



Business Link in the South East
Guide to doing business in tough times



Want to make sure your business stays on track?

Business Link can help so you don't have to go it alone



A **FREE** Business Review from Business Link can help you tackle the challenges and opportunities of running a business.



An experienced adviser will help you step back and take stock of your situation, focus on your priorities and create a **Business Action Plan** that will take you forward.

To arrange a meeting with a **Business Link** Adviser contact us now on:

0845 600 9 006

info@businesslinksoutheast.co.uk



Introduction

Business Link provides support to businesses in all situations and in all industries.

This guide offers practical guidance to help your business when times are tough. It focuses on key areas such as finance, planning, customers and people and highlights the actions you can take to help your business succeed.

Each section starts with things that can be done today - these are simple short term actions which may have long term benefits. It then looks at longer term actions designed to help you move forward and includes a wealth of tools and further information to help you with specific issues.

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All the support in this guide can be accessed on the Business Link website at **www.businesslink.gov.uk/southeast/support**

For further support or to arrange a meeting with a Business Link Adviser who can help you review your business and create an action plan, please contact us on **0845 600 9 006**.

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1. Finance and systems

Without cash you simply have no business. Recessionary times call for greater measures to protect cashflow and ensure a temporary lull does not put paid to your ambitions. Here are a few tips on how you can keep your business out of the red.

Things to do today...

- Check your cash position
- Negotiate payment terms with buyers and suppliers
- Order your monthly management accounts

Short term actions

Check your cash position

To make sure your cash is flowing, you must check the following:

- Use of your overdraft
- Creditor/debtor days outstanding
- Margins - ensure they are benefiting your business
- Variable costs
- Financial trends in your business over the last 6 months – are there any noticeable changes?

Find funding for your business

Some small businesses are currently finding it difficult to get bank loans. When credit is tight, banks focus lending on larger enterprises they consider more credit worthy. However, central Government, the South East England Development Agency and other bodies have introduced various financial measures to help small businesses. To find out about funding opportunities visit

www.businesslink.gov.uk/southeast/support

Get a grip on credit control

Don't let other businesses put your cashflow in jeopardy. Watch out for unusual buying patterns from existing customers as this may mean they have problems getting supplies elsewhere. Reduce your customer payment days and take measures to prevent the late payment of invoices by carrying out credit checks on customers, agreeing terms early and stating your intention to charge customer interest and compensation for debt recovery costs.

Debt factoring involves selling your invoices to a third party and could also help credit control. Find out more on our debt recovery pages at www.businesslink.gov.uk/southeast/support

If things go wrong, you need a dedicated and well-documented approach to credit control to prevent late payments becoming detrimental to your business. Make sure you have multiple suppliers to fall back on should your main supplier no longer be able to fulfil orders.

Organise a cash buffer

This will protect your business in the event of a downturn in trade or your debtor days being greatly extended. It will be far easier to arrange funding while your trading numbers are good rather than in decline.

Look after your overdraft

Banks will look to cut overdrafts where they can, particularly if there has been low usage of this facility. If you can prepare yourself for the annual review with a profit budget and cashflow forecast showing the need for the existing limit, it will be far more difficult for the bank to reduce it. Keep in regular contact with your bank to give them confidence in your business management.



1. Finance & Systems

Submit expense claims promptly

Put expense claims through your accounts as soon as possible. Claims that can be offset against tax will reduce your liability sooner and save you money. As well as cash book expenses, consider provisions where there is a present obligation in respect of a past event, even though there has been no cashflow yet.

Longer term cost-saving ideas

A strategic review of your business will highlight areas where you can tighten your belt, but some quick cost-cutting ideas include:

Computers and technology

Are you making the most of your IT systems? Facilities such as online conferencing software could cut down travel time and costs. Have you got a Customer Relationship Management System? Do you have accounting software? Both of these will make account management much easier.

Visit www.businesslink.gov.uk/southeast/support for more IT ideas.

Staff

Cross-train staff so others can pick up jobs when a key person is off sick. This will also prevent any future staff wastage or quality dip in case of redundancy.

Don't give in to wage inflation demands. Consider paying bonuses or commissions on overall business results not micro-targets.

Reward employees' suggestions for cost cutting and appoint an energy champion in charge of limiting waste.

Marketing

Can you switch any communications from print to online? You could consider replacing some expensive print items with economical in-house printing if it does not compromise your brand image, professionalism or quality.

Purchasing

Make sure you get the right suppliers for your business. Look at your existing suppliers and check alternatives as you may find better deals elsewhere. Get new suppliers

to quote for the same work so you have a comparison.

