

Dare to be different

GO-WOMAN!



ISSUE EIGHT | Spring/Summer 2009

WEST MIDLANDS

For practical help and support don't miss out on

Women in Business Conference

on 19 June 2009

Read more on pages 12-13

Beat the Credit Crunch

Read about how to streamline your business

Dear Reader,

Welcome to issue 8 of the Go-Woman! magazine.

It will be of no surprise to you that the hot topic of the moment seems to be the dreaded 'credit crunch'. The current environment is affecting large and small businesses.

Issue 8 is packed with articles around beating the credit crunch; tips on stream-lining your business and surviving the bleak times.

Go-Woman! are also in the process of developing 'Women in Business Conference' taking place on 19th June providing practical help and support for your business. Logon to www.wibconf.co.uk to find out more.

Enjoy the issue and don't forget to send us your feedback at gowoman@go-woman.com

Yasmin Akhtar / Clare Hill
Directors - Go-Woman!



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DOES EXIST
Part 2

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Dare to be different
GO-WOMAN!

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But then I get the call, my data cannot be retrieved – all files, emails and photos are gone. Picture forlorn and stressed person realising what information was actually on the hard drive – so much work gone as well as photos of my daughter from the minute she was born to her 21 months of age.

So now I have got to start from scratch, have realised that some documents are gone forever and that my computer has gone to a better place.

So what have I learned?

Keep a log of what software you have on your computer

If you need to get a new computer, it can be quite difficult to remember exactly what software you had on your previous one. Therefore, keep a manual log (not as a document on your computer) of what software you have, whether it is a CD or download, any relevant activation codes etc.

Take regular back up of emails and contacts

You should be taking regular back ups of your documents but you must also include your emails and contacts as well.

Use online back up software together with local back ups.

On my new PC I have started using a web based system to run in the background and automatically back up everything but I am also going to be using my laptop as an extra back up facility for all my precious photos of my young daughter and other really important documents so that I have them at hand immediately.

Have an IT person you can call upon on your team

Whilst you are out networking, build relationships with IT people who you will be able to have on your team should anything happen and you need support.

Emma Walker is the owner of CKPA Office Solutions www.ckpa.co.uk, a West Midlands based virtual assistant business that specialises in managing online businesses and working with mumpreneurs running home based businesses who want to achieve better work / life balance.

Emma is also the Co-Founder of VA Success Group www.vasuccessgroup.co.uk which is a one stop training resource for aspiring and existing VAs based in the UK.

fbc
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bowdler.

DEBT

Recovery

In these times of economic down-turn, debt recovery plays a crucial role in the success of a business. A business requires swift recovery of outstanding monies and this can be achieved by a good credit control system, sending letters to your creditors when debts fall due and without delay.

Should you fail to elicit a response from your letters then consideration should be made as to whether to instruct a solicitor. At this point a Letter Before Action would be sent to the Debtor requesting payment within 7 days. If no response is received, a telephone call can be made to the Debtor to establish why payment has not been made or a County Court Claim can be issued. The Claim would include the court fee, interest and fixed solicitor costs. In cases where the debt was between business to business Late Payment Compensation pursuant to the Late Payment of Commercial Debts (Interest) Act 1998 would also be claimed.

The Debtor has 14 days from the date of service of the Claim to file an Acknowledgment of Service, Admission, Defence or make payment and if this is not done, an application for Judgment can be made and enforcement action can then be considered.

There are various methods of enforcement.

1. The Bailiff or High Court Enforcement Officer to attend the premises of the Debtor.
2. An Attachment of Earnings Order against the Debtor's wage.
3. A Charging Order to secure the debt on property of the Debtor.
4. A Third Party Debt Order, generally against a bank account.
5. Bankruptcy where the Debtor is an individual and Winding Up where the Debtor is a Company can be made, but these are expensive processes.



Should you require any further assistance, please contact **Emma Northall** on **01902 392421** or email **e.northall@fbcmb.co.uk**

COST EFFECTIVE SOLUTIONS For Your Business

In these uncertain times, all businesses whether large or small need cost effective solutions to help grow and survive.

Here are two businesses offering tailor made packages to support your business.

Marketing – a positive approach

Many companies see cutting back on their marketing activities as an easy cost-saving option in difficult times. But with more than 25 years of industry experience Charles Design and Marketing know that this is very much a false economy. Statistics show that the businesses that continue to promote their products and services during an economic downturn are the most likely to survive and prosper as a result.

