

# Business Owners *checklist*

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

## ArchOver connects high-growth SMEs with the cash they need to succeed. How can they help you?

ARCHOVER IS A PEER-TO-PEER (P2P) business lending platform. We connect SMEs that need working capital with investors looking for a favourable return. Through our platform, lenders pledge to your project, providing you with the

money you need to achieve your goals.

We're all about quality. We carry out rigorous due diligence to ensure we fully understand our borrowers' businesses, what they're trying to achieve and the challenges they face. We get to know them, spending time with them to ensure they get the best loan for their needs.

We come from an SME background, so we know that every business is unique, and should be treated that way. We have a proven record not only of helping businesses secure funding, but also helping our borrowers when they meet challenges outside their control. We believe that British entrepreneurialism is worth fighting for – so if a business is still viable, we're willing to find the best way forward for it.

We have a range of loan types that lenders can pledge to, with interest rates ranging between 6% and 10% depending on the level

of security. Lenders can also earn tax-free returns by using their annual Innovative Finance ISA (IFISA) allowance of £20,000, and we recently launched our Investment Plan service – an automated portfolio that spreads your money across multiple projects.

P2P offers the potential of better returns for borrowers and lenders alike. ArchOver delivers on that promise for British SMEs. If you need capital to help you grow, we help make it happen.

Our lenders earn up to 10% p.a. whilst supporting British businesses. Register via our website today, and start helping and earning!

How can ArchOver help grow your business? Contact the commercial team today at [commercial@archover.com](mailto:commercial@archover.com) or call 020 3021 8100 to see how they can help. Visit [archover.com](http://archover.com) for more information.

**ArchOver**  
P2P Business Lending

ArchOver is authorised and regulated by the Financial Conduct Authority 723755. Lender capital is at risk and interest payments are not guaranteed if the borrower defaults. Lending over the ArchOver platform is not covered by the Financial Services Compensation Scheme.

## Looking for a lawyer? Look no further

QREDIBLE.CO.UK IS A FREE AND EASY to use platform that allows you to search for your perfect lawyer. Within a few clicks a range of suitable lawyers are presented along with details of location, specialism, experience, cost, cover, direct contact details and links.

Make an informed decision when choosing your lawyer – use [qredible.co.uk](http://qredible.co.uk)

**Qredible**  
.co.uk  
Connecting people with lawyers

## Taking the pain out of payroll

PAYSWELL CAN HELP YOU and your business with payroll solutions for contractors, temporary workers, recruitment agencies and individuals. Our organisation manages systems such as PAYE, LTD, UMBRELLA and CIS.

We understand the demands made by contractors and agencies alike and can assist in mitigating the volume of paperwork. We offer a HMRC-compliant payment model, ensuring both agencies and workers are up to date with the current legislations. Here at Payswell we accept that charges can be one of the biggest deal

breakers when it comes to choosing an umbrella solution that suits you and your company's needs. We believe it is essential to be highly competitive in this area and with the lowest charges in the industry tailored to your needs, Payswell simply puts you and your business first.

All our clients are assigned their own dedicated personal account manager who will take care of all your payroll needs efficiently and effectively as well as offering advice on payroll whenever needed.

· P A Y S W E L L ·

Our on-boarding process is an easy and simple procedure which takes a matter of minutes to complete via efficient online registration on [payswell.co.uk](http://payswell.co.uk)

## GoDaddy Websites + Marketing: empowering entrepreneurs

GODADDY IS EMPOWERING EVERYDAY ENTREPRENEURS to build amazing online businesses by introducing GoDaddy Websites + Marketing, combining an easy-to-use website builder with a suite of marketing tools to help people with little or no marketing know-how reach new customers and fuel business growth.

GoDaddy have always helped customers build business websites, but now GoDaddy Websites + Marketing offers GoDaddy InSight™ – a smart technology which guides users through the process of marketing their website and bringing their business to an ever-growing marketplace. GoDaddy InSight™ is the only product in the industry that provides tailored ongoing guidance based on business goals, comparing performance to other businesses in the same sector.