Use directories and the trade press or contact Business Link for a free search on our Supplier Matching Service. Find out how long suppliers have been established, if they're on approved supplier lists from trade associations or the Government, and use recommendations to make your choices. Ask potential suppliers to provide a firm quote in writing for the first three months. For more information, see Business Link's online guide to the supplier selection process at www.businesslink.gov.uk/southeast/support

Transportation

- Is it more economical to use outside contractors?
- Use route planners or satellite navigation to reduce journey times.
- If you run a fleet of more than 50 cars or trucks, you can get a free 'green' review from the Energy Saving Trust, who have a very

experienced team of transport advisers. Visit www.energysavingtrust.org.uk to find out more.

- Think about investing in driver training. Truck or van drivers trained to minimise fuel use can cut usage by 18%. You will also see lower replacement costs for tyres and other wear and tear. (See also Operations and Productivity for tips on reducing travel costs).

Have you checked?

- Invoices against your purchase orders to ensure you get everything you asked for at the price you were quoted?
- Insurance which covers you for any equipment and vehicles you no longer have?
- If you're getting the best deal on credit card payment processing?
- If you can pass small cost increases onto your customers?

2. Strategy and planning

Planning for a downturn will help you maximise opportunities and ensure your business bucks the current trend. There's no 'one-size-fits-all' approach. Instead, small business owners should analyse their strategic and financial plans and see how they can adapt to the changing climate.

Things to do today...

- Write or review your business plan in light of the current economic and market conditions
- Contact Business Link to arrange a free Business Review
- List your outgoings and highlight where savings can be made

Short term actions

Write your business plan

You must write a business plan, or review your existing one, paying particular attention to:

- **Cashflow**

When times are hard, cash is king. Forecast your cashflow monthly to ensure that expenses and planned expenditures are in line with accounts receivable.

Include cashflow statements into your monthly financial reporting

and project cashflow requirements three to six months in advance. If you foresee a blip, visit your bank immediately.

Demonstrating you have a firm understanding of your company's cashflow will make lenders more inclined to give credit than if you neglect your financial planning.

View our guidance on cashflow management at

www.businesslink.gov.uk/southeast/support

2. Strategy and planning

• *Outgoings*

Economic decline spells tough decisions on what you are going to spend your money on. Staff cuts, neglecting training or slashing the marketing budget are not the best places to start. Instead, review your outgoings and consider whether you are getting the best deals. Talk to your landlord and suppliers and negotiate discounts for early payment or long term contracts. Are your financial facilities and utilities on the best terms available? Get on the phone and secure deals that work both ways. (see Finance and Systems for more money-saving ideas).

• *Planning*

Clever companies plan ahead for any scenario. When a downturn threatens, businesses need to take decisive steps to understand the situation and what it means for their future survival. Seek outside help and use your business adviser, accountant and solicitor for objectivity, professional advice and guidance. Their collective

experience in working with similar situations in past economic downturns is invaluable.

A free Business Review from Business Link can help you identify the actions you need to take – call now on **0845 600 9 006** to arrange a meeting. Read more about preparing a business plan at **www.businesslink.gov.uk/southeast/support**



2. Strategy and planning

Longer term actions

Identify possibilities for sustainable growth. Economic downswings present opportunities for companies prepared to look and you need to be able to adapt your products/services for new markets. During the last recession, more than a fifth of companies in the lower quartile in their industries jumped to the upper quartile*. Recessions are evolutionary, and research shows that gains made during challenging times tend to endure.

Investigate investment opportunities thoroughly and keep an eye on invitations to tender. The public sector and, increasingly the private sector, demand companies demonstrate commitment to quality, equality, health and safety and the environment, so prepare policies in these areas prior to a bid. Contact Business Link for help with this and apply for accreditation such as the universally recognised ISO 9001 to increase your chances of a contract win. (See Customers and Markets for more information about public sector procurement). Visit

www.southeast2012events.co.uk

to book your place on a free Bid Writing & Tendering workshop.

* Bain and Company study published in Harvard Management Update Jan 2008. The Bain study analyzed more than 700 firms over a six-year period that included the recession of 1990-1991.

3. Customers and markets

Keeping a business afloat during recessionary times is no job for a shrinking violet. Promoting your business through an organised marketing plan will ensure it never slips off the radar and can keep those orders coming in.

Things to do today...

- Contact your existing and lapsed customers
- Register for FREE on the Supplier Matching Service
- Define your unique selling point

Short term actions

Make better sales calls

The best thing to do is simply pick up the phone. Here's some tips on making a good sales call.

- **Identify your Unique selling point.**

Consider your business's unique selling point (USP) before you pick up the phone and prepare a crib sheet, so you can quickly communicate key benefits and features. Visit

www.businesslink.gov.uk/southeast/support to view the

Chartered Institute of Marketing's guide to developing your USP.

