small? Why are you still lying awake at night worrying about how you're going to pay the wage bill or your key supplier at the end of the month?

The simple answer is poor cash flow.

It's shocking to realise that 90% of the businesses that fail do so because of poor cash flow, whether they're profitable or not!

The Quality of Your Profit

On the face of it, it would seem that a profitable business must have good cash flow. If income is comfortably higher than outgoings, then surely there is cash in the bank?

Unfortunately, this is often not the case.

Cash flow, to some extent, is a measure of the quality of your profit. If your profit is mainly paid for sales, then it's high quality. However, if the reality is that much of your profit is still sitting in your customers' bank accounts, then it's low quality. And this is where the trouble starts.

90% of the businesses that fail do so because of poor cash flow, whether they're profitable or not, and late payments from customers are the most significant cause of cash flow issues.

What Happens If Cash Flow Is Poor?

It's hard when a business is in a period of negative cash flow. It becomes impossible to re-invest in the business, and you spend all your time and energy trying to keep your head above water.

Businesses that can react quickly to changes in the market or new opportunities are the ones that succeed. If your business doesn't have the cash available right there and then, even if very profitable, you can't do this.

Your suppliers don't care if you're a £multi million business making a juicy profit if you can't pay your bills, and not paying your suppliers on time can impact your credit rating. This affects your standing with them and new suppliers and can limit your access to new investment or finance.

In a worst-case scenario, poor cash flow can put an otherwise successful enterprise out of business.

Tackle Late Payments

Let's be blunt; late payments are a symptom, not the problem. Just throwing more resources at chasing invoices will cost you and will not give you any long-term benefit.

You need to address why your customers are paying you late, and the problem isn't always with them. Sometimes it's what you're doing, or more likely not doing, that's the problem.

It's about making better decisions before making a sale and better tracking once a sale has gone through.

If you don't have processes and controls to manage trade credit granting, monitoring, and recovery, you could be haemorrhaging cash and time.

Tackling the root cause of late payment by improving your processes will improve your cash flow AND your profitability, possibly even your sleep! And that has to be a win all around.



Nicki Kinton | Director

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Strategy | Focus | Direction

ABOUT US

At Confident Cashflow, we pride ourselves on providing a complete credit management solution for your business. Set up in 2017 by Nicki Kinton, who has years of experience under her belt, we work with businesses across the UK to help them get their cashflow under control.

CONTENT COMS

CONTENT & COMMUNICATIONS

Content Coms is a B Corp certified agency delivering creative content and communications strategies for companies in the energy, built environment and clean tech sectors.

We deliver specialist content, sustainability and ESG comms consultancy, results driven integrated campaigns for carbon conscious brands.

We're Wiltshire based with a European reach.

We launched Content Coms in the recession of 2009. We knew then that we needed to be braver, stronger and more agile than everyone around us. Today we have a fantastic team, like-minded clients and a happy and healthy working environment that supports our wellbeing and our commitment to being a 'families first' business.

We believe the world has the potential to be greener, cleaner, healthier and more sustainable. This can't happen without creative thinking and powerful communications from people like us. Which is why we've spent the last 14 years telling powerful stories that make the commercial case for sustainability – people, planet, profit.

Some of the world's most exciting and progressive companies have chosen to work with us because we are:

- Passionate about the work we do.
- Experts in Energy, Clean Tech and the Built Environment.
- We are open, honest and fiercely loyal.
- We are a B Corp certified business.

What can we do for you?

If you are operating in the Energy, Clean Tech or Built Environment sectors then we should talk.

We can deliver specialist content for you that will make you stand out from the crowd. We have a team of experts in our team who will take time to understand your business and work out with you which of our services will best suit your needs. Whether you need high value original content, corporate messaging, creative content for sales collateral, digital marketing, market intelligence or media relations, we can design a set of services to meet your needs.

<https://contentcoms.co.uk/what-we-do/content/>



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Our integrated campaigns are designed to deliver big results for companies selling into the energy, clean tech and built environment sectors. We will bring our deep domain knowledge, passion for doing things better and our expert communicators to serve your business and to create campaigns that inform, inspire, educate, accelerate change and separate fact from fiction.
<https://contentcoms.co.uk/what-we-do/campaigns/>

If you are looking for assistance in telling the story about what your business is doing to make its contribution to delivering a greener, healthier and more sustainable future then look no further. Content Coms provides communications guidance and consultancy around social and environmental themes, with services including ESG communications, sustainability and ESG road mapping, and climate impact reporting.
<https://contentcoms.co.uk/what-we-do/esg-comms/>

We work with FTSE 250 listed businesses, micro-businesses and artisans and we lead by example; our B Corp certification is testament to that. We were early signatories to the Creative Climate Disclosure, and our annual report is an opportunity to remind the work of our commitment to transparency and openness.
<https://contentcoms.co.uk/climate-disclosure-2022/>

We set up Work in Mind, the first knowledge platform dedicated to the connection between healthy buildings and workplace wellbeing; it's now a trusted resource typically reaching 50,000 people a year in over 200 countries.
<https://workinmind.org>

All from our base in Holt, West Wiltshire.

CONTENT COMS.

Certified



About CSquared

We operate in all commercial asset classes, including offices, retail, warehousing and distribution. We work on the front line, deeply emerged in our core markets, which means that through our technical acumen, unrivalled market knowledge and best in class data, we have the edge to deliver outstanding results for our clients.

Our clients include ASDA, National Windscreens, Bath & North East Somerset Council, TCN, St John's Foundation, M&G, Columbia Threadneedle, CBRE Investment Management, British Land and Aviva.

We are a multi-disciplinary businesses with specialist teams offering a full range of commercial property services. These include the following:

Rent Reviews & Lease Renewals

Our Lease Advisory team advises landlords and tenants, from investment institutions to small businesses, on rent reviews, lease renewals and lease restructuring. Working closely with our commercial property agency teams we utilise a thorough knowledge of recent market transactions, trends and developments, across all major sectors, at the local, regional and national level.

We deliver well-informed advice with clarity and develop bespoke negotiating strategies that are optimised to our clients' objectives. We are ambitious for our clients, and we pride ourselves on our personalised and creative approach.



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Agency

Our Agency team advise on a range of asset classes, on freehold and investment acquisition and disposal together with letting and tenant representation across the South West, as well as providing development agency and strategic land advice.

Valuation

We have a team of RICS Registered Valuers who work with clients to provide tailored, commercial valuations according to their needs. We provide clear, concise reports (compliant with the Royal Institution of Chartered Surveyors Practice Statements – Red Book), and our Valuers work closely with occupational, investment and development agency teams to keep our advice current in an ever-evolving landscape.

Our experts provide valuations for a range of purposes to include loan security, SIPP/SASS pensions, Inheritance Tax (IHT), accounts, Charity Act reports, probate, S.18 (1) and matrimonial matters.

Property & Asset Management

Our property and asset management team take ownership and deliver every aspect of their service as if the properties they manage were our own. They advise on Service Charges, Financial Management, Compliance and Facilities Management.

Building Consultancy and Project Management

Our Building Consultancy team are experienced across the many technical and legal disciplines associated with chartered building surveying. These include Building Surveys, Dilapidations, Schedules of Condition, Party Walls, Reinstatement Cost Assessments, Planned Maintenance, Heritage Buildings and Project Management.



