

Be Your Own Boss

Considering starting your own business or already running a successful SME? There's always help at hand - these ideas could be ideal to help your business succeed.

Get your data protection sorted from the start

ALL COMPANIES WHO COLLECT the personal data of their customers and staff must comply with the GDPR and the Data Protection Act 2018 (DPA). It is easier and more cost effective to implement your data protection processes when you first start out rather than try and put them in later on.

At Sapphire Consulting Group, we can help you comply with the requirements of the GDPR and the DPA from the outset, in a simple and stress-free way, leaving you time to work on your business.

We start with an information audit or data-mapping exercise to clarify what personal data your company holds and where. Next, we produce a comprehensive report which details



your risks and recommends actions to ensure compliance. Finally, we ensure that the required policies and processes are in place. If your company requires a data protection officer, we can also act as your out-sourced DPO.

sapphireconsulting.co.uk
020 305 68855
01726 247047



SAPPHIRE
CONSULTING GROUP

Doing business on a global scale? Looking to protect your assets?

GOING OFFSHORE MIGHT be the perfect strategy for you.

At JRaphael, we are highly specialized in corporate structuring and maximizing benefits through the various use of jurisdictions and statuses. We take the time and demystify offshore bank accounts and companies for our clients.



Each offshore financial centre carries its own set of benefits, advantages, and possible trade-offs. When designing an offshore company formation, and during tax planning, we begin with evaluating your company, residency situation and banking requirements before choosing the best jurisdiction for your offshore business.

Start a company from anywhere with a jurisdiction optimised for you. Schedule a no-obligation one-on-one strategy session with an advisor today.

gooffshorenw.com | 808 1894 417



JRaphael
Corporate Consulting Ltd

Flexible finance

SWISHFUND PROVIDES short-term loans of between three and six months to companies that need money quickly. Entrepreneurs are given easy access to flexible financing of up to £250,000 in a way that suits them best.

Repayment is a fully-automated process, which sees you pay off your loan quickly and enables you to focus on your business, not the finance. Swishfund is ideal for short-term finance to make the most of opportunities - and the funds are often in your account within 24 hours.

swishfund.co.uk
01223 803877



SWISH FUND



Kickstart your career in executive coaching

MARKET DEMAND FOR EXECUTIVE coaching is on the rise.

If you have a background in HR, consultancy, training or team leadership, now could be the right time to train as an executive coach.

The AoEC offers world-class executive coach training programmes to suit different career levels and areas of expertise. Accredited and validated by the industry's top professional bodies, the AoEC works with you to develop your own model, style and 'signature presence'.

Training over 11,000 people since 1999, start



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020 7127 5125

AoEC
Coaching • Consulting • Training

Create a business you love

WE OFFER 6,356+ COURSES IN BUSINESS. Our programs offer a fantastic step-by-step business education and journey rarely found in the business education space. It doesn't matter what type of business you want to create or even if you already have one. We can help you

start a business from scratch or grow your existing business with our insightful and powerful marketing strategies. You can learn more about our exclusive private community of like-minded individuals, all creating their ultimate business and life here:
Magpiess.com/Times



