Dare to be different

GO-WOMANI ISSUE ONE | September 2006



FREE YOURSELF

5 good reasons to go self-employed

INSPIRATIONAL GEMS

Hear their stories, challenges and triumphs

TURNING POINT

That 'Eureka!' moment and what to do when it hits you

ARE YOU READY FOR BUSINESS?

Read about the key attributes needed for running a business

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Birmingham City Council

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Dear Reader...

Welcome to the first issue of Go-Woman! magazine, packed with information, inspiration and support to help you start and grow your business.

Go-Woman! magazine is backed by **www.go-woman.com**, a membership based website full of advice and support; your virtual network to share your stories and meet like minded people. Enjoy the first issue!

Clare Hill / Yasmin Akhtar

Directors - Go-Woman!

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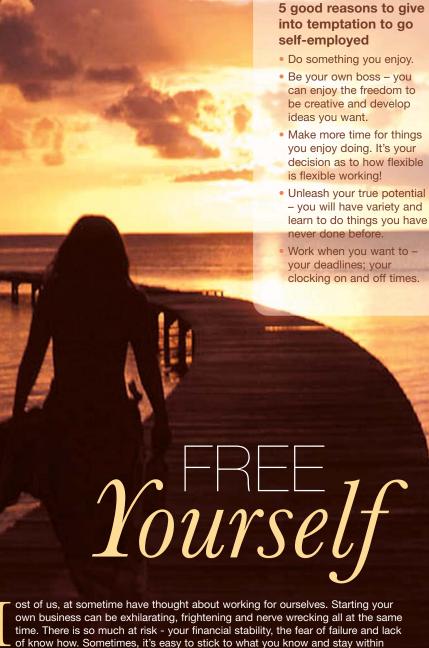


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sk any woman running their own business and they will tell you that there was a 'Eureka!' moment that drove them towards becoming self employed. For some, it might have been one particular experience at work or a solution to a problem they encountered that was the instigator for starting up in business. For others it could have been something somebody said that inspired them or even sadly the death of a friend or someone they knew, urging them to re-evaluate life. Whatever the reason, that turning point is the beginning of a journey of discovery.

The urge to investigate the possibilities of working for themselves is just overwhelming for some, and they end up immediately handing in their notice at work, and throw caution to the wind. For others it's a rocky journey, weighing up the pros and cons of it all, the self doubt, completely losing interest in the idea for a while, until the next 'incident', that sets them off on the road of investigation again. The point is – it doesn't matter how long it takes you to decide to make that leap from your turning point into becoming a business owner. What is more important is that it's the right time for you and your circumstances, and that you never let go of that 'Eureka!' moment. Write down your Eureka moment somewhere - where you were when it happened, (and you will know it when it does)! What ideas and possibilities went through your head, how you saw it all panning out etc.

The reason being that you might not be able to turn your 'Eureka!' moment into reality for a couple of years or it could happen tomorrow. If it doesn't happen immediately it does not mean that you are a coward or a failure in any way. It takes guts to make that leap and particularly if there are insecurities about finance. So if your turning point comes along, capture it and then when needed you can re-inspire yourself to take action if you haven't already done so.



Here is what our role models have to say about their turning point:

"I was working full time and doing Ulfah Arts as a hobby, as a personal interest. Work got really too much. I was fed up. There were so many opportunities and ideas coming through Ulfah Arts, so I sat down and weighed things up. I decided to leave my full time job and concentrate on Ulfah Arts. I haven't looked back since." - Naz Kosar (Ulfah Arts)

"It has always been my ambition to work for myself. I realised the passion, whilst working for other people, developing my skills and abilities. After graduation, going into the accountancy profession I got to a stage where working for myself was the next step. I wanted to take my life to the next level and that in itself was an inspiration." - Marcia Savage "I looked back at my career path and realised that I am not very good at playing by someone else's rules. I also seem to get 'itchy feet' after three years in a job. I like to make my own rules and standards. I had met lots of other women entrepreneurs and they inspired me to give it a go." - Clare Hill

"As a PA I was helping other people build up their businesses and make money but I was getting very little out of it personally. Becoming more and more dissatisfied with my daily routine I felt there had to be something more to life than this – working so hard to make other people rich seemed a really stupid way of living my life." - Vicky Mulrey

ARE YOU **Ready For Business?**

tarting a business is not for everyone, as not everyone is suited to running a business. There are key personal attributes that are needed to be successful in running a business. These include motivation, discipline, organisational skills and communication skills.