Have you ever wondered why some marketing works... and some doesn't, why some customer relationships last longer than others? Successful companies embrace client engagement to maximise 'life-time value' and generate higher quality referrals.

Often the quickest and most cost-effective way to generate additional sales is through improving your understanding of, and relationship with, your existing customers. Here are seven ways you can generate more sales and profits from your existing customers.

1 | Identify your customers' needs. Do you really understand the problem you solve for your customers? Don't assume anything. Often the motivation for purchase is very different to the message you are pushing in your marketing.

2 | Monitor levels of customer satisfaction. Providing excellent customer service is essential to a continued relationship. Make sure you have measurements in place to track how customers perceive the delivery of your products and services. The average business will lose between 10%-20% of their customers each year and many of these customers will leave because they think you no longer care.

3 | Manage their expectations. It's not realistic to have a 100% service record. It's the way you deal with issues your customers will remember. Tackling problems and making sure your customers are kept up to date will create stronger and longer lasting relationships. You will be seen as a business who 'cares' and will go 'the extra mile' when needed.

4 | Be aware of customer feeling. Customers with an issue will voice their concerns on social media. You need to be there for your customers and able to show them they are important to you and your business.

Otherwise they will just find somewhere else to go. It is important to be helpful and to be available when things may go wrong for a customer. Remind them that you value the relationship.

5 | Reduce barriers to purchase. Don't make it difficult to do business with you. Give customers options on how they can purchase and make the route through from enquiry, to proposal, to sale, to aftercare and support as seamless as possible.

6 | Build a positive experience: You need to be able to stand out in the market and to show off what you have that others may not. Show you can do more for the customers than other suppliers. Build your 'Social Proof' to keep your customers happy, loyal and engaged in your business.

7 | Stay in touch and follow up. Keeping in contact with your customers will increase their chances to repeat purchase and increase loyalty, leading to greater commitment and 'life-time value'. This will increase the chances of your business being referred to more people who may also become customers themselves.

Enquir3 can help you really understand your customer's needs. Helping them spend more money with you and reducing the risk of switching to another supplier.

TOP TIP

Conduct a 'Gap Analysis' on your existing customers to identify hidden opportunities for profitable revenue.



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enquir³
REVIEW · RETAIN · REALIGN

ABOUT US

Enquir3 help you create stronger customer relationships. Better understanding customer needs means they stay with you longer (more sales and profits), promote your business to others (better quality referrals) and your marketing is more focussed (no wasted spend). We offer a range of support including a free 'Client Engagement Review'.

European Student Placement Agency, the next generation of international talent

At ESPA we manage work experience opportunities for international students, through a supported, grant funded internship programme.

Many International students are required to do compulsory work experience as part of their Bachelors or Master's degree and there is a strong desire to come to the UK. These internships are unsalaried as the students are funded by an Erasmus+ subsistence grant but fully supported by the provision of accommodation, utilities including wifi + in country commuting (if necessary).

Who can benefit from grant funded talent? Growth aspiring business in a wide variety of industries, that need to meet a resource demand. This could be a project that has a finite end but does not require a permanent member of staff. It might mean filling a skills gap due to a local shortage, researching an international market, or trying a skill to see if it has a relevant need in your operation.

Another fantastic way to benefit from an internship is by pre-monetizing a job function. This allows you to set up a role, onboard someone, learn how to manage them to gain best results from the role and then see if it is a suitable direction to be going in before making the leap to a permanent hire.

Many growth-inspiring companies hold back from recruiting for new roles because the risk is high. This cuts out that problem, gets activity live in the desired function and allows for development of ideas without an HR headache if the direction needs to change.

Inspire know their growth aspiring companies require access to cost effective talent solutions. ESPA offers a unique service and has supported many in the Inspire network. We have established partnerships with over 1200 universities across 33 countries.

This allows us to post our vacancies on their forums and target the relevant faculties to give you access to a pool of motivated talent that no one else can reach. ESPA do the leg work of interviewing the appropriate candidates and drawing up a shortlist of 5-6 candidates best suited your role.

ESPA take pastoral care of the interns by sourcing their accommodation, providing a welcome pack and full back up with a 24/7 helpline.



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ABOUT US

I'm responsible for growing & maintaining all of ESPA's host company relationships within the Inspire region. Let's investigate where in your business there might be the need for new talent. I can explain how our partly grant-funded programme provides growing businesses with access to a vast talent pool, using a highly cost-effective method that most businesses aren't aware of."

EXCELLECT

EMPLOYEE BENEFITS

Every business needs to be able to attract, motivate and retain good quality employees to help it grow and succeed. It's an accepted fact that a happy and engaged workforce is more productive, which in turn leads to greater business success and profitability.

Workplace benefits: what do employees want?

Much has been written about what employees look for in a job. It's no longer salary alone. Prospective employees seek a competitive salary and employee benefits package; a great working environment; career progression and development opportunities; and a positive company culture – to name but a few.

SME businesses have a lot to offer in this respect, but employee benefits can get neglected due to the perception they are only for larger businesses with deeper pockets. This is not of course true. By offering a tailor-made employee benefit package to suit your business needs, your workforce, and your budget, it could be the difference between attracting and keeping the best people, or losing out to competitors and settling for second best.

Are employee benefits affordable for SMEs?

It's an often-asked question, and the answer is a resounding yes. There are benefits available to suit all business and all budgets. But as a simple example, for a business with 10 employees who effects a Health Cash Plan which includes:

- Money towards costs of dental and optical treatment
- Cover for chiropractors/physiotherapist treatments

Excellect is a "whole of market broker" and has access to all providers in the market. An SME ourselves we understand small businesses, and our personal and professional service results in our 97% client retention rate.

- An Employee Assistance Programme offering access to trained counsellors about any worries (e.g. financial, health, relationship, bereavement etc.)
- A platform offering up to 4000 discounts and offers
- Virtual GP services

You may be surprised to find out that the cost starts from as little at £750 per year – for all 10 people. With the added advantage of reducing employee absence from work due to aches and sprains, it's a very popular benefit for employer and employee alike.

In recent months, employees have become more interested in benefits that would support them and their families in the event of death or illness. People have become so acutely aware of the importance of good health, and the increasing NHS waiting lists are cause for concern. Therefore, employers who offer Life Cover, Illness Cover, and Private Medical Insurance will position themselves favourably as caring and benevolent.

What size businesses are employee benefits suitable for?

There are options available on the market to suit smaller businesses. For example, Excellect can access providers who will offer employee benefits to businesses with as few employees as 3. Our approach is to talk a business through their options and obtain costings for them. That way they can make an informed decision about what is possible.



**Ann Barker | Sales & Partnerships
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ABOUT US

Excellect are an independent employee benefits broker specialising in the SME sector. Ann Barker is Sales and Partnerships Director and has been in financial services all her life, in most part working to support businesses. Understanding that growing businesses need to attract and retain quality people, Ann strives to help them do this. She wants to bust the myth that employee benefits are only for large companies, as Excellect makes them accessible to all."

A healthy approach to HR brings real tangible benefits, even to the smallest business. However it all starts with good communication.

