

Dare to be different

GO-WOMAN!

ISSUE TEN | Autumn/Winter 2010

WEST MIDLANDS

The Swedish Experience

Study tour to
Sweden in 2011

(pages 12 & 13)

Go-Woman! Connect

Read about accessing European funding
and doing business in Europe

www.go-woman.com/gwconnect

Dear Reader,

Welcome to issue 10 of the Go-Woman! magazine.

In this issue we have packed articles to help support business growth.

Go-Woman! is delighted to announce the 'Swedish study visit 2011'. In line with our vision to provide opportunities for women to 'think outside the box' and grasp opportunities further a field, the study tour will provide an ideal opportunity to learn new and innovative ways of supporting business start up, growth and sustainability; to encourage women led micro businesses to explore opportunities for doing business in a wider geographical context.

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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Dare to be different
GO-WOMAN!

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Advertising / Features: 0121 270 6133
Email: gowoman@go-woman.com

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jane@janerandall.co.uk

THINKING *of becoming Self-Employed?*

What's the next step? Here are top ten things to consider.

1. Make sure you are setting up a business for the right reasons and do your research thoroughly.
2. Decide on your business structure- i.e. sole trader, partnership or limited company.
3. Inform HMRC or Inland Revenue about your change of status. Limited companies will need to complete form CT41G and sole traders must file form CWF1.
4. Appoint an accountant. The earlier you do this the better so that your adviser can start you on the right track to compliance and sensible business management.
5. Open a dedicated bank account. Shop around for the most competitive business deal.
6. Decide on your book keeping systems - it is essential that proper business records are maintained from day one of the business.
7. Speak to other business owners. Their experiences of running a business may be useful to you.
8. Decide if your business needs to be registered for VAT. Generally if you expect your business turnover to be in excess of £70k annually you will have to register for VAT and charge VAT on your relevant sales.
9. Are you going to employ people? If so make sure you set up a valid PAYE scheme and know what's involved with being an employer.
10. Above all, ENJOY!! Running your own business can be one of the most rewarding things you will ever do.

Donna Wade - WadeX limited
donna@wadex.co.uk

WadeX Limited

WOMEN *and Multi-tasking*

There is a continuous debate whether women are better at multi-tasking than men. This does not mean whether they can cook dinner, do the washing and do the vacuuming at the same time.

Business women take their social responsibilities into their stride and many of them wear multiple hats, supporting fantastic causes from volunteering at their local school to holding positions at board level.

Go-Woman! is proud to showcase inspirational gems through regular profiles. This article also celebrates the rich vibrant successful business women that are truly multi-tasking alongside running successful businesses.

Julie White- Growing Rural Enterprise Ltd

Julie is a director of Growing Rural Enterprise, helping rural businesses to start, develop and grow. Their work includes running a Business Link 'Going for Growth' contract, and helping farmers to create business development plans for their businesses.



They also run one day training courses for a wide variety of rural businesses and do one to one mentoring and support.

- Julie is a mentor for The Princes Trust and enjoys helping young entrepreneurs to bring their dreams alive.
- She is a voluntary leader for the Lichfield Women in Rural Enterprise Network who meet monthly and support rural businesswomen with seminars, speakers and networking.
- Julie has recently set up a Community Interest Company with two other directors to help Care Farming go forward in Staffordshire. Care Farming is where people with social needs visit farms to do therapeutic activities with animals, plants and the countryside. Green Healthcare is something that Julie is passionate about having piloted the WELLIES project in Staffordshire for those with mental health needs. This won a regional and national award for 'Transforming Lives'.

www.growingruralenterprise.co.uk

Business & Image Management Specialists

Sandie Granville has developed her business skills working for over 20 years as an Image Consultant and owner of a beauty and fashion enterprise. Sandie has also gained considerable experience working with



entrepreneurs, private companies, Public and voluntary sector organizations in the Caribbean, Africa, USA, Canada and Europe advising on business and image management programmes.

Now Principal Consultant of SB Associates - Sandie offers business advise, image training and consultancy services to start up businesses and she also runs her own business network club named SANDIES Biz Club.