However, every successful business has had to overcome barriers and many successful businesswomen started their business with no business qualifications or experience. Some will have spent many months (maybe even years) developing their idea into a business proposition. All have made mistakes, found help to deal with them and learned from them. Everyone, of us have several of these skills in greater or lesser proportions and we use them in family life as well as at work - don't tell yourself that you couldn't do it because you don't have these skills. Some of them can be developed through training and experience. "... There are key personal attributes that are needed in running a business..."

Let's take a look at some of these attributes.

Motivation - You need to be focussed at all times on developing your business in order to keep the momentum going. If you become de-motivated, your business will suffer. You will have set-backs but you must persevere.

Discipline - You must use your time wisely and get on with the job in hand. At times it can be painful when you have to do the unpleasant or difficult tasks, but only you can overcome these barriers. Set yourself deadlines and stick to them. Are you prepared for long hours at the start?

Organisation Skills - It is essential that you organise yourself and set out an execution plan on how you are going to achieve your targets. In addition to the daily business of selling, buying, servicing customers etc, you need to be able to deal with your correspondence, administration and manage your meetings effectively, as well as possibly family life.

Communication Skills - A great deal of communication will be required in order for you to succeed. This will involve written and verbal communication as you will need to discuss your ideas with others and in many cases, convince others about your ideas and your business. This will range from business advisors, bank managers - right through to customers.

Financial Resources - Do you have the finance to start your business? Have you considered living expenses? Most people overlook the latter part. Are you going to use your house as a collateral and can you afford to risk losing it should it come to that? There are very few grants available. You may have to start off very small.

You will also need to appreciate the importance of the management, financial, marketing, production and distribution (if applicable) side of your business. Don't worry if it all sounds scary, people do learn these skills and there is always an option of buying in help.

PROFILE | Marcia Savage



A LION THROUGH Adversity

Ulfah Arts provides a point of engagement with the arts, especially for women, predominately Muslim women. Ulfah Arts works from grass root to professional artists. Through hubs of activity they become socially, economically and emotionally active - an opportunity to learn about things that can transfer to employment and education.

y work now is about nurturing talent but you can't develop people if they don't have a professional path to go down. Ulfah Arts uses art as a tool to help women to become economically and socially active.

What was the Turning Point in your career?

I was working full time and doing Ulfah Arts as a hobby, as a personal interest. Work got really too much. They started thinking I was making lots of money, which wasn't true. I was so miserable in my job. I was fed up. There were so many opportunities and ideas coming through Ulfah Arts, so I sat down and weighed things up. I decided to leave my full time job and concentrate on Ulfah Arts. I haven't looked back since then. I have something. Whether you'd call it an organisation or a business, I don't know. Whatever it is, I've set firm foundations.

It's been interesting and a challenging journey. I have just thrown myself into doing things without fully acknowledging what it is that I have been doing, but I have been learning along the way. Recently, I had to sit myself down and say, "you are the director and you have an organisation and you have to believe that because if you don't no one else will". My outlook has changed since then. I have been looking at Ulfah Arts as an organisation, separate to me.

Finally, If you are looking for quick financial rewards, don't set up your own business. I don't look at quick financial rewards, they are my long term objectives. Having your own business is about your own development and identifying those areas. I know I've had a wacky idea. I've brought people along with me, have skills, and am a unique person. I will never feel like this working for someone else.

If you do good work people will talk about it. Take that leap of faith, that risk - if you don't, you will never know. You are in charge and you can decide how much pressure you want to put yourself under. I'm getting better at that and am enjoying it. I'm really easy and will go with the flow.

"...If you do good work people will talk about it..."

Be confident about your expertise. You have to 'big' yourself - no one else will do it. I always do, I always think "Naz you are so incredible, I forget how good you are sometimes!"

Give yourself a pat on your back when you do something good. I'm still numb when other people call me for my expertise.