Communicating well with employees, why does it matter?

Do you or your managers communicate well with your employees? In many small businesses there is no specific strategy around employee communication. This isn't necessarily a problem, but it's worth having a think about what communication looks like between managers and staff in your organisation at the moment, and seeing if it can be improved.

But why do this? In a small business it can be easy to think that just as a result of the small numbers of staff, and working arrangements, there is naturally plenty of communication. But that isn't always the case, and even if there's plenty of opportunity for people to talk to one another, if it's not the right communication, done in the right way, including all the right subjects and using the best methods, then you're not making the most of it. Here are some of the key benefits of good employee communication:

Improved compliance with policies and procedures

Because employees have access to them and understand them. This in turn reduces conduct issues and management time spent addressing failures in this area, including lateness, dress code compliance, and many other essential procedures, rules and practices.

These are in place for a reason but if they haven't been communicated to employees effectively, they will not be followed consistently.

Improved job performance:

Because employees have all the instructions, information and guidance they need to perform their role effectively and understand what is expected of them, reducing management time in addressing performance issues.

Improved employee engagement

Because employees feel more involved in the organisation and valued. They understand the organisation's goals, objectives and how their work supports these. This in turn leads to:

- Reduced absence rates
- Higher retention rates
- Increased productivity and performance
- Reduced level of internal complaints, grievances and dissatisfaction
- Improved customer service

Improved management decisions

Because good communication is a two-way street. Managers who seek and gain feedback from their teams about operational issues can take those into account when forming strategy for the future. In turn, teams can see their views are sought and valued, and feel motivated and valued themselves as a result, improving performance and engagement.

Good communication has very real tangible benefits for businesses, and all of the above positive effects of good employee communication can be achieved by even the smallest business by considering how you communicate with your staff and whether it can be improved upon.

ABOUT US

face2faceHR evolved from a desire to help small to medium-sized businesses (SMEs) gain access to HR advice and support at a fraction of the cost of employing a full-time member of staff.

We pride ourselves on offering personalised and client-focused HR solutions to ease the pressures of staff management, leaving clients free to grow, with confidence and reassurance their HR operations are legal, appropriate and effective.



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FD WORKS

ACCOUNTANTS

**At FD Works we know what it means to run a small business.
SME's are complex**

There are countless unpredictable, moving parts that are unique to each business. When one shifts, a domino effect follows, which could lead to a lack of clarity and direction. Handling any SMEs finance requires a very specific set of skills that many finance institutions just don't understand.

We know the frustrations that come with a third party trying to waterdown the things that we value. We appreciate that you know your business best, and aim to join your journey rather than hi-jack it or dismiss your expertise. We prioritise taking the time to understand the complexities around your business from the beginning, and document them so that there's full transparency around the way we work together. Gone are the days of trying to find the right words to explain your business specifics over and over.

We believe that we can all do our best work when there is a culture of trust and collaboration. Your numbers tell a story, but to translate that into action we have to look deeper, and consider the people behind the business. This means taking the time to get to know the founders and senior management involved as people. By understanding your individual personal goals, we can get to the root of your motivations and decisions around your business. Your business exists to help you reach these goals, so continuous communication about them is vital. This is where we start to get under the skin of your operation.

We step into our client's businesses when we work with them, becoming part of their team and embodying their values. This takes time and vulnerability on both sides, but with trust comes synergy. With your goals at the heart of our work, we can use our expertise and experience to shape your finance function in a way that's efficient, accurate, and scalable.

The way we structure our team of experts allows you to have a whole finance team at your disposal. Within that team, we foster a culture of accountability, continuous learning, and attention to detail. This way we can be sure that we're providing you with only the best possible service, and you can feel confident that we've got your back, no matter how fast you move.

Understanding your business isn't a project with a deadline - it's an ongoing commitment that is at the core of everything we do

ABOUT US

FD Works is a firm of accountants, business experts, and Xero specialists based in Bristol and Bath.

Established in 2012 with the simple aim of providing ambitious businesses with hands-on finance support and FD-level strategic advice.



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FDWORKS

GRANTED CONSULTANCY

NON-DILUTIVE FUNDING: GRANTS

Non-dilutive funding, such as grants, can be used to accelerate new product development, offset R&D costs, access top class research facilities and drive market entry. But what is the benefit of applying and when is the right time?

What is a grant?

A grant is a sum of non-refundable money given by the government or other organisation for a specific purpose to achieve a given aim.

The main types of grant funding for businesses are Business Growth grants and R&D grants. These types of grants are accessible to companies regionally, nationally and internationally.

Business Growth grants

Business Growth grants typically subsidise the cost of capital items such as buildings, extensions, equipment, machines, etc. They can also support operational costs such as recruitment and business planning. Typical intervention rates (i.e. the amount of a project cost that is grant funded) are between 20-40%.

Research and Development grants

R&D grants have a focus on funding market leading technologies, products or processes across a variety of sectors considered priorities for economic growth, innovation and disruption.

R&D grants for businesses have the potential to heavily subsidise the costs of staff, partner organisations, capital equipment, materials, sub-contractors, IP advice and project management. Typical intervention rates are between 50-100%.

Benefits

Grant funding has the ability to accelerate project timeframes. Using Business Growth funding enables a bigger, more impactful project to be realised. R&D grants allow a significant reduction in a product's time to market, beating the competition and establishing first-to-market status. This can have a pronounced impact on your business through the increase of commercial returns and subsequent business growth.

Where to find them:

- Nationally - Research and Development grants - Funded by Governmental agencies such as Innovate UK (UKRI), UK Government departments and philanthropic organisations.
- Internationally - Research and Development grants - Funded by programmes such as Horizon 2020 and its successor, Horizon Europe
- Regionally Business Growth grants - Administered by Local Enterprise Partnerships

When is the right time to apply for a grant?

Grants should form a central part of your business financing strategy, alongside equity and debt financing options. Whilst the accessibility and value of funding competitions varies over time, there are always options. The worst time to apply for a grant is 2 weeks before the deadline!



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ABOUT US

Granted Consultancy specialises in unlocking non-dilutive funding for innovative companies. Our full range of non-dilutive funding services (grant writing, project management, training and R&D tax credit support) allows you to focus on your business.

GREEN LABYRINTH

TRAINING PROVIDER

Green Labyrinth Training is a Swindon Based Private Training Provider that offers a number of different training programmes that include our 16-19 specialist programme for young people, our beauty and holistic therapy offer through Adult Learner Loans and a variety of Apprenticeships.

We offer a number of different Apprenticeships at multiple levels and in a range of different fields. We have designed the delivery of our apprenticeships with feedback from our employers. This means that all of our apprenticeships are delivered using a blended approach & will include online resources, an e-portfolio and video technology.

We offer a full free recruitment service for sourcing an apprentice for your business needs. We will advertise your vacancy, screen applicants and pre-interview potential candidates to ensure you only interview the most appropriate people for your specific role – all free of charge – saving you time and money. Our 4- step service includes:

- Advertising Your Vacancy - After consultation with you we will draw up a detailed job description and advertise your vacancy on our website, job websites and social media.
- Screening Applicants - As applications come into us our experienced and knowledgeable team will then screen and filter all applications.