From target market research and telemarketing through to web design, PR and corporate literature, we offer a wide range of integrated services designed to help you raise the profile of your business and increase bottom line profitability.

While others may be talking about doom and gloom why not seize the opportunity to shout about what you do and how well you do it – steal the advantage over your competition, the best is yet to come!

For further information on our design and marketing services contact us on: **01384 400114**
Email: **info@charlesadvertising.co.uk**
www.charlesadvertising.co.uk



Are You Tasked With Cold Calling/ Appointment Making?

Would You Like to Create New Business For Yourself But Don't Know How?

The way to survive in business is a positive approach to life and some sound advice and help from a company that cares.

But how do you keep your head above water and at the same time spend valuable time sourcing out new business for yourself, cold calling and appointment making to such a wide audience.

At Delta K Solutions they have just celebrated 2 years in business offering companies a tailor made Telemarketing Service to suit the individual needs of the client and using their 27 years experience in different sectors of industry with a positive sharp end approach to the requirements of today's business needs.

Kim Karwat has worked in the Newspaper industry with the E Map Group of newspapers and also running her own marketing and advertising company. She has successfully put Delta K Solutions on the map offering companies help in:

- Business To Business Telemarketing,
- Sales Appointment Making,
- Lead Generation
- Market Research Service

Kim knows how tough it is to spend time sourcing new leads yourself.

For further help and advice log onto: **www.deltakolutions.co.uk** or you can contact Kim on her direct number **07926 286016** or email: **enquiries@deltakolutions.co.uk**



PANEL OF *Experts*

As a self-employed owner of a small business, is it still possible for me to obtain a good mortgage?

Yes, but you need excellent credit, a minimum deposit of 10% and at least 2 years' audited accounts from a qualified accountant. If your accountant is not chartered or certified, you will need SA302 forms from your tax office. Ask an independent mortgage consultant for help. They have access to the whole market, should be up-to-date with the many changes in regulations since the credit crunch began, and can assist you in finding the best mortgage to suit your circumstances. A few will do this without charging you a fee!

Are there any steps I can take to protect myself and my employees in these difficult times?

Make sure you have as many insurances as you can afford. Most people have buildings and contents insurance on their homes and offices, but don't always take out or review regularly their life assurance, critical illness plans and income protection. Monthly mortgage protection is still inexpensive and vital. And key person insurance protects you if an important person in your company dies or becomes critically ill. An independent financial adviser can tell you more.

Can you give me any advice on how to keep my business afloat when so many are struggling?

Review your business plan carefully. Trim costs where you can without downgrading your service. Be prepared to go the extra mile with every client who asks for your help. If you cannot do business with them immediately, make sure they know that they can contact you at any time. Stand out from your competitors by offering something extra. Email old and new clients with useful information so they know you are still there. Network as much as you can: keep your face in the frame. Act and speak positively. Smile! We've had bad times before and they didn't last forever. The strong get through them and come out stronger than before.



I have run up a large amount of debt and am finding it difficult to make the payments each month. What can I do?

Your first step is to talk to an independent body, such as the Citizens' Advice Bureau in your area. Their contact details will be listed in your phone book or on the internet. Their service is free. Depending on your circumstances, there are many debt management counsellors operating today who can advise you on your best route forward. Personal Touch Financial Services offers a face-to-face service with specialists in debt management solutions. Whatever you do, don't bury your head in the sand and hope for a miracle, and, whatever else you cannot pay, always make your mortgage payment, or you could lose your home. Repossessions have rocketed in the last year, so this is a real possibility if you don't pay on time.

Rosemary M Hillyard
Independent Mortgage Consultant

Can I claim expenses without receipts?

HM Revenue & Customs (HMRC) states that expenses claimed must be incurred wholly, exclusively and necessarily in the performance of your duties as a director/employee of the company in order for them to be tax deductible. These expenses must be justified by a receipt (unless not practical e.g. parking metres).

Business mileage is another area where receipts may not be necessary. Currently an employee can claim 40p for the first 10,000 business miles travelled and the remaining business mileage will be paid at 25p per mile.

Valid receipts detailing VAT numbers must also be provided for the business to be able to reclaim any tax. As always if in doubt seek professional advice.

What's a capital allowance?