Don't give up! Please, please, please don't give up. Believe in yourself even if no-one does. You know what you are talking about. You must do it. It's so easy to give up. Be a lion.

Read Naz's full interview by logging onto www.go-woman.com

DRIVEN BY Passion

ack in 2002, I set up as a sole trader providing accountancy services to small and medium size businesses. The idea behind my business was to use my skills by specializing in services for business startups and people working from home who weren't ready to take on a commercial property and incur overhead expenses.

I also worked with people already in business that had been trading less than three years. The services I provided included, business startup support, business planning, cash flow forecasts, business management, time management, promotion, advertising and book keeping including year end accounts. Everything a new business needed. I went that extra mile with my clients to show them how to implement processes.

For the first year, getting clients was very difficult. As a professional person, your work is based on recommendations. People have to get to know you, which in itself takes time.

I found that the information available during the early stages of my business was not very honest. People do not really tell you about the pitfalls, the ups and downs about working for yourself, that you need wads of money behind you because when you start up you won't get sales immediately. It takes time to create and develop relationships and business contacts that people can recommend. The work is gained based on evidence of what you have done.

As a professional person going into business for myself and not having any financial backing, there wasn't any help out there, specifically financial support. Everyone expected me to have money; therefore it was three times as hard as I had very little money. I had used up all the capital I had.

It's easy to underestimate the time it takes to get customers and sales coming in. For the first 12 months I struggled financially, and personally, it took a toll on me. I had to close down the business after the first year, - as there wasn't enough money coming in.

I didn't stop there though I carried on from home to see what I could do. I got involved with community organisations and all that was happening locally. This way I could raise people awareness. It gave me lots of contacts but what I really needed were customers.

"...Life is a journey you go through changes, challenges, ups and downs...."

Finally, as a woman it has to be a desire that you want to go into business, even if it is from a kitchen table, do it! Be inspired by it. The help will come. You will meet people. Talk to as many people as possible. Get feedback and pick out what is good for you. What's rubbish leave it on the side. At the end of the day, your desire is the strongest thing you have. It has to be a desire that you want to do it.

These will be my encouraging words to anyone who really has the desire and passion to go into business. Just try it because if you don't you'll never know whether you are going to be a success or a failure. To me you never fail at anything, you might make a mistake but you will grow from that. It's something you have tried and it didn't work. You learn from that and try something else.

Life is a journey you go through changes, challenges, ups and downs.

Read Marcia's full interview by logging onto www.go-woman.com

HONE Working

orking from home can seem an attractive option, particularly for those wanting to work for themselves, people with family commitments and new start-ups. Whether home-working is right for your business is influenced by many factors including, type of business, frequency of office use, space in your home and reasonable amount of privacy and seclusion.

Some of the issues to bear in mind:-

Insurance - check your home insurance policy does not become void if you are running a business from home.

Overheads - some of these such as heating and lighting are tax deductible but not completely

Legal ISSUES - check out that there are no covenants or tenancy restrictions on operating a business from home. Also check out with your local rating authority that you are not going to attract business rates to your property.

Accommodation and Equipment - are you able to close the office door at the end of the day - is it a room shared with other members of the family for a variety of purposes.

Internet Access – will you need to have a separate line installed? Will the current line cope with the demand of your business?

Office Equipment – will you have room for the equipment you need? Can you get by on what you already have for home use? If so, for how long?

Personal Safety – will you have customers coming to the house? How will you make sure you will be safe? What about customers parking outside your home - will this cause a problem for other residents? Annoying the neighbours is one of the quickest ways of you being stopped from running your business!

There are pros and cons to everything and home-working is no exception.

Plus points:-

- Save money on expensive office rental.
- You work in a way that suits you.
- You can combine family commitments with work lifestyle.
- No travel costs to and from the office.

Minus points:-

- You can easily be distracted.
- You have to be extremely self-motivated and disciplined.

"... Enjoy the flexibility that

home working offers. But

beware. Make your routine

and stick to it..."

- You can miss out on the social interaction with other people that you may have in an office environment – no one to bounce ideas off straightaway.
- You maybe restricted in expanding your business due to lack of space.
- You may live quite far from your target market.

Working Practices

Think about your strength and weaknesses, and what you want from your home-based business. Create a routine that best suits you and your customers and stick to it.