Sandie is:

- Principal Tutor of Business Enterprise for Birmingham Adult Education Service.
- Business Mentor for Midwest Rural Enterprise CIC.
- Board Member of Business and Skills sub-group.
- Chair of the Board of Trustee's for the Ethiopian Orthodox Tewahedo Church

Sandie Granville AMFIC, MIBC
International Business & Image Specialist
www.sandiebrownassociates.com

COWBOYS *and Cowgirls*

In these uncertain times, companies have to be ever more cautious about who they choose to do business with.

Good cash flow is what keeps any business afloat. It is therefore important to ensure that we do business with reputable companies. But it's not always about the money, or the supplier/customer relationship and getting paid. What about the people you choose to work with either corroboratively or in association with or subcontractors? Doing business with someone who does not operate with similar values and standards of service as your own can also have potential risks to your reputation. For example if you decided to collaborate with another company to provide a product or service to a customer, can you be sure that anyone you

subcontract with is going to treat your customers with the same respect as you would? Will they respond to customers needs in the same time frame as you would? Would they represent you and your company in the way you would like it to be? What would be the damage that could be done if the relationship goes wrong between you?

For many large corporations, utilising company background checks and thorough scrutiny ensures that they avoid doing business with the cowboys and cowgirls. Smaller businesses do not always have the finance or the know how to ensure that adequate steps are taken to avoid potential problems. However, taking a few sensible steps can help to ensure that your business can avoid being caught out.



Be careful. Not all Cowboys and Cowgirls are this cute!

Consider the following:-

Always have a written agreement, regardless of whom you do business with or go into some level of partnership/collaborative working with. If it's not to form a legal partnership that would be taxed as such then it would be wise to have some sort of working agreement. Make sure it sets out expected standards, working arrangements who deals with what and what information can be disclosed to clients and so forth. In general we all like to trust the people we work with (we women often trust more) and if we feel we know them quite well, we may be reluctant to "investigate" them or put agreements in writing. However, people's circumstances may change through no fault of their own, so having things in writing will give a neutral point of reference if circumstances change. It's not personal - it's just good business practice so be wary of anyone not willing to enter into the spirit of an agreement in writing. Seek advice from a solicitor regarding agreements.

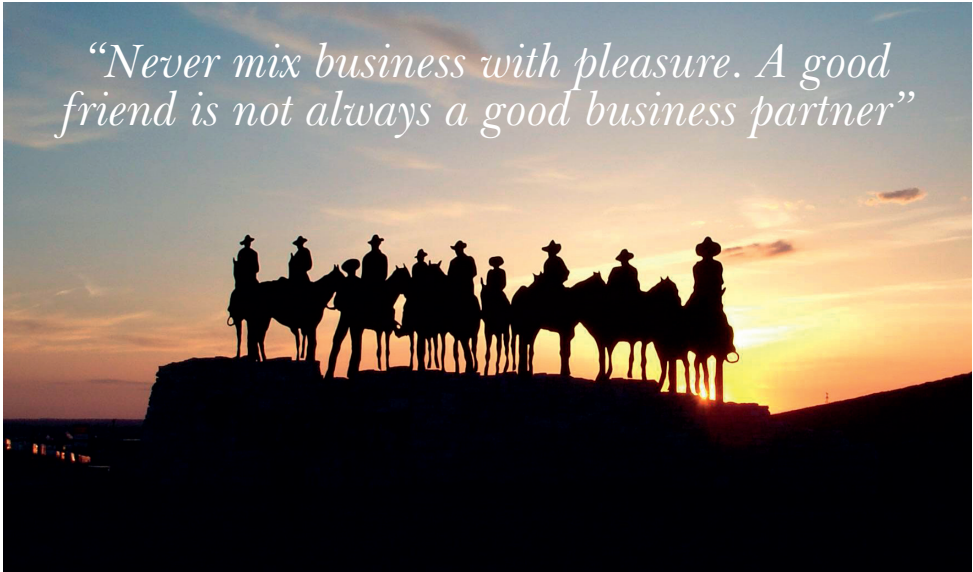
If dealing with a limited company, you could use Companies House website to check the company status. If a company search shows that an application has been made to be struck off, it does not necessarily mean that the company is financially in trouble, it could be that the Directors have not filed the relevant returns on time. Nevertheless it might ring alarm bells about how they perhaps conduct their business affairs?