- Pre-Interviewing Applicants - Prior to formal interviews with your organisation we will perform a pre-interview with potential candidates on your behalf. At this stage we are able to filter candidates further to ensure you only spend your valuable time with the most ideal candidates for your organisation.

- Forwarding CV's for Consideration - We will only select and forward the CV's of candidates which we feel would be an asset to your organisation.

We can also support staff that are in-situ to up-skill using the apprenticeship as a means to gain excellent training and support to achieve their career goals.

Green Labyrinth Training also offer a wide range of over 50 e-learning courses! By reducing the time taken away from the office or home, removing travel costs and doing away with printed materials, online learning helps you to save money and increase productivity. It also means you or your staff will be happier and more focused.

Many face- to- face courses only operate within normal office hours and on set days, but being online you are able to complete the course when and where you like, making sure disruptions to your busy working and personal schedule are minimised.



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**Green
LABYRINTH**



ABOUT US

At Green Labyrinth we deliver Apprenticeship Frameworks and Standards in the work place for learners in all age groups. We have professional consultants in many different vocations and their aim is to support and work with you to achieve your Apprenticeship.

As Chartered Accountants, we offer a bespoke approach to advising our clients, ensuring that your personal and business growth is our priority

With offices in Swindon, Trowbridge and Cirencester providing services throughout Wiltshire and South Gloucestershire, our team is committed to the success of our clients. We are part of the wider South West region, ensuring our clients benefit from an extended support network of professional accountants.

We offer a wide range of services including Accountancy, Audit, Tax, Corporate Finance, VAT and Payroll. With specialist knowledge and extensive experience with Charity & Not For Profit, Property and UK Subsidiaries.

Our specialist tax planning team are also on hand to guide you through complex Tax & Vat regulations, ensuring you plan ahead effectively. From registering for VAT, minimising corporate tax liabilities, creating the most efficient personal tax planning strategy or assisting with R&D claims, our experts are here to ensure you are compliant whilst maximising your use of available tax reliefs.

We will work alongside you as an extension of your team to provide you with the services you need to thrive and grow.

We deliver the key business services you need to prosper, pivot, and grow. Our top services include:

Our team of Swindon **accountants** will take care of your Statutory Accounts, Corporation Tax Returns, VAT Returns, Management Accounts and Bookkeeping.

Our **business advisory services** draw on over 30 years of knowledge and experience working closely with business owners in Wiltshire, the south of Gloucestershire and across the South West.



Mike Lloyd | Partner

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Haines Watts

UK and international tax law can be complex. Finding the tax allowances and reliefs available isn't always easy. We provide tax planning advice on international tax, corporate tax, personal tax, help with tax investigations and more.

Our **auditors** review your financial operations and will make suggestions about improvements and best practice. Get the audit assurances you need to enhance organisational value and provide comfort around your financial management.

Cloud accounting allows you to connect and collaborate online. We implement the latest online accounting technology to give you advice in real-time about your business. We will help you transition to a paperless and more automated system.

The **Charity and not for profit** sector is ever evolving with increasing demands from legislation changes that require organisations to remain up to date at all times. We are passionate about working in this sector and our experts are on hand to provide advice and guidance specific to your organisation's needs.

There is much confusion around claiming **R&D** tax credits, and many businesses miss out not realising they have qualifying expenditure eligible for R&D tax relief. Our specialists are here to help you understand if you qualify and can guide you through every step of your claim.

When the time is right, our corporate finance specialists can also assist with providing you the guidance you will need to plan your exit from your business and maximise proceeds. Whether that be providing a strategy for succession planning or getting you and your business ready to sell. We are here to help you achieve your goals.

ABOUT US

As Chartered Accountants, we offer a bespoke approach to advising our clients, ensuring that your personal and business growth is our priority.

We offer a wide range of services including Accountancy, Audit, Tax, Corporate Finance, VAT and Payroll. With specialist knowledge and extensive experience with Charity & Not For Profit, Property and UK Subsidiaries.

HONEYSTONE CONSULTING LTD

WEB DESIGN & SOFTWARE DEVELOPMENT

Honeystone is a web design and software development agency based in Wiltshire. Our mission is to elevate your business to the next level by delivering compelling online experiences, tailored to your audience.

How we Work

We believe that any plan to get more out of a website or to develop a successful new one should start by recognising three stages.

- Making sure your audience can find you.
- Ensuring their first impression of you is favourable.
- Leading them on a journey that results in them becoming (or remaining) customers (or advocates for your business).

At Honeystone our philosophy is to build the right solution for you, not just the one that gets us paid. A Honeystone project must be secure, stable, maintainable and resilient. We are in it for the long haul and expect to support your business for the lifetime of the project.

Our Services Design

We strive to create stunning, captivating and memorable experiences. However, we know that for a design to be effective it must have utility, and it must meet customer and business objectives. A design that doesn't do these things simply doesn't work. Effective design (the best kind of design) is user-centric, effortlessly easy to use, clear, and engaging – a truly satisfying user experience tailored to your target audience and absolutely on brand.



David Foster | Director

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- Front End - W3C standards compliant HTML and CSS.
- Back End - Server-side apps including CMS & eCommerce solutions.
- QA - Quality is assured with our mammoth QA checklist.
- Testing - Project stability ensured with test driven development.

Marketing

We understand there is no "one size fits all" approach to digital marketing and take the time to really understand your customers, your business, your brand and your goals. Blending traditional marketing techniques with the innovations of modern digital marketing we empower you to drive traffic, build brand awareness and evolve leads into brand participants and advocates.

- Digital - Explore ways your business can be heard.
- Traditional - Consistent brand experience across touch points.
- Social - Drive traffic with a well-managed social media presence.
- Search - Organic Search Engine Optimisation techniques.

Honeystone in the Community

Honeystone proudly sponsors and supports several local charities and community organisations, and regularly contributes to the global open source software community.

We also provide website content training through several business groups in the South West, and our blog contains useful guidance on how to make the most of your website.

Honeystone

web design & software development

The paradox of the pandemic. As we've all had to embrace new technologies, we've realised just how important relationships are.

Your people are key to your business growth. They are having conversations with your customers which will win or lose you opportunities, answering queries and solving problems for your customers. Keeping them happy. And happy customers spend more.

We've found through Covid, that forward thinking companies are investing in their people development and their processes, because they recognise that is central to their growth after the pandemic.

Here are 7 things key to having sales confidence and growing your revenue.

1. Develop a sales mindset

Sales confident companies, know why their customers should buy from them. They understand the value they bring and they can explain that to their customers with conviction. Sales leaders make sure that their sales people understand this value, and help them to stay positive. Positivity sells; positive sales people sell more than negative ones. Research shows upto 37% more.

2. Help people to buy from you

How easy are you to buy from? What hoops do potential customers have to go through to buy from you? It might sound obvious, but do you remember when we used to answer the phone in three rings, how quickly do you respond to a web form or an email?

3. Have a sales plan

Sales people need to use their time wisely. It's easy for proactive sales people to react - to get drawn into customer service or operational issues. Right now you need them to be focused on critical proactive sales conversations. A sales plan helps a sales team to focus on the customers and accounts that will bring most payoff from their activity; the ones you want to win, the ones you want to keep and the ones that you can grow.