Don't think you have to do everything yourself. If you can, buy in expertise in the areas you are not so good at (such as book-keeping, virtual administration or even cleaning and ironing) to allow you to get on with what you are good at. Difficult at first when money is tight but there are people out there like you – just starting out, and with whom you might be able to swap services with, or negotiate mutually advantageous rates.

It really is important that you keep in touch with what is happening in your sector. Join local networks, subscribe to newsletters, web sites etc; go to seminars and events where you can. You can easily become isolated working on your own at home.

Work-life Balance

Running a business from home gives you the chance to get your work-life balance right, but the situation may not always be clear-cut.

Learn to say 'no' and switch off from work. Close the office door at the end of the day (this might be physically difficult to achieve if your accommodation does not allow). Lock the door if you can, to help prevent you from "just popping in". Enjoy the flexibility home-working offers but beware of tipping the balance towards home too much. It is very easy to do this in the early days when the novelty of seemingly having the time to do it can dominate your focus. Make a routine and stick to it.

Ensure that children and other family members are quite clear about not disturbing you when you are "in your office"

Record your hours spent working – bit tedious but important because it's easy to be thinking about your business all the time and convince yourself that you are "working all the time". Use this to prove to yourself just how many hours you are actually working rather than think you are - important if you are trying to maintain a work life balance.



We at Go-Woman! Ltd believe that many more women (and perhaps men!) might start a business if someone just planted the seed of the thought of it in their minds.

o become useful members of society, people are programmed through schools, family influences, culture etc, to be an employee. Often self employment is something that they seem to end up doing because of poor employment experiences, redundancy or particularly for women - difficulty with balancing employment/childcare issues.

Go-Woman! Ltd also believes that there are hundreds of women out there who are potential business owners - they just don't know it yet! There are also women who perhaps dream of being their own boss but don't know what type of business they would or could run - we hope to inspire them to take action and discover their buried talents.

Go-Woman! Ltd aims to be a catalyst for women of all ages to begin the journey of discovery into the world of running a business. We aim to share best practice and provide women with access to the support, skills and resources that lead to the development of successful enterprises, the creation of new jobs and the health, satisfaction and economic welfare of local economies and communities.

At Go-Woman Ltd we aim to help and support women who already running a business; the hundreds of women who might not yet have considered running their own business; those who might be struggling to think of the right business idea and those who have convinced themselves that they are not capable of running a business.

Membership of Go-Woman! Ltd (www.go-woman.com) for as little as £25 a year.

Joining Go-Woman! is quick and easy. Once a member you will be part of a thriving online community.

Membership offers you:

- Business to Business Networking
- Access to Online Market Place
- Free guarterly Funding Newsletter
- Free quarterly eZine
- Message board opportunity to advertise events and networking information
- Repository of Fact Sheets vital information for your business
- Access to useful resources and information on women's issues
- FREE I.T. taster courses
- Full interviews with inspirational role models from within the community
- Research Repository at Regional, National and International level
- Ability to download the Go-Woman! magazine

Online Market Place

Introductory Offer of £25 for 6 months or £50 for 12 months Online Market Place listing

The Online Market Place has been designed to allow small businesses to have a web presence that doesn't cost heaven and earth.

You do not need to have any technical expertise; we will do all that for you. You will need to send us set information and we will do the rest.

Listings will be displayed sorted by category and search will be possible by Category and City as well as Keyword search.

Online listing will include a logo containing a hyperlink which will allow users to click through to your website. You have up to 300 words in the description section to tell everyone about your business.

Go-Woman! Magazine

A guarterly publication, full of inspiring and useful information on starting and growing your business.

- · Articles by experts covering range of topics
- Market Place opportunity for small businesses to promote themselves at affordable prices
- Business to business networking
- Inspirational real life role models
- How Go-Woman! magazine can help promote your business!

We specialize in working with small businesses that may not be gaining as many customers as they could, but are concerned about wasting money on advertising that they think won't work for them.

We also work with larger businesses who want to reach smaller businesses especially those wishing to target women. However, they just struggle to find the time to identify them and don't seem to be able to reach women's businesses.