Look great everywhere online that matters

GoDaddy Websites + Marketing gives users access to intuitive SEO and email marketing tools that ensure they are visible everywhere, and connected with customers.

*"We know from speaking with entrepreneurs and small business owners that setting up a website can be daunting. Even once they've built their website, many are uncertain whether it's visible, discoverable or effective,"* said Irana Wasti, Senior VP of GoDaddy EMEA.

Designed to be the single tool you need to manage an online presence, GoDaddy Websites + Marketing combines the power of a professional website with the marketing reach of the world's largest search, social and commerce platforms. More information at: [uk.godaddy.com](http://uk.godaddy.com)

**GoDaddy**

## Helping you get on the road, and stay there

THE DAYS OF FORKING OUT THOUSANDS to buy a commercial vehicle are over. At Northgate Vehicle Hire, we've created a range of flexible, fair and financially savvy hire plans.

Northgate are the largest LCV rental supplier in the UK, with more than 52,000 vehicles and 56 branches and workshops. With more than 35 years' experience, their core objective is to help customers find a van solution that suits their needs. From branding to beacons, racking to roof bars, you can tailor our hire vans to your business. They require no deposit (subject to credit), and come with servicing, maintenance, road-tax and breakdown recovery, all included in one simple regular payment.

The vans are Ultra Low Emission Zone (ULEZ) and Clean Air Zone (CAZ) friendly – so you can work in Central London without being concerned about additional £12.50 per day.

Whether you need one or 1,000 vans for your business, find out how Northgate can help you. Visit [northgatevehiclehire.co.uk](http://northgatevehiclehire.co.uk) or call 03301 089 175.



What's more, if your business needs to change, you can return or swap your hire vans. Makes sense right? We call it Vanonomics.

**NORTHGATE**  
for all vankind

## Escape corporate accounting

TAKE CONTROL OF YOUR CAREER. With some 200 accountants across the nation, AIMS offers an unparalleled opportunity to build the career that's perfect for you.

Your time is precious – so we've summarised the key benefits of AIMS into five points:

- Escape corporate life – there's no office politics or bureaucratic management, just you and your clients.

- Set your optimum work/life balance – work free of corporate performance targets.
- Deal with real people – your clients aren't corporations, they're people. You'll see how your work has a real impact on peoples' lives.
- A proper support structure – you'll never be alone. You'll always have the support of AIMS head Office.
- Your efforts equal your rewards – you benefit from your own efforts. No credit-stealing, you've earned every bit of what you get.

To take the first steps in forging your own career, please get in touch at [aims.co.uk/accountancy-franchise](http://aims.co.uk/accountancy-franchise) or call 020 7616 6632.

**AIMS**  
Accountants for Business

## How a happy workspace can help your business thrive

STARTING YOUR OWN BUSINESS is hard, and your workspace probably isn't at the top of your to-do list. WorkLife coworking spaces provide businesses with everything you need from an office space; whether it's hot desking or a private hub, including WiFi, printing, meeting rooms, private phone booths, a reception and fully fitted kitchen.

WorkLife know that work happiness plays a huge part in productivity, so the community-led spaces are designed to make you feel good, and the membership teams go the extra-mile to make your experience special. Your membership also includes all these perks to keep you fuelled and inspired so you can do your best work:

- Networking, plus weekly pizza and beer socials
- Unlimited coffee
- Weekly fitness classes
- Regular breakfasts
- Monthly massages with Urban
- Training sessions with Jolt.



Located across London, Manchester and Reading, the spaces allow businesses of all shapes and sizes to feel part of a wider community; something that can be hard to find if you're working remotely or in your own office. Plus, members get easy access

to a network of different skills and services all under the same roof, and opportunity to share ideas and collaborate across companies. Flexibility is also important when you're starting out and coworking is the most flexible workspace solution there is, giving businesses access to a professional office space, but without the burden of upfront costs, office management or long-term commitment.