For sole traders and partnerships you could try seeing if there are any County Court Judgements on them by checking on www.trustonline.org.uk (there may be a fee for this).

Diplomatically talk to as many people as possible who are currently in business or in collaborative partnership with your intended business associate. Don't imply anything or say anything that could be construed as defamatory. Some things you may be told may not be the whole story but if you hear about the same issues from



“Never mix business with pleasure. A good friend is not always a good business partner”



several people then the rumours may have some substance. Be careful not to repeat them to the “accused” without proper advice or proper evidence though.

It may be appropriate to contact your local Trading Standards Department to ascertain if any complaints have been made about the company you are proposing to work with.

Make sure that the client you are both working with is aware of the partnership, who is who and who is responsible for what. Should things go wrong, and it’s not of your making then clarity for the customer as regards to division of responsibilities, can help to ensure your business is not left with a bad reputation.

Make it your responsibility to know what is going on or that you have access to information. Good communication between yourself and your associate/partner/sub contractor etc. is essential. Transparency between partners is critical to trust and it’s good practice in case something untoward happens to your working partner, you can then pick up the reins and finish the job as you will have the information you need.

There is some mileage in the saying ‘never mix business with pleasure’. A good friend is not always a good business partner. Don’t get carried away by someone else’s enthusiasm, apparent friendship and smooth talking. How long have you really known this person for? If anyone has a fear of upsetting a business partner by disagreeing about something, is this really the best business relationship? If you do come untangled, seek appropriate help. Involving a neutral person can remove some of the emotion that can be attached to the situation, after all, a breakdown in the relationship may often involve feelings about a betrayal of trust - and no one likes to think they have been taken for a fool. Try not to let it get personal however hard it might seem. You could try mediation companies as an alternative to legal action. Above all remain professional, don’t make derogatory or defamatory comments about the other party in public, no matter how aggrieved you might feel, it will tarnish your reputation.

It’s not all doom and gloom though – there are many successful business partnerships and collaborative working arrangements operating. You just need to take a little care.

THE PROS OF *Blogging*



“So what is the first thing you want people to do with your blog? You want them to read it! So you need to write a great headline”.

People reading a website will skip through pages that are text laden, yet, strangely enough, they will read every word of a blog post, so it is better to do your pitch in a blog post rather than on a website.

So what is the first thing you want people to do with your blog? You want them to read it! So you need to write a great headline.

Once you have their attention and you do this by writing one sentence that is so compelling that the reader wants to read the next one and so on and so on, you can then move, (very tentatively), on to your pitch.

Blog posts provide the opportunity to promote, discuss and persuade but in a gentle and informative way. Always remember that the blog post must contain something of value, the pitch should be secondary.

It is also much easier to include the keywords you need for search engine optimization, (SEO), in a blog post. Keywords are the words or phrases we use to retrieve information from the search engines.

For instance, if I blogged about photography and you were looking for “a cheap camera” and you entered those exact words in Google - if I had written a blog post with the exact words, “a cheap camera” in the text then my post would more than likely come up in your search.

Take a look at your website – of-course you provide information about your business but it is very difficult to incorporate, much needed, effective keywords without making the website unattractive and sometimes unreadable.

The Blog post provides the opportunity to include the right keywords. To really benefit from the SEO potential of a blog post, the keywords need to be in the title, the headings and throughout the article.

It is also beneficial to have a keyword to an external website that has a relevance to your product or service.

Capitals and bold text are not normally a good idea as they look like you are shouting at the reader but on this occasion it would not be a bad thing to highlight one or two keywords in your post by capitalisation or italics.

One more important note, don't add too many keywords. This could do the opposite effect and get you penalised by the search engines.

Why will people read your blog? The underlying strength of your posts should be... your credibility, why you are the expert.

You should try to mention proof of your credibility throughout the post and also in your signature.

Pat Sutton is a professional blogger and The Founder/Editor of The Business Woman - Where women blog!

www.thebusinesswoman.co.uk

Pat is listed in Forbes Magazine as one of the top 30 women.