Our customers are businesses that are anxious not to lose out to the local competition but have not yet found an effective and affordable means of promoting themselves locally.

Advertise in Go-Woman! magazine, in full colour from as little as £60 per issue!

See the contents page for all the ways to contact us.

As an introductory offer you will get a 6 months free listing on Online Market Place a saving of £40!*

* If you join Go-Woman! by the end of October.

LIVING ON THE

In this regular column, **Dee Jones** aims to support, encourage, and reassure you – and to share the lighter side of the 'ups and downs' of business life. In this issue, Dee tackles the tricky job of coming up with a business idea...

s there such a thing as 'Businesswoman's Block'? Like 'Writer's Block' only to do with making money? Only I think I've been suffering from it lately. The main symptoms appear to be: 1) spending lots of time staring hard out of the window looking for inspiration, 2) reading articles about multimillionaire businesswomen and feeling horribly intimidated by them, and 3) a higher than normal consumption of tea.

Everywhere I look there are articles and websites telling me that the single most important thing is to come up with a good business idea. Crikey, that really puts the pressure on! I used up my best idea 3 years ago, and whilst that business is doing nicely thanks, I want to start a brand new one, and I certainly don't have a stash of big and clever ideas up my sleeve.

So, I emailed friends and family to see what they could come up with. (If in doubt, steal ideas from other people, that's what I say. Shameless, I know, but these are desperate times...) Other people see you in a very different way to how you see yourself, so I hoped that the answers to my questions 'What am I good at?' and 'What can I do that you can't?' might lead to something of a 'Eureka!' moment.

Coming up with a business idea can be tough, so here are my Top 5 Tips.

Ask others where their business idea came from.

▲ I've met a woman who followed an interest (an accountant turned masseuse); someone who turned a hobby into a business (making soaps); and someone who recovered from depression and wanted to help others (stress management). People love telling you their stories – and they might give you an idea too.

2 Look in the paper to see what other people are doing.

My local free paper has advertisements for garment repairers, florists, drum tuition, ironing services, and maths tuition – all business that have been started because their owners had talents or time that others don't have.

Bellow your instincts, and consider all the possibilities that come your way.

Take inspiration from success stories and remember that they **all** started from scratch at some point.

Don't be intimidated, like I've been, by the fantastically successful lives they seem to have now!

Ask your friends and family for ideas And enjoy their responses!

Waiting with baited breath for their responses, I was astonished at how fast they replied. Their answers were practical, honest, and in some cases very funny, which cheered up my day no end. That said, I don't think there's much of a career to be had in 'walking successfully in high heels' and being 'able to get into a size 10'. Can't see the bank giving me a loan for that!

"...I don't think there's much of a career to be had in 'walking successfully in high heels..."

What I did find out was that lots of people were amazed by things I do that I just take for granted. It never occurred to me that someone might be in awe of the fact that I'm organised, or that I do a really good job of banging the drum for Birmingham when people come to stay for the weekend. My friends and family gave me ideas, an alternative perspective on things, but most of all a boost to my confidence. And every last one of them supports me 100%.

Dee Jones works with small to medium sized businesses, helping them to grow by providing practical support and advice - delivered in her unique informal, down to earth style. She can be contacted at **dee.jones@skillpoint.co.uk**.



Budding Entrepreneurs from across Birmingham seeking support to develop their business skills are being challenged by Birmingham City Council to venture into a 'Dragons Den' style selection panel. Welcome to Enterprise City.

his exciting initiative was developed to provide a new approach to entrepreneur development and was designed to encourage an entrepreneurial approach that will compliment existing support provisions and add value to the individuals participating.

Launched in April 2006 the $f_{1.1}$ million Enterprise City initiative is an 18-month pilot funded by the City Council and managed by its Creative Development Team. The aim of the programme is to encourage entrepreneurship amongst people from disadvantaged communities, women and young people. This will in turn lead to the creation of new viable businesses as well as assisting the growth and development of existing ones.

"... We would like to see as many people as possible benefiting from this scheme ... "

Paul Cantrill, Head of Creative Development

The head of Creative Development Paul Cantrill says, "Entrepreneur development is not a quick fix and the challenge is to find and develop the entrepreneurs and to convert that into economic impact. This scheme is an excellent way of achieving that and we would like to see as many people benefit as possible".