Capital allowances allow the costs of capital assets, e.g. plant and machinery, to be written off against a business's taxable profits. They take the place of depreciation in the commercial accounts, which is not allowed for tax. First-year allowances (FYAs) enable a greater proportion of the capital expenditure on an asset to be set against the business's profits of the period during which the investment is made.

The capital allowances regime is due to change dramatically from 1 April 2009 for all companies and from 6 April 2009 for all other non corporate business'. There will be opportunities for tax planning with these changes and anyone with major capital expenditure coming up should take professional advice.

WadeX Limited

Donna Wade
Wadex Ltd. 07790 076248

HOW THE CREDIT CRUNCH IS AFFECTING *Your Business...*

According to the latest headlines, 400 small businesses are closing down every day in the UK because of the credit crunch. Scary thought, isn't it? It's enough to make most people think twice about starting a new business. It's far better to play it safe, stick to a job or cut back on marketing ... or is it?



The answer depends on what's motivating you: fear or courage...

People driven by fear ask:

- What if people can't afford my product or service?
- What if I'm not good enough?
- Can my business survive the credit crunch?
- How will I cope if my business fails?

These questions tend to create doubt, anxiety or resignation. Or worse, might seem like reasonable questions to ask! Are you willing to consider another perspective?

Ask yourself:

- What inspires me about having my own business?
- What outcomes would I really love to achieve?
- What will I do to overcome my barriers?
- Who can help me achieve success?
- How can I make my product or service really stand out?

If you ask these questions, you're choosing to be motivated by courage instead of fear. This will have a cascading effect! It's not just positive thinking: your thoughts affect your feelings, which will be lighter and happier. Your feelings affect your body language and how you act. This in turn will attract others to you and your business.

There is a simple but often-forgotten universal law: we create what we focus on. Have you ever thought 'today will be a bad day', then found that it is? How about deciding 'today's going to be great' and noticing the evidence? There are many small businesses bucking the trend of economic downturn – so my last question is – are you willing to be one of them?

Joanne Ross is a Coach and Trainer with Get Coached, who specialise in helping individuals to overcome barriers, become more resourceful, and reach their personal and business goals.

Visit www.getcoached.co.uk or call 0845 226 0082 to find out how you could benefit.



What is coaching? How does it work? How can it help?

Coaching can be defined in many different ways, for me it's about de-cluttering your mind. It's like this... Imagine your wardrobe being full of clothes and shoes and bags from each decade you've been alive? You've got flairs, platform shoes, bat-winged jumpers and hooded-tops! How can you see what's right for you now amongst all the items that were right for you 20 years ago, or more? It's the same with your mind. You carry around notions and ideas and thoughts about yourself, perhaps even unwanted opinions; which we believe to be the absolute truth...

Coaching is about being who you want to be, creating the life you want, and getting from where you are now to where you want to be. The first step in doing this is to recognise what could be working better in your life.

To see how coaching can help you contact Clare Whalley on 0121 351 1395 or visit her at www.meta4ltd.co.uk



Ranbir Sahota, Director of Vitis Public Relations was the winner of Ethnic Minority Business Woman (West Midlands) awards talks to us about her journey in setting up Vitis PR.

Ranbir runs a PR agency that specialises in promoting technology and high growth businesses. Working with likes of IT security firms, web conferencing companies and recruitment agencies specialising in creative industries such as web design and web development, Vitis PR is unrivalled in the West Midlands as it provides a service for a growing number of technology companies in the region.

Having worked London during the dot com boom, Ranbir developed a passion for technology, but it was her move to the West Midlands that inspired her to set up Vitis PR. Vitis, by the way, is Latin for grapevine.

I have been working for other people for so long and wanted to try something different. I also wanted to spend more time with my children and still loved technology so inherently Vitis PR was born.

During the first sixth to twelve months, there was definitely a steep learning curve. Most of my time was spent building client base from scratch. I had just moved to the Midlands from London where PR in technology sector was very buoyant. I spent a great amount of time researching the companies that I needed to target and networking.

It's so easy to say, 'forget it' especially in the initial start up phase where you may not be generating the income that you want to immediately. However, I have always thought about the business in the long term. My vision is to grow the business in the next 5 years.

I want to build up a team of PR consultants and support staff who are based from their own home offices. This allows me to keep my overheads low, so pass savings onto my clients and allows my team to have a great work life balance.