4. Know your sales process

Be clear on the steps and stages that a customer goes through with you before they buy. Defining what good would look like at each stage, can leverage your sales process so that you are able to convert more of the leads you get.

5. Track your conversion ratios

Track your conversion ratios at each stage of your sales process or your sales pipeline. What does that tell you about where your processes are stronger? What action could your sales people take to convert more? Pipelines need to keep moving. A stalled pipeline skews results and doesn't help anyone.

6. Follow up

Often overlooked because we don't want to appear pushy, but it is in the follow up that we can move opportunities through your process to winning orders.

7. Look after your people

Your people are having sales and service conversations with your customers. Covid has amplified the need for employees to be at the top of their game, despite the challenges we are all facing. Those that are engaged, engage more with your customers. Looking after your people includes training them. Training and development is at the heart of employee engagement, especially when people are working from home.

ABOUT US

Intelligent Dialogue are a training and development consultancy that focuses on delivering results for our clients. Working nationally and internationally, we're based in Royal Wootton Bassett and offer a range of sales, customer service and management development programmes, tailored to our clients, designed and delivered to achieve their outcomes.



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With over 20 years' experience we offer a client-based approach to IT support for businesses, homes, schools and Not for Profit organisations.

What is an MSP?

A Managed Service Provider is an outsourced third-party company that manages and assumes the responsibility of a defined set of day-to-day IT services to its customers. A managed service provider can handle a myriad of operational tasks that are critical to business success.

Key Benefits:

- Standard monthly IT cost makes it easier to budget for new IT projects
- No need for dedicated in-house IT support and networking teams
- No training costs as all this is covered internally by the MSP for their staff
- Fully managed service, with out of hours or 24/7 support options

When you outsource your IT services, you can focus on your core business - such as your direction, strategies, and growth, instead of your days being taking up by IT issues. The enhanced accuracy, reduced liabilities, and cost savings will help you manage your business to the best of your ability so that you and your in-house staff can be focused on the tasks that will drive profits and grow your business. An MSP will act as an extension of your team, provide great value, and help your company succeed.

What to look out when choosing your MSP

Cyber Security

A good MSP will always be one step ahead of the latest emerging security threats. They will ensure your business is following best practices and has the greatest protection possible, taking the pressure off your in-house teams. Cyber threats are constantly evolving, and on-premises network security is not always enough to protect your data and applications. That's why it's important to ensure your provider offers cloud-based managed security services that will keep your business-critical data secure.

Extensive Expertise

It can be difficult and costly to employ an internal IT team that has all the skills and specialisms you need to keep your business innovative and agile. One of the major benefits of using an MSP is that instead of hiring people with specific skill sets full-time, you can call on that expertise from your provider, as and when you need it.

When choosing an MSP, always check to see that they have the correct skills and accreditations to manage the service you require.

An external but internal team

For larger companies with an in-house IT team, they often have much of their time taken up by big business-critical challenges and strategic projects. That does not leave much resource for things like routine maintenance or fault-finding tasks.

An MSP should act as a seamless extension of your business – a pair of hands that are there to help whenever you need them. Whether your in-house staff are overstretched, off sick, or on holiday, your provider can step in to offer covering IT support. This reduces downtime and increases productivity.

ABOUT US

Labyrinth Computers Ltd was founded in 1998 and is based in Yeovil, Somerset. We offer services and support to small and medium sized businesses and have a wide range of clients across the south of England.



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MINDFUL EDUCATORS CIC

Do you ever question why some companies are able to retain their best staff? Maintain low staff absenteeism? And always seem to be ahead of the game with creativity and innovation? Answer - By identifying that your staff are your most precious resource and investing in them, you are also investing in the growth of a sustainable successful business.

“Companies like Google have invested more in employee support and employee satisfaction has risen as a result. ‘For Google, it rose by 37%..... they found that this was indeed the case, with higher employee happiness levels associated with a 12% rise in productivity.” (Rafalowski, Upstack, 2023.)

Businesses with the best ongoing and well structured staff wellbeing programmes create the most effective corporate cultures and workplace environments. They support their staff's wellbeing and mental health from the get-go, offering wellbeing programmes as a job incentive.

It's not rocket science

Self-awareness, diversity, use of interpersonal skills, mutual respect, flexibility, self-care and effective communication may all seem like a no-brainer. However, they are critical in building a thriving work culture; when these characteristics are modeled, developed and nurtured in your staff, your business has a better chance of success. But how many leaders can confidently say this is already embedded as part of their work culture?



Deborah White | Director



Rose White | Director



Mindful Educators Cic

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Why are so many businesses in the UK falling short of this?

Working conditions and environment can have a huge impact on mental health, and, equally, someone's mental health can significantly affect performing well in their job.

- 1 in 6.8 people experience mental health problems in the workplace (14.7%).
- Evidence suggests that 12.7% of all sickness absence days in the UK can be attributed to mental health conditions. (Mental Health Foundation, 2023)

An estimated 17 million working days were lost due to work-related stress, depression, or anxiety in 2021/22. (Gov Health and Safety Executive Report, 2023).

Poor mental health costs UK employers up to £56 billion a year. (Deloitte UK, 2023.) Do you know how much it is costing your business?

The fire fighting Vs preventative model

Of course it is important to be able to identify and spot early signs of mental health issues in your workplace; we are great advocates for this. However, is waiting for mental health issues to happen impacting your staff and businesses the best approach? If you agree that your most valuable commodity is your staff, then it makes sense to have preventative measures in place that can save your business money and resources plus retain your best staff. It is essential that your wellbeing programme meets statutory requirements and beneficial that it has preventative measures in place.

There is no one-size-fits-all wellbeing programme

Your business is unique and therefore requires a bespoke and well structured wellbeing programme. One which is time and cost efficient and not tokenistic. A successful wellbeing programme has longevity becoming an embedded part of your business environment and culture. A quality wellbeing programme can be scalable and measured.

ABOUT US

We are a team of wellbeing professionals focused on supporting local businesses to build ongoing and structured wellbeing programmes and thriving work cultures. We offer a personable approach with quality and measured results. We've achieved outstanding results in the public sector with 100% positive feedback from our clients.

Milsted Langdon LLP, originally established over 30 years ago, is one of the leading independent firms of Chartered Accountants and Business Advisors in the South West.

With offices in Bath, Bristol, London, Taunton and Yeovil, we act for owner-managed businesses and not for profit organisations throughout the whole of the South West and further afield. This client-base continues to grow steadily because of the quality of the compliance work we carry out, as well as our unique attitude, that focuses on the achievement of our clients' goals.

By innovating and embracing change, our creative approach to business is making a difference. We encourage businesses to challenge convention and oppose the ordinary. From out-of-the-box technology solutions to research and development, business should never be boring. As professional partners of the MGI Worldwide network, our advice is helping businesses trade around the world.

It was that focus on making a difference that meant we were the only firm in the country to ever win "Firm of the Year" in the Practice Excellence Awards for three consecutive years. This award is all the more important to us because it was the result of online voting from our clients. We have also been named as winners at both national and regional awards recently.