All memberships can be as short as monthly contracts, or if you want ultimate flexibility WorkLife even offer a pay-as-you-go hot desking membership which starts from £4 an hour in London locations.

**WORK.LIFE**

Ready to be your own boss? Find out more, explore the membership options and join the community of entrepreneurs at [work.life/byob](http://work.life/byob)

## Your handy online investment management tool

HERE'S A SURPRISING FACT: many investment companies still use fax machines in their back office in this day and age.

Why would they still use clunky old technology? The sad truth is that lots of these firms have no incentive to change. So long as their customers accept high charges – without even seeing innovation in their customer experience – they can sit back and enjoy the profits.



Nutmeg is different. In 2012, the team were launched by ex-City workers who were fed up with the traditional wealth management business. They created a digital wealth manager that uses technology to put customers first. Their mission?

**Low cost.** Because high fees can reduce your investment returns and could slow you down from reaching your financial goals.

**Transparency.** Because you deserve to know exactly where your money is invested.

**Easy to use.** Because faxes are so last century. Today, you should be able to manage your investments easily in a mobile app.

Today, YourMoney.com has awarded Nutmeg Best Online Stocks and Shares ISA Provider for five years running. They have over 75,000 customers invested in their products, including Lifetime ISAs and pensions, making them the largest digital wealth manager in the UK (source: Boring Money, Online Investing Report, February 2019); robo-adviser assets, January 2019 were £3.2bn, Nutmeg accounted for £1.5bn or 47% market share).

Visit [nutmeg.com](http://nutmeg.com) to open an account today, or call 020 3598 1515.

**nutmeg**  
THE DIGITAL WEALTH MANAGER

As with all investing, your capital is at risk. The value of your portfolio with Nutmeg can go down as well as up and you may get back less than you invest. Tax treatment depends on your individual circumstances and may be subject to change in the future.

## Time to scale-up your eCommerce business?

AS AN ENTREPRENEUR YOU'LL be looking forward to your business growing, the money starting to flow in and that critical point when you start generating a healthy profit. But are you dedicating enough time to developing your strategy, products and services – or are you tied-up with making boxes, negotiating with parcel couriers or learning the intricacies of SEO?



We know that starting and scaling an eCommerce business can be complicated and confusing. At BuzzBrand, we offer a personalised set of services to help start-up, small and medium-sized eCommerce businesses turn their

dreams into reality. The BuzzBrand team can help your business with just about anything, from website development and digital marketing through to order fulfilment and bookkeeping.

Why not get in touch for an informal chat or simply visit [buzzbrand.com](http://buzzbrand.com) for more information.

**BuzzBrand**

## Small and powerful: discover an A3 colour printer that's compact, eco-friendly and offers endless possibilities

THE SMALLEST A3 PRINTER on the market – the C800 series – can handle all your printing needs, including business cards, pre-cut media, posters, banners up to 1.5m long and beyond. Combining unrivalled media flexibility, ultra-reliability and OKI's pioneering digital LED technology, this productivity boosting device is perfect for creating professional quality customer-facing collateral, as well as day-to-day-office documents in house and on demand.

The C800 series warms up almost instantly and conserves energy thanks to OKI's innovative fusing technology, saving time and creating efficiency, making it the perfect choice for any busy business workflow.



Benefits of the OKI C800 series

- Smallest footprint A3 printer on the market, perfect for retail where space is at a premium
- Easy to set up and get started
- Excellent media flexibility
- AirPrint and Google Cloud Print 2.0 ready for printing on the go
- LED technology means no moving parts for a longer life
- Print marketing materials and retail signage in-house, thanks to outstanding print quality and media flexibility.

Shop the range at [oki.com/uk](http://oki.com/uk) or call 01784 274300 for more information.

**OKI**