The initiative is being delivered through a consortium of business support organisations around the City. Interested individuals must apply through this gateway. The consortium organisations carefully sift through applications to identify suitable individuals with the entrepreneurial flair the programme is seeking. These are then put forward as nominations to appear before the 'Enterprise Den' to put their case for selection onto the Enterprise City programme. Paul added, "This is a competitive process but successful entrepreneurs who demonstrate to the panel they have what it takes will be able to access a package of support to help them develop their business skills and ideas".

The Enterprise Den consists of an independent panel of experts established to bring knowledge and experience to the process. This panel consists of experienced individuals drawn from the private and public sectors who have kindly agreed to support the initiative including Lloyds TSB Bank, Royal Bank of Scotland, Grant Thornton UK LLP, PKF (UK) LLP, seven local successful business entrepreneurs and Birmingham University business school.

Twenty-six nominated entrepreneurs have now appeared before the 6 panels that have been held so far and there is already another 12 waiting to present to panels in the next 3 weeks. The type of business ideas the panel have heard from include design and manufacture of soft furnishings, clothing, retail and franchise outlets, home

Mohammed Zahir, Creative Business Manager & Ian Lupton ECP Project Manager at the ECP Official Launch Event 9th May 2006

services, commercial cleaning, innovative new products, exhibition and event services, training and education establishments, leisure services and technology based businesses with high growth potential.

Nineteen of the 26 nominations have been accepted and will now be able to access a package of development support through the delivery consortia to help them develop their business skills and ideas. The support is tailored to the needs of each individual and is built around a Personal Development Plan.

The Enterprise City initiative is underpinned by an additional element, a separate Entrepreneur Fund. Having completed a personal development plan, those entrepreneurs demonstrating viable investment opportunities will have the opportunity to return to the Enterprise Den to make a pitch for investment of up to $f_{25,000}$ from this fund as part of their business funding needs.

The fund, unlike the BBC2 programme "Dragon's Den", will be provided by the City Council and the panel members will be making their investment recommendations only. Only those



entrepreneurs participating in the Enterprise City project and completing their personal development plans will be eligible to access this fund.

Mohammed Zahir, Creative Business manager, said: "The fund is intended to act as a 'dealmaker' as part of a funding package that provides 'pump-prime' funding to the venture. The funds will act as a catalyst and in lieu of owner capital, stake or security, which will encourage and enable other lenders to provide the balance project funding necessary to get started".





For anyone interested in finding out more contact one of the following delivery agencies or visit www.birmingham.gov.uk and select business & economy then help and support for business.

Birmingham Asian Business Association (Baba) Sparkbrook. Tel: 0121 693 3101 Email: tarig@babasupport.co.uk

Black Business in Birmingham Business Development (3b) Handsworth. Tel: 0121 523 1820 Email: info@3b.org.uk

Service Ltd (BDS) Harborne. Tel: 0121 427 6777 Email: admin@bds-uk.co.uk

www.go-woman.con



BUYING Computer

Buying a computer system can be a daunting task. Here are a few pointers to help you along.

Knowing what you want!

You cannot choose the right computer system without knowing what you want it to do for you. Consider what existing systems the solution should be compatible with.

Performance

Understanding how you want your system to perform will help you (and your supplier) to refine your requirements. Estimate the volume of work the system will need to handle, both now and over its expected working life. For example:

How much data you will need to store?

How many pages you will be printing?

What size of files you will be transferring over an Internet connection?

Is speed going to be an issue?

Will you have any peaks in demand? For example, a relatively slow printer might be adequate for invoices - but not if you need a 100-page report in a hurry.

How will you be using the computer?

Are you going to be working from home or while traveling? Reliability and security are of overriding importance for systems without which your business cannot operate. Failures can cause huge disruption and even insolvency. It can be difficult or impossible to recover important records if they are lost. Some stored information may be commercially sensitive, or you may be legally required to ensure good security.

Drawing up the specification

As someone who may know very little about Information Technology, draw up answers to the above and ask a supplier who may be better informed on available technologies and what their strengths and weaknesses are. Confirm that the solution will meet your requirements.