You can find Go-Woman! blog around European funding and doing business in Europe at

www.go-woman.com/gwconnect

SHOWCASING *West Midlands Expertise*

Go-Woman!, was delighted to host a group of Swedish female entrepreneurs visiting the West Midlands for a week long study tour from 19th to 24th September 2010.

Go-Woman! worked with their Swedish exchange partners 2Core, under the Leonardo da Vinci project funded by the EU under Lifelong Learning Programme which supports education and training across Europe.

The Swedish delegation was shown a variety of initiatives in both urban and rural areas. They had the opportunity to hear from women entrepreneurs as well as absorbing the rich culture of the city.



The itinerary included visits to Birmingham Science Park, West Midlands House in Willenhall, Enterprise HQ at Coalport in Shropshire, Sandwell Women's Enterprise Development Agency, Jewellery Quarter to name a few and the visitors had the chance to explore Birmingham's culture and diversity too.

To celebrate, Go-Woman! have launched the European blog, discussing potentials for working with European projects as well as hearing



from participants about their experiences in participating in European study tours. Read their comments on www.go-woman.com/blog.

This is what some of our guests had to say about the visit.

'Fantastic program and good variety of study visits. It was good to meet entrepreneurs who were excited about business and the helpful networks they joined'. Malin Ahlner

'Every visit has given me something to think of. We will take the thoughts home and develop'. Cecilia Lagergren.

'All the visits at the different companies were very useful. I also found a business idea that I was searching for'. Katrina Enlund

Following the visit, Go-Woman! has launched the European Business Network which will allow women across Europe to share and discuss potential co-operation, expertise in the field of enterprise and provide opportunities to do business across the globe. (see more at www.go-woman.com/gwconnect)

Go-Woman! is looking forward to taking a delegation of businesswomen from the West Midlands to Sweden on a reciprocal visit in May 2011. Read more about the planned visit on pages 12 and 13.

BUSINESS PLAN *Template*

You will find many different versions of templates for devising a Business Plan, coming from number of avenues including banks and support agencies. One thing to remember is that a business plan is your vision subscribed onto the paper. Regardless of which template you use, there is a common thread that leads to a production of a document that showcases your vision.

A following is an outline of a typical template for a business plan with a brief description of the relevance of each section.



1.0 Executive Summary

This section should provide a one-page summary of your business idea and what you are hoping to achieve. What is your business about?

2.0 Company Summary

What is your business about?

3.0 Services

This section describes your services or products in more detail.

4.0 Market Analysis Summary

This section should summarise the research that you have carried out, analysing and justifying the need for your business.

5.0 Strategy Summary

This section should summarise how you plan to develop and manage your business.

6.0 Management

This section should provide details of the management team who will run the business.

7.0 Financial Plan

This is one of the most important sections of your business plan. You should adopt a very conservative approach with regards to how much money you anticipate making whilst being liberal for overheads.

In the next issue of Go-Woman! magazine we will look at the business plan in greater detail.

Yasmin Akhtar - Go-Woman!

Go-Woman! is dedicated to supporting and encouraging women owned businesses to think outside the box. In line with our vision, Go-Woman! are delighted to have secured European funding through Leonardo da Vinci Mobility scheme. The initiative will allow Go-Woman! to take 11 women from the West Midlands region to Sweden for a five day study visit.

Who is this aimed at?

The intended participants for this project are women who are running small to micro-sized businesses; professionals in their field of expertise. These women are either directors, or trainers and those directly involved in designing and delivering training for women in business.

Professionals in vocational education and training who are employed in a business or training environment and whose day to day role includes, the design or delivery of training, professional development or careers guidance. Examples include teachers, trainers, vocational training staff, guidance counsellors, those responsible for training establishments, those responsible for training planning, occupational guidance within enterprises etc. If you are not sure if you qualify please call us for clarification.

What is the initiative?

The project will be taking 11 women to Sweden for one week which is scheduled for May 2011.

The aims of this project are:

- for women to learn new and innovative ways of how to support business start up, growth and sustainability;
- to encourage women led micro businesses to explore opportunities for doing business in a wider geographical context;
- to learn from best practices, to become more competitive (Lisbon Agenda) especially in the current financial climate;
- to engage women who do not normally engage in these type of activities, to take part in a trans-national study.