I currently work with three other people in the West Midlands and two people in London.

DETERMINATION TO *Succeed*



None of us have an external office. Our model is very much based on an American success story, which I heard about last year.

An American PR agency successfully employs and manages over 30 people all working from home across America. I would like to emulate that success and help my team to develop a disciplined approach to working from home.” Ranbir firmly believes that successful businesses are run by people with a determination to succeed and sheer perseverance to overcome barriers.

My first year in business was spent building a client base in the region. It was important to get the company name out there. This was a challenge requiring me to be organised and attending networking events, although sometimes after a busy day in the office, it was the last thing I wanted to do.

It was important for me to attend at least two networking events per month. I had to organise my work and my children.

My biggest challenge in business has been to find good people to work with. There is a misconception around working from home. People assume that it's an easy option, but we expect our team to have home offices and all equipment needed to work successfully from home.

My motivation to work is my passion for what I do. I have been bought up to work hard. My father who is 73 is still working, so I think it's in my blood.

At the beginning it was hard to achieve the work/life balance I was looking for. Shutting the office door behind me required a lot of discipline. But now I close the office door firmly at the end of a working day and have set clear boundaries between work and home life.

When setting up a business, she advises that founders should be clear about what type of business they want to build. Examples are a lifestyle business which keeps you ticking over; or a high growth business that will yield high income.

Other useful tips include an accountancy package or accountant, good IT systems and a website.

THE MUST ATTEND

Event

Women in Business Conference 19th June 2009.

A day dedicated to supporting, empowering and honouring women in business

Interactive Workshops

A Range of interactive workshops; focusing on empowering women to take away the skills to boost their business! – Instant results for your business.

- ✓ What is blogging?
- ✓ What is a social media?
- ✓ Access to Finance for women entrepreneurs
- ✓ Cold calling made easy... and more

See www.wibconf.co.uk for an updated list

Tailor the day to suit your business and to work around your schedule. Select from a range of workshops, set in small groups allowing you to get the best out of each session. Want to learn more or discuss your issues further? – arrange one-to-one informal surgeries with the experts on the day.

Set in a relax and an informal environment at the Pavilion, Moor Lane, Birmingham; the day is built around providing women with an opportunity to replenish their business and access information all under the one roof.

Exciting discussions

Take part in energetic discussions on issues effecting businesswomen in the West Midlands

Advanced booking is necessary – don't miss out on early bird offers.

For more information log onto www.wibconf.co.uk

Women in Business Awards 19th June 2009

Raise the platform for extraordinary women who are leading the way

Nominate your inspiration

Award categories include:

- ✓ **Best New Business**
a Business that has taken the leap of faith and survived the first year of its journey
- ✓ **Female Social Entrepreneur**
for an outstanding social entrepreneur

Check the website for an updated list.

The application process is simple, no need for hours of form filling and evidence gathering.

Download the application form from
www.wibconf.co.uk

or email for more information:
awards@wibconf.co.uk



Business Link West Midlands offers impartial advice and up-to-date information on any aspect of starting or running a business. We can help you access a wide range of services and specialist resources - from training and skills development, finance, marketing and productivity to new technology, e-commerce and more.

We are proud to be supporting the Women in Business conference and offer tailored support and guidance to help your business develop and become a success.

To find out more about how **Business Link** can help you, call **0845 113 1234**, email info@businesslinkwm.co.uk or visit www.businesslinkwm.co.uk



ADDRESS TO *Impress*



In the present economic crisis, the University of Warwick Science Park can offer start-ups and small businesses the support needed to sustain companies through this difficult time.



The University of Warwick Science Park's Virtual Tenancy Service aims to give very small companies a stepping stone into the world of business has been re-launched this year giving start-ups or small businesses a choice of services to suit their business needs.

The service offers those people working from home the chance to benefit from the premier business address and a range of support services on offer through the park.

The Science Park has three centres in Coventry and Warwick as well as managing a further innovation centre in Blythe Valley Parkin Solihull.

And each allows micro-companies the chance to become virtual tenants.

Angela Childs, of the University of Warwick Science Park, explained: "For those businesses that are at the very beginning, virtual tenancies are ideal.

"If someone has an idea for a company and is just getting started, this allows them to work from home or on the road but know that they have an established base.

"We can take their calls, have post delivered and host meetings with potential clients or investors. It all helps to give a more professional feel to fledgling companies.