Clarify all the costs

Ask why the recommended solution will be better than a cheaper alternative. Wherever possible, opt for simplicity.



The basic ingredients

- Standard PC-compatible desktop computers suit typical tasks such as word-processing.
- Complex tasks, such as the graphic processing for computer-aided design, may require more sophisticated hardware.
- Mobility is becoming an increasingly common requirement as flexible working and home-working become more widespread.

Typical specifications

- For a business-use PC, typical low and high-end specifications are:
- Processor speed between 2GHz and 3GHz. 256MB to 1GB RAM.
- Hard disk capacity between 20GB and 200GB.
- DVD / DVDRW drive often combined with CD writing ability (CDR/RW).
- 17" to 19" CRT monitor or 17" to 19" LCD flat-screen monitor.
- Graphics card with 64MB to 1GB of dedicated memory.
- 56K modem.
- Built in Ethernet connection / Bluetooth connectivity.

All PCs should include:

- Microsoft windows XP Operating System or above.
- 2 or more USB ports.
- AntiVirus Software.
- One-year return to base warranty.
- An optional on-site warranty.
- PC's do not necessarily have to include an Intel CPU, an AMD or alternative CPU is equally acceptable and just as good.

MARKETPLACE

are you a woman running your own business?

Here are 3 reasons why you need a coach...

. If you feel isolated and unsupported, a coach lets you talk about the things that are bothering you and helps you to find solutions

. If you are struggling to focus on what you really want to achieve, a coach can assist you in developing and achieving your vision

. If you can't find time to be creative, a coach can be another source of ideas and provides a safe space to brainstorm and experiment

One to one coaching is a highly cost effective way of enhancing your personal learning and performance. Coaching sessions are confidential and put you in control of the agenda. Georgina Watts is an experienced management consultant and professional coach. An ex-chief executive of a national charity and former advice centre manager, she provides an affordable service, which is tailored to each individual depending on their needs.

No nonsense, no fuss, just time for you to talk, be listened to and achieve your goals...

For an in-principle discussion call 0121 441 1343 or email georgina.watts@blueyonder.co.uk

www.georginawatts.pwp.blueyonder.co.uk

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Alternatively, possess the serene power of your own Star of the Sea. in the Zodiac pendant of your birth-sign

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WOMEN

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BUSINESS PROFILE

Our mission is to enable Ordinary women to create and achieve Xtra-Ordinary things. We do this through enabling women to:

Step Up! to their lives after separation, divorce or relationship break up and create financial independence We work with solicitors, mortgage advisors, independent financial advisors and other related services in providing an holistic service and two way referrals. We work with corporates to provide awareness training for managers in managing the relationship break up situation sensitively. Additionally, we provide 1:1 Coaching for individuals.



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We work with women who want WIN in business and be successful. This is especially women with passion who are willing to go the extra mile and do what it takes to succeed in business.

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Jennifer McLeod

MARKETPLACE

Join Go-Woman! or submit your business to Online Market Place and be entered into our

PRIZE DRAW!

The prize is one Konica Minolta Magicolour 5430 printer

Prize Draw Guidelines 1. To Enter: There are two ways of entering the Go-Woman! prize draw. 1. Subscribe to Go-Woman! membership for as little as £25 a year – logon to www.go-woman.com. 2. Submit your business to our Online Market Place for £60 a year – logon to www.go-woman.com. Completed forms should be sent to Go-Woman! Ltd c/o Asian-e Ltd, 2 nd Floor, 3 Brindley Place, Birmingham B1 2JB All entries fully paid by 21 st December 2006, failing which they will be void. By submitting their entry, entrants will be deemed to have agreed to be bound by these rules. 2. Winner Announcement: The winner will be notified by email within 14 days of the closing date. The winner will be the first entry selected at random. 3. Eligibility: The competition is open to all UK residents of 18 or over as at the date of entry, except those who are employees of Go-Woman! Limited (the "Promoter"), any of its subsidingra, and other for Online Market Place. Responsibility cannot be accepted for any entries lost or delayed in transit. 5. The Prize: The prize is one Konica Minolta Magicolor 5430 printer. There will be no cash alternatives to the prize.

Logon to www.go-woman.com to get more information.

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