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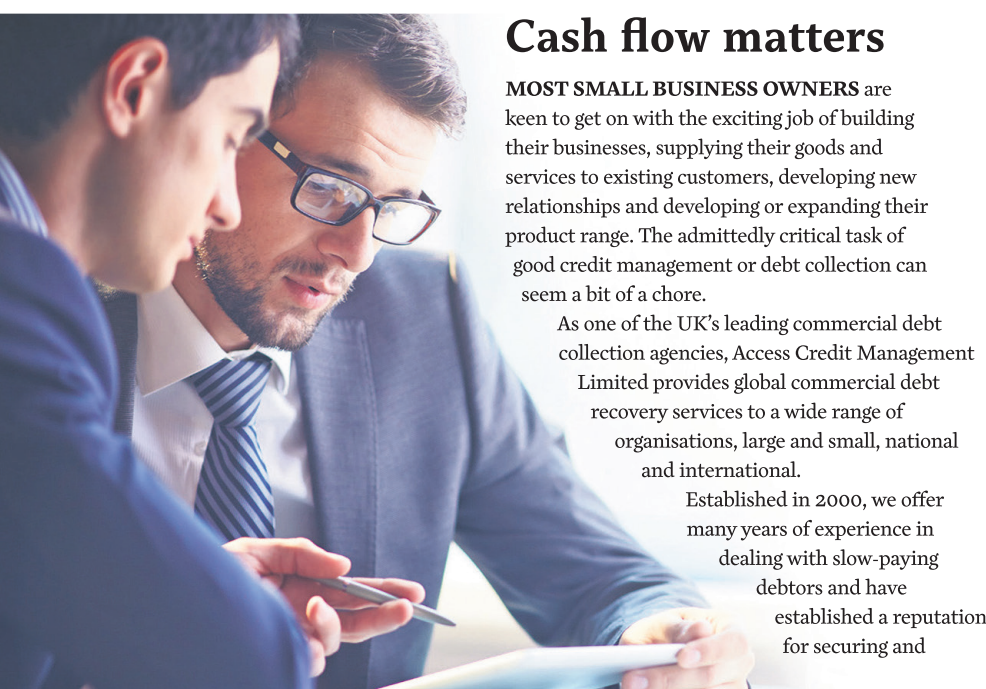


Just starting out in business?
Need some help equipping your office?



hurstmediacompany.co.uk/competitions/okicolourlaser

LET OKI HELP. Here's your chance to win a brand new OKI printer valued at £319 for your office! It's an exceptional multifunction A4 colour printer offering outstanding value for money. Ultra-fast and designed to handle graphic-rich documents with ease. Offering duplex printing, scanning, copying and faxing. For your chance to win one of these, enter the competition today.



Cash flow matters

MOST SMALL BUSINESS OWNERS are keen to get on with the exciting job of building their businesses, supplying their goods and services to existing customers, developing new relationships and developing or expanding their product range. The admittedly critical task of good credit management or debt collection can seem a bit of a chore.

As one of the UK's leading commercial debt collection agencies, Access Credit Management Limited provides global commercial debt recovery services to a wide range of organisations, large and small, national and international.

Established in 2000, we offer many years of experience in dealing with slow-paying debtors and have established a reputation for securing and

recovering outstanding commercial debt from businesses around the world.

In addition, we also take the time to understand your business requirements. So, whether you need assistance to develop or revise your company credit policy and procedures, need a full sales ledger cleanse, or a simply helping hand with less than a handful of selective overdue accounts, we are here to help your business.

Our focus on the commercial debt market has enabled us to develop a business based on:

- A detailed evaluation of your problem debt or portfolio to produce a realistic estimate of the likelihood of collection and the setting out of a recommended and cost-effective method of recovery
- A comprehensive recovery operation achieving results by implementing a defined strategy
- Maintaining client relationships with the strictest confidentiality
- Avoiding litigation wherever possible -

solutions are primarily sought through innovation and negotiation

- Offering a tailored service that meets with each client's needs and objections
- A results-driven approach

Access Credit Management Limited specialises in commercial debt recovery and has a proven track-record of improving client cash-flow by securing payment of outstanding receivables from businesses around the world. How can we help your business?

accesscm.co.uk
0207 305 5059



How to avoid the entrepreneur's cash-outlay trap

ACCOUNTANT AND CREATOR of the SAS Business Box, Alida Ballard, is the brain behind The Box and, more importantly, the Revenue Target Calculator (RTC).

The RTC is a revolutionary tool that works out the sales target a business must achieve to be able to pay all its costs (including tax) and leave the business owner with the amount they need each month. She shares here her experience leading up to its inception.

Alida's 'why'

"My dad is a serial entrepreneur and in 1983 he started a double glazing business that manufactured and installed windows, doors and conservatories. He had a factory; a showroom; eight employees; four teams of self-employed fitters; and two sales staff.