"The idea is that they then either take space here or find offices of their own as they look to expand and grow further."

One of the many Science Park's virtual tenants, Martin Ziarati of Centre of Factories of the Future, says "The University of Warwick Science Park offers an exemplary service and opportunity to be associated with an establishment of time-tested quality and achievement"

In the past 25 years, the Science Park's virtual tenancy services have helped over a 1000 companies form and many have gone on to be successful firms, employing people across the region.

Improved services also include help with accessing finance and also with marketing.

Information on Virtual Tenancy can be found by visiting www.warwicksciencepark.co.uk or contact Angela Childs on 024 7632 3003.



GRADUATE *Advantage*

Though many companies are cutting back on staff in order to save money, taking on a student or graduate on a short-term work placement is a low-cost and low-commitment way of boosting your workforce.

Using graduate skills, can ease the pain of the economic downturn. Getting ahead of the competition by developing new products, researching new markets and product lines, diversifying their customer base, implementing a business development plan or designing and launching a new website, the choice is yours. Even, the Skills Secretary, John Denham, has recognised the benefits that graduates can bring to businesses and in return they can improve their skills and future employability.

Graduate Advantage are the people to talk to if you want work placements in the West Midlands or Management and Leadership training for your first-line managers.

Due to their unique way of funding through AWM, all of Graduate Advantage's services are free of charge and they will look after all the front-end recruitment for you. Placements can be from 4 weeks to 12 months and can be either part-time or full-time. For a limited period eligible companies could receive up to £1,000 to pay your new recruit*.

Good training opportunities available to staff also ensure that businesses keep the right people. Graduate Advantage offers a free one



day Management and Leadership course which is targeted at newly promoted or aspiring line managers. The course covers a number of key areas essential to success in a challenging new managerial role.

For further information about Graduate Advantage placements or training go to www.graduateadvantage.co.uk or email enquiries@graduateadvantage.co.uk or call 0121 204 4767.

* Subject to availability and eligibility. For full terms & conditions, please contact Graduate Advantage.

TEST YOUR *Knowledge*

Go-Woman! have been running series of articles around I.T. training in issues 3 through to issue 7. Following are set of questions to test what you have learned so far.

If you need to refer back to any of the topics and don't have access to the previous issues, log on to www.go-woman.com and download any of the previous copies

1. What is this? What is it's purpose?



2. What does PC stand for?

3. What is the difference between a desktop and a laptop computer?

4. What TWO things should you check before switching on the computer?

5. What are the images on the desktop called?

6. What is an Internet Explorer?

8. Which of the following icon shows all other computers which might be connected to your computer. (Circle the correct answer)



7. What is a Tool bar?

9. What does the following extension mean?

- a. .doc
- b. .xls
- c. .jpg

10. When a document is opened, what is flashing on the screen?

- a. A hand
- b. An hourglass
- c. An I beam

11. What is a website?

12. What is a navigation bar?

13. What is this icon short-cut to?



14. What TWO basic precautions must you take to protect your computer?

15. What is a hyperlink?

Answers to the above questions can be found on Go-Woman! website www.go-woman.com

SOCIAL ENTERPRISE

Part 3

So you have thought about starting a Social Enterprise (Part 1), you've asked yourself all the important questions (Part 2), so what's the next step...

Have a look at the various links and helpful sources and publications. Read and research on if a social enterprise is really for you.

Seek legal advice from a solicitor who specialises in company law and preferably has some experience of social enterprise.

Meet with any stakeholders or people you want to work with - make sure there are minutes of the meetings available to all who attended. Ensure everyone is clear about the enterprise. If you have never Chaired or run a meeting before, seek help from your local council for voluntary service/volunteer bureau.

- Do a business plan (especially if you want to attract finance). Business link can help with this.
- Register yourself as self employed if necessary.
- Register your business once legal structure is in place.
- Seek advice and support from Business Link and other sources listed opposite.
- Think about any training needs.
- Use any opportunities to talk to existing social enterprises about their experiences. Also see the case studies on www.go-woman.com

During your journey of starting a social enterprise, you will come across a lot of jargon. Below is a brief list of the 'buzz words' you may hear in the social enterprise arena.

Community Enterprise: organisations trading for social purpose with a community base.