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With 22 partners and a total team of around 250, spread across 5 locations, we find ourselves large enough to deal with the needs of our most demanding clients, yet small enough to care about our smallest. Our client base itself ranges from charities and academies, individuals and families in business to large commercial groups of companies.

We understand that the needs of all our clients are of paramount importance, irrespective of the size or structure of their businesses or organisations.

We are pleased to assist our clients through economic upturns and highs, as well as adverse trading situations. Maintaining a close working relationship during these economic fluctuations has rewarded us with long term loyalty from these clients and a bond that is rarely experienced in a professional relationship.

Our practice has grown strongly on the back of client and professional referrals. Whilst technology is unquestionably having a major impact on the accounting sector, long term personal relationships with our clients remain at the core of how we like to do business.

We have also grown by way of acquisition, and continue to invest in bringing on our people, ensuring that we continue to be a vibrant place to work and are committed to ambitious but sustainable growth.

MILSTED LANGDON

The team at Pangea Insurance have identified the need for a more client focused, independent insurance specialist providing a face-to-face approach. We put our clients first, getting to know their business and giving them the personal and professional service, they deserve.

We are a local and independent brokerage with full access to all the major insurers you would expect including Lloyds of London.

With clients as our primary focus, we look to develop close, long-term relationships to enable us to fully understand your expectations and requirements.

Our obsession with detail allows us to offer a clear and transparent service ensuring you can be confident in your understanding of the insurance options available, and what needs to be in place to facilitate quick and simple claim settlements.

We can draw on over a century of insurance experience with large, global access allowing us to deliver creative and imaginative solutions designed to meet the sometimes-complex requirements of corporate organisations.

Our over-riding principal is to provide a prompt responsive service built on regular contact to ensure your insurance covers continue to meet the needs of a continually evolving business.



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Commercial Business

Whatever your business, the principle of insurance broking is still a simple one, identify and discuss your risk exposures with you. Based on this our experienced professional advisers will provide you with an insurance programme designed to meet your bespoke requirements.

Recent events have highlighted how common it is for businesses to not fully understand the extent of the protection offered by their insurance programme. We will become involved at all levels of your business, from senior executive through all the decisions makers, and users of the insurance function, to build relationships and develop a thorough understanding of your business, and your expectations and requirements of your insurance programme.

Insurance premium spends can often be one of a business's largest expenditures and whilst the extent of cover must always remain paramount, we understand that cost is an important factor in any decision-making process. By ensuring you are only covered for the risks you consider to be important, and by providing underwriters with a detailed understanding of your business operations we can minimise any unnecessary expense.

Claims support

Our specialist in-house claims team supplies both a before and after the event service. We will meet with you to review claim processes and insurer requirements in case of a claim so that if an incident occurs you are aware of what to expect. This will ensure we can deal with any claim quickly and pursue prompt payment from insurers.

We will also work with you reviewing claims information throughout the policy year to consider any trends or issues that could impact your policies at renewal.

If you need to make a claim, our team will liaise with all parties involved including insurers, any appointed loss adjusters or specialist appointed companies to help with site meetings, collating documentation and negotiating any settlements to reach a fair and final resolution for you at the earliest opportunity.

PATH FINANCIAL LTD

FINANCIAL PLANNER

Award winning Path Financial are the UK's first and only independent financial advisory firm set up specifically to tackle climate change. We offer practical financial planning advice and offer ethical investment strategies that are aligned to the UN Sustainable Development Goals. From pensions, ISAs, general investing, full financial planning, wealth management and legacy planning, we can help provide tailored financial advice aligned to your values.

Our mission is to make a positive change for people and planet. We do this by helping people cut through the greenwash to invest their money with purpose; moving investments and pensions from conventional funds that could be propping up exploitative and damaging industries, to portfolios that are actively supporting solutions to the world's problems, such as clean energy, sustainability and a circular economy.

Luke Sword is a Financial Planner at Path Financial Ltd. Luke has lived in the South West for most of his life and was brought up in the beautiful market town of Frome, now living close by in Trowbridge, county town of Wiltshire. He has over 16 years of financial services experience, is a diploma qualified member of the Chartered Insurance Institute and also holds a Diploma in Investment Management from his time as a stock broker.

Luke is committed to providing clients with advice on how they can maximise opportunities and create robust financial plans to help them reach their financial goals; ensuring their money is working hard for them and having a positive impact. Getting to know his clients is an important and enjoyable part of the job for Luke, as providing a bespoke, personal service is paramount. With a keen interest in helping the planet Luke was drawn to Path Financial's ethical approach and core values, as he is able to combine both passions of giving financial advice and helping the environment. When not giving financial advice you can find him running along the Kennet & Avon canal, watching sports, cooking or enjoying country walks with the family.



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QUANTUMA

INDEPENDENT ADVISORS

Coronavirus had, and still has, the potential to set off a wave of corporate insolvencies which could easily out-strip the blood-bath of the early 90s. Many of the certainties of business life have been removed as the music of the market place has stopped.

However, this is not a fundamental and chronic problem of an over-sold stock market, irrational exuberance in the tech industry or elaborately mis-sold set of mortgage products; this is a short term external shock. The problem is that its end date is still uncertain 12 months after its onset, but we know that it will end.

Insolvency practice and law functions best in a thriving market to tidy up mistakes and mis-judgements, and to re-allocate business assets to where they can more profitably be used; there is a Darwinian aspect to it. In the current crisis, a growing spate of Administrations and (worse) Liquidations is likely to lead to more and more of the same, leading to spiralling asset values and a collapse in business confidence. The UK government has wisely decided that certain normal insolvency rules temporarily do not apply – winding orders have been deferred, repossession of property has become very difficult and the sanction on directors of “wrongful trading” (or carrying on when you shouldn’t) has been temporarily suspended. They have allied this to a massive program of support for workers and businesses.

This state of affairs will soon come to an abrupt end at the same time as the economy roars back to life, and that is potentially the point of greatest danger.

Currently, all your creditors understand the position businesses are in – the bank is unlikely to call in loans, HMRC will not come knocking, the phone electricity company are unlikely to cut people off.

Directors should strip back their 1, 2, 3 & 6 month Cashflow forecasts, ensure their employees and key suppliers are paid as much as possible and apply for the various loans and grants available; sit tight and ride it out.

When normality is mostly re-established and businesses peer again at the road ahead, everyone will be asking similar questions – how quickly will my turnover come back, what is my cash-shortfall for the first 1-2 months, who might fund that gap, which of my pre-covid debtors might pay and which of my pre-covid creditors might be on my trail.

The answer may sit around a relative under-used tool in the Insolvency Practitioners armoury, the Company Voluntary Arrangement, either as an informal agreement with your suppliers, or as a formal process as a means of protecting your business. Trust needs to be rebuilt and those who have solid MI and robust forecasting mechanisms, using their accounting and other financial advisors, will be best placed to convince their stakeholders that they have ridden out the Corona storm and are worthy of future trust and support.

There will be a place for the more invasive surgery of Administration sales and Liquidations, because of huge damage this virus has done, but fundamentally sound businesses will survive with flying colours if they prepare for a bounce-back in a realistic time period. However, they cannot rely on their previous good name to convince their market-place of their viability.