By 1986, the company had become successful,

with a turnover of more than £1m, and was making a profit, so my dad decided to expand his sales team and also lease company cars for them.

He did what a lot of business owners do. He saw the additional overhead costs in terms of the cash outlay only and didn't work out the required increase in sales to pay for those additional costs. The company gross margin was 35%. So, for every £1,000 of additional cost, sales needed to increase by £2,857, to leave the same net profit (after tax).

Although there was an increase in sales, it wasn't enough and my dad had to use cash reserves to keep the company going. Then the stock market crash in 1987 happened. It had an enormous impact on the struggling company and it could no longer survive. We lost our family home.

My passion to help businesses survive and thrive was born from this very painful experience. It doesn't have to be this way.

The RTC sets your sales targets so you can protect your business and your family. Hit the target and secure your future!"

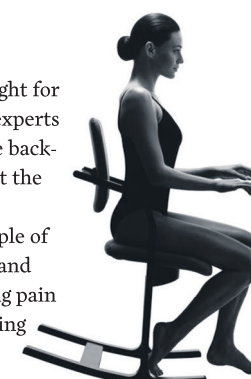


Alida Ballard's dad lost the family home in 1987. Her RTC tool sets sales targets that help to protect your business and family



SAS Business Box

sasbusinessbox.co.uk
01483 599045



30 years of beating back pain

OVER THE LAST 30 YEARS the Back in Action Shop has helped thousands of people lead happier, pain free lives. They offer free advice to adults and children on how to beat back pain in all areas of life.

The firm's team are deeply passionate advocates of active living as a way of aiding recovery from spinal injuries and living healthy pain free lives.

The Back in Action Shop offers a range of solutions for those with back pain to help tackle problems for a huge range of often debilitating back problems. Ideas are available for both household and business use.

The future looks bright for this dynamic team of experts who are excited for the back-care developments that the years ahead have.

They work with people of all ages, with children and those with life-affecting pain being the most rewarding groups to support. The Back in Action Shop offers a range of low-cost seating aids to help both parents and children achieve pain-free living.

For children, the firm works alongside them and their parents to help them understand how to reduce and prevent spine damage and gain a knowledge of the causes and symptoms of hereditary back pain.

As an innovative and proactive firm, the Back in Action Shop will continue to adapt its product offering and enhance its knowledge of spinal problems over the coming years.

backinaction.co.uk/advice-sitting
020 7935 9148

back in action
we put life into living



Protecting your brand

WHY PROTECT MY IP?

Putting the right IP strategy in place at an early stage gives you the most cost-effective tools to protect your business and brand from piggy-backers or counterfeiters.

IP rights are intangible assets which you can license, franchise, borrow against or sell. An effectively-managed IP portfolio maximises the return on your investment. An IP strategy helps to ensure that you don't infringe anyone else's rights and risk legal consequences.

What can I protect?

- Patents - inventions including new products, methods, processes or uses.
- Trade marks - any element which is used to promote your brand, including words, shapes, colours, sounds and graphics.
- Design rights - the visual form or appearance of a product.
- Copyright - original literary, musical and artistic works, including some kinds of software.
- Trade secrets/confidential information - can't be registered, but can be protected by non-disclosure agreements.

When should I protect?

- Patents and registered designs - you need to file an application before your invention is made public.
- Trade marks - ideally file before you begin trading. However, this isn't crucial.



- Copyright and unregistered designs - protection is automatically granted if your creation fulfils the relevant criteria.

Where should I protect?

You should seek protection wherever you're trading, manufacturing or sourcing your goods. For patents, registered trade marks and designs, individual applications need to be filed in the relevant countries. Any unregistered rights must be identified and documented.



If you'd like advice on your IP rights, please feel free to get in touch with me at: **ajc@udl.co.uk**. For more information about IP rights, visit our website.
udl.co.uk
020 3904 3365

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