Community Interest Company (CIC): a new legal form being proposed for social enterprises. The aim is to make them easy to set up, with all the flexibility and certainty of the company form, but with some special features to ensure they are working for the benefit of the community.

Company Limited by Guarantee: a registered company with members rather than shareholders; members guarantee a nominal sum for paying liabilities in the event of insolvent liquidation and can also pay a membership subscription.

Fair Trade: paying a fair rate for goods or products when trading with businesses in the developing world.

Not-for-profit: a term used to describe companies which do not distribute their profits to shareholders but use them for social or community benefit.

Social Entrepreneur: somebody who identifies and brings to life new business opportunities but who is motivated by public and social good rather than the need for personal profit.

Sustainability: this can refer both to the financial stability of an organisation and its ability to sustain itself over the long term, and to the adoption of environmental policies and practices which minimise the negative impact of the enterprise on the environment.

Go-Woman! have developed a 'No-nonsense guide to Social Enterprise', funded by West Midlands Social Enterprise and AWM. This can be downloaded from www.go-woman.com or you can request a hard copy by emailing us at gowoman@go-woman.com

Useful Links

Social Enterprise West Midlands is a regional network that aims to support and promote a strong, visible, growing and sustainable social enterprise sector across the West Midlands. www.socialenterprisewm.org.uk

Business Link is the business advice service for England managed by the Small Business Service. www.businesslink.org

Initiative for Social Entrepreneurs (i-se) plays a vital role in the changing the face of the social economy sector. It pursues this remit through the development of new social enterprises and the capacity building of existing voluntary and community organisations to become effective businesses, delivering services to their community.'



WOMEN ON THEIR WAY *Award Winners*

Some of the Midlands' most inspiring women have been crowned 'Women On Their Way' in the inaugural Women On Their Way Awards, held last Friday 27th February at the Botanical Gardens in Birmingham. The event was attended with 220 guests, filling the room to capacity.

Plans are already afoot for next year when there will be five events in five different regions, capitalising on its success.

There were nine winners, showcasing the very best female leaders of the future from across the Midlands.

The awards are the brainchild of Jo Cameron, best known for her appearance on BBC's *The Apprentice*, and Lisa Ibbotson.

Jo said: "The winners are some of the most inspiring women in the Midlands. The event was uplifting and upbeat providing a real lift to the business community, which we are very happy to have been part of."

Lisa said: "We are delighted that we had such an overwhelming response from the region and we would like to wish our winners all the very best in the coming year. Our event will be bigger and bolder next year and we hope to have a great year building up to it"

They also had the well wishes of the Prime Minister, Gordon Brown who commented :

"The 'Women on their way' awards show that women in the West Midlands have the talent, dedication and enthusiasm to help drive the British economy

through these difficult economic times and on to a stronger and fairer future.

"I would like to congratulate everyone nominated for an award and wish them all the best in their coming endeavours"



And West Midlands Woman, the first female Home Secretary, Jacqui Smith: "As a woman of the West Midlands I am immensely proud to add my words of praise for these extraordinary women."

"Their efforts and innovation are a credit to our region and will act as an inspiration to the many that follow"

To see who won the awards please visit

www.womenontheirway.co.uk

For press interviews please call 0870 2626 555 or email talkto@jocameron.co.uk.

Or call Lisa Ibbotson, Events and Communications Manager on: 07968 368630 email lisa@jocameron.co.uk



CELEBRATING *Excellence*



The Vitalise Women of the Year Luncheon and Awards is now in its 27th year and honours outstanding individual achievement by Midlands-based women in the sphere of business. The Awards also provide positive role models to encourage other women to enter the business arena.

The 2009 Luncheon and Award ceremony will take place on 2nd October at the Hilton, Birmingham Metropole. The Luncheon is a lively occasion and last year was a sell-out, attended by 750 women from all walks of life. In addition guests enjoy a drinks reception, live music, shopping and a fashion show presented by one of the sponsors, Selfridges & Co. We are also delighted to announce that this year best-selling author of *Gypsy Masala* and *100 Shades of White*, Preethi Nair, will be one of our guest speakers.

Last year, Hilary Devey, founder, CEO and Chairman of Pall-Ex Group was crowned Vitalise Businesswoman of the Year 2008. This Award aims to recognise the contribution women make to the economy, celebrating female talent, ability and achievement – all traits that the panel of judges felt were abundant in Hilary.