THE SWEDISH *Exp*



ISH perience



This project will help professionals and businesswomen to develop their skills in their field by learning from like-minded individuals.

The project will encourage micro businesses to see themselves as part of an EU economy and not just the local economy, and will allow women to see that the issues for women starting a business are very similar in other parts of Europe.

What is my contribution?

- Actively engage in the study visit.
- Through blogging share your experience with others.
- Disseminate learning through current networks.
- All costs including travel, accommodation and subsistence are paid.

When is the study visit?

- Provisional dates for the study visit are May 2011.

How can I be part of it?

Participants will be selected through a rigorous selection process.

- In the first instance contact Go-Woman! by emailing gowoman@go-woman.com or calling 0121 270 6133 to get an application form. Find out more at www.go-woman.com/gwconnect
- You must complete an application form.
- This will be assessed against the selection criteria.
- Successful applicants will take part in an induction day before travelling.

For more details contact **Go-Woman!** on **0121 270 6133** or email gowoman@go-woman.com



Back in October when my daughter was just 18 months old, I met a friend for lunch, who also had a son the same age. When I met her in the car park she told me she had forgot her pushchair. We joked that, wouldn't it be a good idea if there was a shop down the road where we could rent one for the day.

One night just as I was nodding off I kept thinking further into what we had talked about, I had ideas popping out my head all of a sudden and a justification as to how I could make it work so I got up and wrote it all down. Within a week I had built my own website and had also received my first sale. Rentabuggy was born!

Rentabuggy is split into two markets: - The first is that we rent top selling pushchairs on a monthly basis. These include big brands that customers want like Bugaboo, Phil & Teds, MacLaren and more. We feel in such an economic downturn it means families can ease their cash flow by renting monthly and not making big essential purchases.

“Within a week I had built my own website and had also received my first sale. Rentabuggy was born”!

We also offer Holiday Rentals Nationwide. This includes not only pushchairs, but the bulky essential items you can't always fit in your car, like Travel Cot, Highchairs, Sterilisers and more. We take the stress out of travelling by delivering the items direct to your place of stay ready for your arrival and we collect too!

As well as running my own business from home, I am also Co-Founder of the website www.networkingmummiesdorset.co.uk, which supports mums in business and provides workshops, free events, exhibitions and much more.

HOW I BECAME *Mr*



NAME A *umpreneur*



Rentabuggy has grown in 18 months and the beauty of spending time with my daughter when I choose is something I would not want to give up now but that doesn't mean to say it has not been hard work. I can honestly say it is only in the past 6 months that I have retrieved a good work 'v' life balance. I am a single mum to my daughter Ashleigh, who is 4 years old. She is my driving force and she gives me the motivation to succeed even further. We talk daily about work and she knows it brings in money to give her clothes and buy food. I want her to grow up understanding the value of money and how you have to work hard to achieve it but also to see the benefits it can reap in. For example last week I was on a BBC2 programme and I was a judge on a panel, she loved it that her mum was on TV!

One piece of advice I would give to anyone looking to start a business is to go for it because if you don't, you will only wonder 'what if'.

One thing with starting a business is that it is a huge learning curve. Don't worry if you get something wrong, pick up and move on. We only succeed by learning our from our mistakes.

For more info please visit www.rentabuggy.co.uk

Written by Laura Morris

Finalist for BT Business Grant Competition 2009

Shortlisted for Remote Worker Awards 2010

Winner of 'Women on Their' Way Awards 'Start Up' Category 2010

Ambassador for Enterprise UK



COMPUTER *Jargon Buster*

Issue 9 of Go-Woman! magazine attempted to demystify the acronym and jargon surrounding computers by providing an overview of some of the jargon that you will come across in the world of computers. This is Part 2 of the further acronym and jargon used in the world of computers.

QWERTY - The standard English keyboard layout, so called because the first six letters on the top row of the keyboard are QWERTY.

Reboot - To restart a computer. Normally, this is by using the 'Restart' option on the Windows Start menu. However, it may be necessary to press Control-Alt-Delete or even to use the Reset button if one is fitted to the PC.