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Quantuma

ABOUT US

Quantuma is an independent advisory firm serving the needs of mid-market and corporate companies, as well as their stakeholders. Our experts advise clients on business transactions, resolving disputes, mitigating risk and managing operational as well as financial challenges.

SECURIOUS

CYBER SECURITY

Cyber security - why does it matter?

Cyber security is about keeping the things that really matter to your business safe from online theft and damage.

This includes your most sensitive customer data, intellectual property, employee information, online assets such as websites and social media, computer systems, records, email accounts and so on.

It encompasses your people, processes and technology and these must all work together to keep your assets and information safe.

How can cyber security boost my bottom line?

Cyber security can have a huge impact on your profit and loss in two core ways.

First, it can help you avoid potentially catastrophic losses. It is inevitable that your business will be a target and a successful breach will cost you time and money while damaging your reputation.

Second, and this bit is less well understood, good cyber security can open up new opportunities. Increasingly, clients are demanding cyber security accreditations from suppliers that want to pitch for their projects, retain their business or take part in their procurement processes.

Isn't cyber security IT's job?

Your IT team or company have an important role in keeping your systems secure and should be aware of their responsibilities. But cyber security goes way beyond IT. The biggest vulnerability in your business is probably your team because people are easier to trick than technology.

So the human factor is huge and all team members should be aware of the threats and trained how to deal with them.

Bottom line - cyber security needs to be owned at the top. The board and senior leadership team need to own your cyber security strategy and roadmap. If this feels scary, don't worry - let us know and we'll make it straightforward and meaningful for you.

How do I get started?

Cyber security is an ongoing journey and our best advice is to start now and not to worry about where you are.

But don't leave your head in the sand. The key is to understand your situation, appreciate the risks and learn what you can do to mitigate them.

We can help you with a comprehensive, independent assessment of your current cyber security with a prioritised action plan for tackling issues - whether your team is office-based, remote or a hybrid.

Who are Securious?

Securious is the South West's leading cyber security company.

We are different than you might expect because we understand business, we aren't salespeople and we are completely independent.

The core services we offer include:

- Payment card security (PCI DSS compliance)
- Cyber Essentials and Cyber Essentials Plus
 - ISO 27001
- Managed detection and response (SIEM and SOC solutions)
 - Staff awareness training
- Board level CISO (chief information security officer) as-a-service
 - Cyber security strategy
 - Penetration testing and scanning
 - Cyber security health checks and audits



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SECURIOUS
Building cyber security confidence

Negotiating your own deal to raise finance, acquiring or exiting a business comes with a warning. A lack of knowledge of the funding landscape or the tactics used in negotiating deals can leave you exposed. Why risk securing unfavourable finance terms or eroding value in the business you have grown? Shaw & Co offer truly independent advice to help you navigate the pitfalls of funding, growing or existing your business.

How Shaw & Co can help

Business funding

Growing your business is an exciting process but knowing how to finance that growth can seem daunting. The funding landscape is complex with many lenders offering a myriad of financing solutions. Your bank may decline finance based on its lending policy or the quality of your business plan. Do you know which lenders are on the alternative market and what their risk appetites are? Our business financing experts can help you navigate the complexity and arrange business financing that's right for you.

Buying a business

An acquisition can make you more competitive by adding scale or capabilities to your business that you don't currently have. However, acquisitions only work if you pay the right price and valuation is one of the key aspects of any transaction. Due diligence is critical - the assets you may be acquiring could be worth less than you think, or you could be acquiring hidden liabilities. Our M&A experts can ensure that your intended acquisition is achieved at the right price, on the right terms and is appropriately funded.

Selling a business

A trade sale is a popular exit strategy as it often delivers a strategic premium and a long-term home for your business. To successfully execute a trade sale the buyer must be convinced of the strategic value, as well as understanding the risks, of acquiring your business. Any trade sale requires a high level of confidentiality to avoid creating uncertainty among employees, suppliers and other key stakeholders. Our M&A experts will manage the end-to-end process of preparing your business for a trade sale, taking it to market and executing the transaction with trade purchasers.



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SHAW & CO

ABOUT US

Shaw & Co is a Bristol-based corporate finance specialist. Our entire approach is focused on helping ambitious owner-managers achieve their greatest ambitions. We succeed only when our clients do — whether raising finance, buying a business or selling one you have grown.

SOUTH WEST BUSINESS FINANCE

FINANCE

This is a question that has been asked by SME businesses for a number of years, but it seems that in the current climate this question is more relevant than ever.

The funding landscape is forever changing and keeping up to speed is harder than ever. The truth is, SME businesses and individuals are largely unaware of the different types of facilities that are available to them, how they work or how they could help.

I think it's very much a 'British' thing that borrowing money for business is considered a failure, and the only reason you need to borrow money is that your business is struggling. Let me reassure you that in the most, this is not the case. There is still real liquidity in the market. What do I mean by this?

Outside of the main high street banks, that have the biggest market share for funding businesses, there is a growing number of lenders who fund specific sectors:

Asset Finance, Invoice finance, Card Machine Finance, Property Finance, Cashflow Finance, IP finance and so it goes on.

The key to successfully accessing finance is the level of detail now required within the application stage (or prior in some cases). The more detailed and accurate this information is, the better your chance of getting what you need. Getting a real understanding of where your business has been and where it is going will help you formulate the 'right' amount of finance and the 'right' way of structuring it.

To summarise the article please don't believe that you won't qualify for finance until you have tried it. Yes, in some cases it will be a 'No' and the current climate has definitely made it more challenging, but we wouldn't be in business if we didn't like a bit of a challenge.

We have strong relationships with many of the alternative lenders in the market and are well placed to assist you in securing the funding you need for your business. Get your 'ducks in a row' and go for it!



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business finance broking | banking advice | funding solutions | property funding



ABOUT US

The aim of our company is to assist SME businesses navigate the crazy and sometimes complicated world of finance and create the right funding structures for your business plans. We do this with excellent knowledge of the market and we keep things simple making it easy for you to understand. There is over 300 years banking experience within the team which means you are in safe hands.

THE HR DEPT

HUMAN RESOURCES (HR) AND EMPLOYMENT LAW

Regardless of size, all UK based organisations are required to comply with employment law. This includes providing all employees with a written statement of their terms and conditions of employment from their first day with the organisation. Employees are also entitled to receive a copy of the organisations disciplinary and grievance procedures and a privacy statement detailing how the organisation stores and processes their personal information.

There are also statutory requirements for maternity, paternity, parental leave, holiday, redundancy, data protection (GDPR), sick and bereavement. This is an ever-changing employment landscape which is difficult to navigate without expert HR support on hand.

Most small organisations do not have their own HR team in-house to advise and manage its legal responsibilities with its employees. That is where outsourced HR support is a lifeline for organisations without an internal HR team.

The level of HR support required by organisations is largely determined by the number of staff it employs:

- For organisations with less than 10 staff, HR support mainly focuses on documentation and compliance. It is important for small organisations to protect its interests with well drafted employment contracts and policies / procedures.
- Ongoing HR advice and support is increasingly important for organisations with 10 or more employees. With a larger workforce, it is likely that complex staff issues will occur requiring expert HR support.