The Luncheon and Awards are organised by Vitalise, a national charity which runs the Vitalise Skylarks Centre in Nottingham and four other accessible holiday centres in the UK. Vitalise Skylarks provides essential respite



holidays for disabled people and carers from the Midlands region and beyond. Proceeds from the Luncheon are donated directly to Vitalise Skylarks, which is set to benefit by over £30,000 from the event. Over the previous 26 years, the Awards have raised an incredible £500,000 for the Centre.

A number of companies sponsor the Awards each year and benefit greatly from exposure to a unique group of Midlands-based businesswomen. Sponsorship packages range from £1,000 to £5,000 and include a variety of branding and PR opportunities.

If your company would like to sponsor the awards, nominate a high achieving businesswoman or would just like to buy tickets for the event, please contact Helen Bainbridge on 0845 345 1972 or e-mail hbainbridge@vitalise.org.uk

FEMALE ENFORCEMENT AGENTS

Pave the Way

In today's modern world, where more women continue to take predominant strides across various industries, the enforcement sector is proving to be no different.

At 25 years of age, Rebecca Avery is comfortable with speaking to people about their finances. As a former independent mortgage consultant, Rebecca managed her own business for four years, before turning her attention to the enforcement sector. Following a friend's recommendation and Rebecca's belief in the justice system, she commenced her new career as an enforcement agent.

Having worked in the finance sector, Rebecca was keen to continue working in a professional environment. Impressed by Marston's high standard of enforcement – from its successful Rockpools' Ethical Governance Audit to Marston's accredited City & Guilds training centre, there were plenty of reasons for Rebecca to believe she had made the right decision.

A natural communicator, Rebecca uses her negotiation skills to recover outstanding fine payments from debtors. In this field of work, communication is vital. Debtors need to understand why their fine has escalated to enforcement stage and the procedures that will take place if payment isn't received. With this in mind, along with the ability to emphasise with the debtor's situation, it is of little surprise that the emergence of women working within the industry is creating a buzz.

As a woman, Rebecca is often asked if her job is more stressful and dangerous for females. Rebecca states that on the rare occasion her gender has been an issue for some male debtors, as she explained:

I attended an address and a man answered the door, I began to explain who I was and why I was there; immediately he began to rant that he didn't take orders from women. After entering his home he attempted to ignore me. Once again I stressed why I was there and he shouted that no woman told him what to do. Staying calm I explained that I wasn't here to tell him what to do, that I was here to tell him what I was going to do. He then stood next to me and started to stare, without saying a word. After two hours of negotiations and realising I would not be intimidated by his behaviour, he relented and paid his debt in full, which was a court fine for £1,400".

However, in spite of these uncommon incidences, it is often assumed the industry is a more hostile environment to work in. In 2007, the Royal College of Nursing conducted a survey of one thousand nurses. Statistics revealed that one third of nurses have been harassed or assaulted in the last two years. In comparison, Marston's workforce of 350 enforcement agents reported one in eight incidents of assault in 2007.

Safety equipment such as a GPS Tracker provides additional security for Rebecca, as it allows her to remain in contact with her colleagues, who work close by, at all times. The GPS Tracker also enables the office to know of Rebecca's exact whereabouts throughout her working hours and the police are also on hand if needed.

On some occasions, male enforcement agents can encounter difficulties when attempting to communicate to female debtors. In spite of their professional manner, male enforcement agents can still be perceived as intimidating.



Rebecca Avery of Marston Group

With the presence of a female enforcement agent, however, a potentially volatile situation can be avoided.

Enforcement agents have the freedom to work flexible hours. This can be a huge advantage to working parents that find combining parenthood with 9-5 hours difficult. Having such flexibility means parents can fit a full day's work around their school run, without worrying about conforming to normal working hours.

So, what other qualities are needed to work as an enforcement agent? Rebecca advised, "You need to be calm, assertive, communicative, confident, have empathy and be self-disciplined. These are qualities that are needed by all agents, not just females".

When asked where she would like to be in five years time, Rebecca smiles and said, "Marston Group, obviously. I see this as a career, not just a job. There's so much opportunity to grow within the company, at present I work in the north-west, but I already have my sights on expanding my work to the South-east and progressing into management."

With such an accomplished start to her new career, Marston is equally excited about Rebecca's future - and the possibility of recruiting more female enforcement agents just like her.

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