Recycle Bin - Where all files deleted in Windows are sent. Shown as a rubbish bin icon on the Desktop, it must be emptied if you want to get rid of deleted files for good.

Screensaver - A program that runs on a computer after a short period of inactivity and displays a moving image on screen. Originally intended to prevent damage to monitors caused by displaying the same image for long periods, many screensavers now incorporate passwords to protect your work from prying eyes.

Search engine - A site on the net that indexes the names and addresses of other sites. It enables you to search for sites containing certain keywords, or sometimes even to ask a question in normal language.

System disk - This is a disk that contains all the programs you need to get your PC working, with enough system files to make it boot up and allow you access to the disk drives.

System files - The files that run when the computer starts up, usually containing essential instructions to make installed hardware and software to run properly.



System software - Controls the hardware and manages the applications on your PC.

Tab - Dialogue boxes often combine settings for different associated functions. Each 'page' of settings is separated by a tab, as though it were sheets of paper filed away and separated by tabbed dividers.

Tab stops - Preset points along a line of text, where the cursor will stop when the tab key is pressed.

Taskbar - The bar that runs along the bottom of the screen in versions of Windows from 95 onwards. It includes the Start button and System Tray, and contains icons for programs that are running.

Toolbar - A strip of icons that runs across the top of most Windows applications. Used to provide quick access to certain important features, such as saving and printing.

Toolbox - The software equivalent of a mechanic's toolkit. A program's toolbox should contain everything necessary to complete the task in hand. In an image-editing application, the toolbox will have a selection of drawing, colouring and editing tools.

Yasmin Akhtar – Go-Woman!

**Come and meet the Decision Makers
At The Mayor and Mayoress of Walsall
Business Entrepreneurial Evening Tuesday
16th November 2010**

A rare opportunity is provided to the local business community. The Mayor of Walsall, Councillor Gary Clarke and The Mayoress, Mrs Yvonne Clarke, is opening up the Mayor's Parlour, combining an extraordinary business / charity event bringing together Public and Private sectors of industry.

This charitable business event is aptly taking place in 'Global Entrepreneurial Week' with emphasis on the evening revolving around 'generating and encouraging entrepreneurship, new business growth within the region.

This event will also provide guests with the opportunity to access:

- Advice on grants, funding available for budding Entrepreneurs.
- Services, facilities available for start ups and SME's
- Business Support for established business's within the area.

West Midlands House, business centre is honoured to be involved in the organisation of the event together with Haden Solicitors and Zenipher Training Ltd. All net proceeds will be donated to the Mayor of Walsall's appeal supporting Walsall Hospice and disadvantaged children.

Places are limited: For more information email: palexander@westmidlandshouse.co.uk

Contact tel: **0121 609 7077**

Venue: **The Mayor's Parlour, The Council House, Walsall, WS1 1TP**

Time: **7.00pm – 10.00pm**

Dress Code: **Black Tie**

Invite Ticket: **£25.00 (inc executive buffet / refreshments / Live Bands)**



WINNING

Σ O > Ψ Ω

Opportunity for You

Winning Moves is a Staffordshire based economic development consultancy. Currently working in partnership with Business Link West Midlands, Winning Moves is able to offer FREE mentoring and support services to businesses across the West Midlands region.

As part of the Business Transformation Service, businesses can benefit from up to 5 days free mentoring support from expert advisers. The mentoring is designed to help SMEs (pre-starts; start-ups and existing) to achieve their objectives for business growth and transformation, whether this be revenue growth, office expansion, acquisition etc.

Activities include developing and reviewing forward strategies; enhancing internal leadership skills and developing management capabilities; enabling culture change within businesses so that staff support and drive the transformation; mentoring through the acquisition process.

For more information, please contact Paula at Winning Moves quoting Go-Woman! on 01785 827600 or email paulaf@winningmoves.com

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Impulse Marketing Management provide services to companies, venues and performance artists throughout the UK

PANEL *of Experts*

Do you have a burning question that's been nagging away at you - well don't wait any longer email us at: gowoman@go-woman.com and we will get our experts on the case.

Are you ready to consider bringing your first employee into your business? Or do you already have employees?