Many outsourced HR companies will provide employment tribunal insurance protection for that extra “peace of mind” for employers.

- Once organisations grow to 20 or more employees, staff management systems such as appraisals, staff surveys, induction design and management and basic management training become useful as more people responsibilities are devolved through the organisation.
- Larger organisations with 50 or more staff are more likely to have a management structure in place and therefore a consistent approach is required for people management and HR activities. Organisations of this size often require pay benchmarking, cultural values and behaviours development and in-depth management training for employees with people management responsibilities.
- Organisations with 100 or more staff may be able to hire a HR resource in-house. However, they often require strategic HR support and assistance with sensitive processes such as the annual compensation review. Larger organisations also seek leadership development and coaching in their HR support package.

The HR Dept provides HR support and advice to over 70 clients in Swindon and North Wiltshire. It works with businesses and not for profit organisations across the full range of business sectors providing friendly, professional, and commercial HR advice and support that is covered by employment tribunal legal insurance.



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ABOUT US

Peter Jones owns and runs the HR Dept in Swindon and North Wiltshire with his team of HR experts. He is a former HR Director who has been working with small and medium sized organisations since 2009. The HR Dept supports organisations of all size and offers a range of support packages to suit.

At Vistra, we believe your business and your people can make a difference in the world. That's why our work is focused on helping our clients act with confidence and speed to seize opportunity wherever it arises. As a global corporate service provider and fund administrator with more than 5,000 professionals in over 45 jurisdictions, we empower legal entities globally to work smarter, grow faster, act responsibly, protect capital and scale across borders — by doing what we do best: reducing risk and enhancing efficiency. Discover how we can help you and your business seize opportunity today by exploring our services at www.vistra.com

To make the most of today's global economy and navigate complex international operations, you need a trusted partner to make sure that risks associated with international expansion are reduced for your new or growing ventures and that they are compliant and efficient. Allowing management to focus on the business, knowing they are getting better control, can give you greater confidence that your ambitions will be achieved.

Dedicated Global Client Relationship Team

A dedicated expert Global Relationship Team in a time zone suited to the client, to ensure global alignment, maintain service standards, and provide efficient escalation and coordinated client engagement – underpinning by our local experts.

Global Coverage

Our significant global network comprises corporate secretarial specialists and legal advisors with local expertise and knowledge who support the Global Relationship Manager in delivering in-country services.

Technology Enabled

Our innovative proprietary global compliance software provides real-time consolidated reporting on the compliance status of entities. Your clients are kept fully apprised of local legal, governance and regulatory developments. Our operating model adapts to your technology preferences. Our teams are familiar with all major entity management software solutions.

Multi-disciplinary solutions including additional Advisory Services

Clients benefit from our wider advisory teams' expertise, including Legal, Tax, Human Resources. Clients will also have access to solutions for banking, professional directorships, accounting and payroll, to help unlock value and drive profitable growth. We support on the complex legal & regulatory issues that arise throughout the lifetime of the entity – from incorporation to restructures to dissolution.



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ABOUT US

Vistra has a clear Purpose and strategy, underpinned by consistent values. At Vistra, one of our key values is doing the right thing. It's a value we challenge ourselves to live up to every day. It's integral to how we run our business, how we look after our colleagues, and the services we develop and deliver for our clients. It's embedded in every team member's personal performance objectives.

Helping businesses overcome marketing challenges.

Does your business operate without a full-time chief marketing officer? Are your marketing efforts struggling to win and retain new customers? Do you need to strengthen your marketing capability? Perhaps you're facing the long-term absence of your marketing leader?

Whatever your marketing challenge, it's crucial to resolve it quickly and cost-effectively to avoid business disruption. At VCMO, we've built a network of fractional chief marketing officers offering flexible, cost-effective solutions that can build and protect your competitive advantage.

Audit – Clarify your marketing pain points

Our marketing audits utilise strategic frameworks, qualitative and quantitative techniques, and extensive research to thoroughly analyse factors impacting your performance. We uncover obstacles, highlight growth opportunities, and ask the difficult questions. Our 'analyse everything' approach provides clarity on the root causes of your challenges and the transformative solutions that can unlock your growth potential. Take a free marketing health check of your business [by clicking this link](#) (takes around 10 minutes to complete).

Hire – Embed a CMO for faster growth

If your business operates without a senior marketing leader, our flexible hiring solutions can fill the gap. Our network of fractional CMOs brings a wealth of experience and a comprehensive understanding of strategy and operations across diverse industries and business models. Whether it's on-site, remote or hybrid support, our hiring solutions are carefully crafted to provide adaptable flexibility and affordability, ensuring they align seamlessly with your evolving business needs.

Laser-focused on your growth.

At the core of our mission and values is the drive to assist you in transforming your marketing challenges into a sustainable competitive advantage. Every aspect of our work, from our approach to the solutions we propose, is meticulously designed to align with your growth objectives.



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VCMO

ABOUT US

At VCMO, we're offering businesses a better way to overcome strategic and operational marketing challenges. We do this through our hand-picked network of fractional CMOs and cutting edge delivery partners. And through our virtualised business model, we can offer highly flexible and affordable solutions that build and protect your competitive advantage.

WILTSHIRE FRIENDLY SOCIETY

GROUP INCOME PROTECTION

More firms are including employee benefits within their overall employee package to aid staff retention and also help in attracting new recruits. Employees are starting to expect these benefits more and more.

Employee benefits has had a lot of profile in recent years with pensions becoming a mandatory requirement. Death in Service is another common benefit. One employee benefit which is less well known, though actually has benefits for both the employer and employee, is 'Group Income Protection' insurance.

Group Income Protection enables an employer to continue to pay a proportion of an employee's earnings if they are unable to work due to illness or injury. This can help meet both the employer's statutory and contractual sickness pay liability, as well as potentially offsetting some or all of the sick pay that it might otherwise pay out from its own profits.

It also helps employers manage long term sickness absence more effectively as the insurer becomes involved in assessing the absence from a medical perspective, ensuring the incapacity is both qualified and supported.

Employees don't always prioritise their own financial protection. An employer providing replacement income at a level that can exceed the minimum statutory amount, will help support its employees in meeting their ongoing financial commitments so they can concentrate on returning to full health and work – that's the value of the employee benefit to the employee.



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The insurance plan is taken out by an employer to insure part of its employees' gross pay, so that the employee can continue to receive income if they are prevented from working because of an illness or because of an injury.

Income replacement benefit is claimed by and paid to the employer. The benefit is then paid to the employee through normal payroll.

An employer may also choose to insure its contributions to an employee's pension scheme, other employee benefits added to pay and their liability for employers' national insurance contributions on the amount of benefit paid to employees.

Proportionate benefit may be payable if an employee has to take up a part-time or a lower paid occupation because of the incapacity and therefore would continue to lose some of their normal income.

Employees could be described as a firm's greatest asset... there can be real benefits to the employer in insuring them.

ABOUT US

Wiltshire Friendly Society provides income replacement plans to Individuals, Employers and Sports Clubs. As a mutual, the Society operates for their benefit.

Gavin Puzas is a Sales & Business Development Consultant whose role is to identify a client's income protection needs and guide them through the options.

