

CAROLE SPIERS: STRESS GURU



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Switching off work while on holiday

WHEN HOLIDAY TIME arrives, you may leave the office wondering how everyone is going to manage without you. Who is going to complete that urgent project? What if that potentially important client happens to call when you are away? And so you pack your bags, unable to mentally switch off from work. This is why some

people get headaches or full-blown migraines just trying to unwind.

Some of us sit at the side of the swimming pool clutching our cellphones just in case, and of course we check our emails before going to bed and immediately upon waking. Is that really a holiday?

Sometimes the holiday that you hoped would recharge your batteries just leaves you flat, and the precious time with your children, significant other or friends gets lost along the way. Here are some tips on how you can mentally switch off for holiday.

- If you head up a team, build some time into your schedule to brief them before you leave the office and discuss any outstanding issues or commitments.
- Think through any possible problems that might arise, and plan for

contingencies. Make sure that your assistant or colleagues are aware of exactly what to do during your absence.

■ Before you actually leave the office, make a to-do list and "brain-dump" all outstanding matters to be addressed upon your return. This will help you clear your mind so you can relax.

■ If you are job-sharing, make sure your colleagues are aware of any clients or customers who might wish to make contact with your company in your absence.

■ Finally, tell your team, colleagues or assistant that you are available in an emergency, but not otherwise.

Organising your office should minimise any need for you to be disturbed and serve to ensure that you have a restful and stress-free holiday, and can actually switch off your cellphone and stop worrying about work. Try to remember: no one is indispensable. ☒

"What if that potentially important client happens to call when you are away?"



Get talent in the pipeline

RESEARCH BY THE government's British Business Bank has found that almost half of small businesses plan to expand in 2015. But many employers still struggle to find work-ready youngsters and other people with the right skills.

Pipelining could be the answer. It's the latest buzz word in recruitment circles, and means being proactive and having strategies for spotting potential talent rather than recruiting in a rush when the need arises, which can lead to costly mistakes.

Building relationships with local colleges

that offer relevant courses is a good way to start, says Colin Davies, consultant with South Glamorgan-based SCM Recruitment (scmrecruitment.com). The company engages with local businesses, gets involved with careers events, helps with mock interviews and offers work experience or holiday jobs to promising students. Sponsoring an award for student of the year in a discipline connected to your sector is also a great way to identify talent and raise the profile of your business, he adds.

Oxfordshire-based software company

Zafire (zafire.com) has recruited seven employees throughout their six-year relationship with Banbury and Bicester College, a local further-education provider. "The course leader gives us a heads-up on students with a good aptitude and attitude who can do things off their own bat," explains Bryan Reid, head of development. "It's given us a steady stream of young talent." Zafire and the college are now discussing the introduction of a teaching module on the specific database the company uses.

—Caroline Roberts



CHRIS A. RUSNAK

How does your business rate?

DO YOU KEEP an eye on your credit ratings? If not, it might be a good idea. Last December, a survey of small-business credit ratings found huge variations in the scores given to the same businesses across different ratings agencies. It suggests that banks, potential customers and suppliers could be getting an inaccurate picture of your business's financial health.

The research by accountancy firm Shelley Stock Hutter (SSH) analysed 100 companies' credit reports from three large agencies: Dun & Bradstreet, Experian and Creditsafe. For 16 of the companies, the lowest and highest ratings, which are scored out of 100, varied by more than 50 points. Recommended credit limits were similarly varied, with one company's limit ranging from £1.5 million to £4.9 million.

These discrepancies often arise due to a lack of information, says Bobby Lane, partner at SSH. He adds, "The agencies can only rely on what is publicly available, and a lot of small businesses will only file abbreviated accounts at Companies House."

Simple things such as change of the year-end date, moving the

registered office and a change of directors can have a detrimental impact on your rating, so it's important to make sure the agencies have the correct information to go on. "You need to keep an eye on your ratings, and, if they're not consistent, you should approach the agencies with your latest figures and business references," advises Lane.

He suggests checking your ratings annually, a couple of months after you have filed your accounts. If your business is undergoing major changes, or fast growth, it's advisable to check every six months. However, checks leave a footprint that can adversely affect your score, so avoid checking too often. Many agencies offer a monitoring service that informs you of any changes to your rating for a monthly subscription fee, but it's probably cheaper to buy a one-off report when you need one.

When entering into a large contract with another business, you should obtain several credit ratings, Lane adds, as well as additional information such as a business plan, latest management accounts and a professional reference. —CR

The power of the letter

IN THESE DAYS of emails, texts and social media, it is easy to forget about the power of a good old-fashioned letter. Although many have predicted the death of the sales letter, the direct mail marketing sector is booming and many business owners are using post to promote their product or service.

One of these is Costco member Pam Smith, business owner and inventor of the Sunnymates beach towel clip. Smith regularly uses sales letters to promote her product to potential customers.

"It is difficult, if not impossible, to ignore a letter addressed to you. So, by sending a letter I know my words are going to be read," she explains. "When I want to get an important message to a specific buyer, a letter is the only way to go. An email is too easily ignored or discarded, whereas an unsolicited phone call is too brazen."

Pierre de Wet, owner of Cambridge-based cleaning company Art of Clean, believes a sales letter should be personalised to have the greatest effect: "We often send out letters to our existing customers to promote a new service or offer, but are very careful to make sure it is personalised to include the customer's name, as this immediately creates a connection. There is nothing worse than a letter that begins with "Dear Sir/Madam", or even worse "Dear Valued Customer".

According to Kfir Atias, CEO of 3D dental scanning service CT Dent, you must also remember that different rules apply when sending a letter. "A letter is a more formal means of communication, so grammar and spelling should be perfect," says Atias. "Also, don't be afraid to provide a lot of information—people are far more willing to concentrate on a letter than they are an email, text or Web page, so it's your chance to really show how the reader will benefit from what you are offering."

The following tips will help you write successful sales letters.

- Be specific about what you are offering—tell the reader exactly what it is and what it does
- Clearly state the benefit of your product or service. What advantage will it bring to the reader?
- Offer an incentive—eg a free gift, discount or money-back guarantee that encourages response
- Add reviews and testimonials from satisfied customers
- At the end of your letter, tell the reader exactly what you want them to do— contact you, send their details, buy directly etc., and add an incentive if they act immediately.—Martin Sayers