One of the concerns most often brought to me is about the Contract of Employment so I have collated the most often asked questions:

As a small employer do I have to have employment contracts in place?

A contract is "that which was agreed" – an offer and an acceptance. It does not have to be in writing to be a contract, however every employer is required to produce a Statement of Terms and Conditions of Employment for each employee, and this is often referred to as the contract.

What information has to be included?

There is a requirement to include certain basic details, such as hours of work, rate and frequency of pay, holiday entitlement, etc. The Employment Rights Act 1996 (ERA) sets out the detail.

What are the consequences of not having a statement of Terms and Conditions?

Well if your employees are not clear about the details of their employment it can lead to misunderstandings on both sides and ultimately may cause a problem serious enough for the employee to make a claim to the Employment Tribunal (ET). If the terms are clearly set out then everyone understands and there is unlikely to be any future dispute. If a claim for a different issue were made to the ET and the employee had not been provided with this Statement the Tribunal is bound to make an award against the employer equal to two or four weeks pay, according to the circumstances.



Is there a time limit by when this statement should be issued?

Yes, the employee is entitled to receive it within 8 weeks of starting the employment, however it does not have to be issued during the first four weeks, although most employers issue it as part of an induction programme. TIP: Always prepare two copies and ask the employee to sign both so that a signed copy is retained to show it has been issued.

You can find out more information by visiting www.gov.uk or contacting ACAS, or if you have particular queries relating to employment please email gowoman@go-woman.com

Christine Thomas - Human Resources
workingpartnersgb.com



SEO TRAINING

How to get the basics right

Let's get something straight from the outset - this article probably won't get you to number one if you have a highly competitive search term. If you're looking to get to the top of the shop for a search term that is used 5,000 times a day and is dominated by massive companies then you're going to have to work hard. But this guide will show you how you can begin to make a difference and very quickly alter your rankings for the better.



Title tag

The bit that goes right up the top of the page, usually in the blue bar in Internet Explorer, Firefox etc. and it's the first thing that people see when your listing appears in Google. It's therefore surely the most important thing to get right and many people make a big mistake here - they put "Welcome to our website" some other bland introduction.

There's a very good reason not to use this area for such inane text - Google takes this as the most important aspect of the content of the page. Therefore you need to be putting your keywords in there.

My personal favourite way of doing this is to put a couple of keywords, a vertical bar, then some related keywords. For example:

Blue widgets | Widgets | Car widgets

Meta Description

This is the bit that visitors don't see on your site, but they will see in the Google listing and it's very important for 'hooking' your visitors in. Similar to a network meeting, you should really be looking to put your 'elevator pitch' here. Don't stuff it full of keywords because that looks terrible, instead put the sort of sales copy that you would expect in a leaflet or brochure and get them to click on that link.

H1 tag

You might need to talk to your web designer for this one but the 'H1' tag is one of the most important on-site elements that people will see. Your H1 should be a heading to the rest of your page and not simply a keyword stuffed nonsensical sentence. Yes, include your keywords but make it sensible.

Content

Trying to stuff lots of keywords in will look very strange indeed and may put people off. There's some evidence to suggest Google also ignores keyword density and so including your keywords at all may be utterly pointless. No, write this with a view to selling your product to people who may want to buy it - don't be going crazy with lots of keywords that just look unnatural.



Targeting pages

You should never try to cram too much content onto one page in one go. Google doesn't like to be confused and a page that talks about car widgets as well as truck and boat widgets will just be confusing to it and to people.

Think 'niche' whenever you're writing your content and positioning it on the page, do every product and category on a separate page (easy with a good content management system) and create all your tags listed above with this in mind.

Google doesn't just see your traditional home page as the 'home page', it will in fact choose the most relevant page out of all your site and send people to that one.

Andy Calloway is the online marketing director at Calloway Green Ltd, a website design and optimisation company based in Wolverhampton in the UK. Calloway Green take fantastic website design and turn it into a marketable and usable product that will actually make you money. They specialise in Web Design and SEO training. For details see www.callowaygreen.com

WOMEN *and Pensions*

Women are falling further behind men when it comes to pension provision, according to a shocking new report from Prudential, which shows that advances in equality at the workplace are not reflected in retirement.

Despite 13 years of a Labour Government committed to tackling inequality, recent reforms intended to reduce poverty among older women are not working. Prudential's research shows that men retiring in 2010 will be, on average, more than £7,000 a year better off than their female counterparts. Women retiring this year will receive an average pension of just over £12,000, almost two-thirds less than the average male pension, which stands at just over £19,500.

Worryingly, this gap has widened by almost £800 over the past year.

The economic downturn has affected the retirement prospects of many older savers. Men and women have seen pension pots shrink, and as a result many are now planning to delay retirement.

But this research shows that volatile stock markets, low interest rates and rising inflation have had a particularly devastating effect on women's pensions. Another factor the Pru is less keen to shout about is that annuities – a guaranteed income for life which most people buy from an insurer when they retire – pay less income to women because they tend to live longer than men. Men retiring this year can expect a pension that is, on average, 3.5% less than that of a man retiring 12 months ago. But women's pensions are down 11% over the year.

Karin Brown, a director of pensions and annuities at Prudential, said that although the recent economic conditions have had a negative effect on many women's pensions, the main cause of this disparity is that women work fewer years on less pay to fund longer retirements.

Enjoy your retirement: Start a pension now.



In the past, having a break from work to have children could have quite a significant detrimental effect on pension provision, but that doesn't need to be the case today.

These factors mean women typically save less into a pension, but when they reach retirement they are then hit with the double whammy of lower annuity rates due to increased longevity.

Despite the fact that the odds are stacked against them, there are steps women can take to boost their pension provision.

So whether starting your working life, or fast approaching the free bus pass, you should seek Independent Advice to explain the options available to you.

Here are top 10 tips for you.

1. Start young

There is no easy route to pension equality. Women need to start saving earlier than men and tuck a greater proportion of a salary away to receive the same pension income in retirement, for the reasons stated above.

2. Find out when you retire

This used to be straightforward, with women retiring at 60 and men at 65. But changes are under way to equalise this and then raise it to 68 for both. Check out when you are due to retire by contacting the DWP.

3. Get a pension forecast

Contact the Department for Work and Pensions (pensionerservice.gov.uk) to find out what you will receive from the state – and when.

You also need forecasts from all private pensions to which you contribute. Make a list of all company schemes you have paid into and write to the trustees. If you have lost track of previous employers the DWP's Pension Service has a free Tracing Service (online or phone 0845 600 2537). Request the same information from all personal pension plans.

4. Plug national insurance gaps

If you don't qualify for the full state pension, look at whether you can make additional payments to "buy back" years where no NI contributions were made.

5. Have you been paid for time at home?

If you are under 60 and are a carer, check that you're getting the Carer's Allowance. This could give you extra cash today and help you to build a better state pension.

6. Maximise annuity income

Don't accept the default annuity from your pension provider; shop around. In many

cases you will be offered a better rate. Better annuity rates are also available to smokers and those with health problems – so inform your annuity provider of any health issues, however insignificant they seem.

7. Make provision to be a merry widow

Check the death benefits available on your partner's pension. If your husband/partner has a money purchase scheme he will be buying an annuity. Discuss what type is purchased. Most married men opt for a single life annuity, which pays a higher starting income but does not provide any widows' benefits at all.

8. Don't rely on your other half

Make sure you have your own savings for retirement, and are not relying solely on your partner. Sadly, many couples are not together by the time they reach retirement, and it is much better if both have their own pension provision.

9 Don't be too cautious

Many experts are worried about the potential impact of inflation on people's retirement funds. The best hedge against inflation remains equities. Volatile in the short-term, they historically perform far better over a longer time period.

10. Claim all you can for a better life

If you are over 65, make sure HM Revenue & Customs has given you the benefit of the higher age-related personal allowance. Pensioners collectively fail to claim up to £4.6bn in state benefits each year, so make sure you claim what is due.

This article does not constitute professional financial advice. Seek advice from a qualified Financial adviser.

For a no obligation discussion on your pension call Go-IFA on 0117 905 5005

3 page website

3 simple steps

3 packages



First impressions are vital for winning more business. An increasing number of customers are now utilising the Internet as a first point of contact in searching for products and services.

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