- **Target the right people.**

Remember to contact existing and lapsed customers as well as potential new ones to identify any future requirements and tell them about new products and services. With new customers, it's pointless telling someone how wonderful your business is if they don't have the power to buy your products or services. With smaller businesses, head for the top and speak to the director. A chat with the sales and marketing managers may be the

3. Customers and markets

quickest route to success with larger organisations. Business Link's Supplier Matching Service puts suppliers of business to business services in touch with each other and could help you find new clients – register for free at www.suppliermatching.co.uk

• **Project confidence**

Cold calling may bring you out in a cold sweat, but it's important to sound confident, even if you don't feel it. Make sure you know what you want to say. Inevitably, there will be rejections, but don't take comments personally. Remind yourself of your business's strengths and move on to the next call.

Use cost effective marketing

In testing times, it's tempting to batten down the hatches, but cutting your marketing activity isn't the best option. It's proven that those who invest in marketing during hard times emerge the strongest when good times return, so use your creativity to find some low cost alternatives like the ones below

• **Raise your online profile**

Check your website is doing its job – it could be your main route to new customers. Make sure all your contact details are clearly visible. Search engine optimisation (SEO) is an important part of attracting more users. It boils down to having key words on your website which correspond to those used by customers when looking on search engines.



3. Customers and markets

You can also include a 'links' page with links navigating to other relevant sites. If those site owners link back to you, you'll improve your search engine ranking. Upload new content regularly and you'll give users a reason to return to your site and hopefully make repeat purchases.

- **Media coverage**

Column inches in newspapers and magazines are no longer reserved for business tycoons and multi-national companies. Journalists are constantly on the look out for new and interesting stories so, if you can come up with a suitable 'hook', it's likely you'll get a bite from a local or trade publication. For more information about writing a press release, see Business Link's online guide at

www.businesslink.gov.uk/southeast/support

- **Branding**

Your brand image creates an identity for your business and helps your customers remember

you. Make sure your brand logo and contact information is on all communications they see.

- **Networking**

Attend events, training seminars and trade shows to add to your database of contacts. Take business cards and follow up useful meetings with an email, direct mail shot or phone call. You can purchase data lists from show organisers, so make use of them and get in touch with anyone you didn't have time to chat to. Find Business Link events near you at **www.businesslink.gov.uk/southeast/events**

- **Word of mouth**

This is the ultimate low cost marketing tool, but how can you ensure your customers recommend you to others? Try:

- Ensuring your client is called every time a delivery goes out to check it arrived safely.
- Enclosing a sample to pass on to a friend with every delivery

3. Customers and markets

- Giving out three business cards at a time (each with different messages on the back) to encourage a recommendation
- Bringing a personal face to your sales team by communicating fundraising efforts

Research your customers

Regular customers are important assets and there are plenty of things you can do to ensure they don't stray.

- Ask their opinions of your business.
- Use customer surveys, feedback programmes and phone calls to find out why they do or don't buy or what products they'd like to buy in future.

Compile and analyse your customer database

Use details of your customers' purchases to find out which offers and complementary products they might be interested to hear about. Get permission to send email alerts or newsletters to keep customers informed. Use our web tool at

www.businesslink.gov.uk/southeast/support to help identify who your most valuable customers are.

Research your competitors

Know who your competitors are and how their prices will affect your business. How does your unique selling point differ from theirs?

Long term actions

Move into new markets

If you want to sell your products and services to new markets, then it's worth considering the following:

- ***Innovate***

Look at existing products and consider whether they might have any alternative applications. Keeping an eye on market trends will give you ideas about new markets where your products might sell. See Business Link's online guide to innovation at www.businesslink.gov.uk/southeast/support

- ***Bid for public sector contracts***

Selling products or services to Government bodies is an

3. Customers and markets

important opportunity for all businesses. For more information about opportunities to tender, visit **www.supply2.gov.uk** or **www.businessportal.sece.gov.uk** (South East only). If you'd like details about how to bid for London 2012 contracts, visit **www.london2012.com/business**

- ***Export***

This could extend your market and boost your turnover, but you need to investigate whether your products are right for each target market and whether you have the necessary resources to start exporting. For more information, visit **www.businesslink.gov.uk/southeast/support** to see our Opportunities in Exporting page and use our online tool to identify new sales channels. You can also access international markets through UKTI at **www.uktisoutheast.com**



4. Operations and productivity

Inefficient operations will cost your business dearly. It's no longer possible to run a profitable business without a firm grasp on the company purse strings, so reassess your running costs and prevent unnecessary expense.

Things to do today...

- Use the Internet to compare deals on utility bills and finance facilities
- Set measurable goals for the coming month
- Use a route planner for your next journey to avoid wasting time and money

Short term actions

Measure your performance

You need to be able to measure your performance against your targets each month, but make sure you know what you are measuring.

A Customer Relationship Management System will help.

Negotiate better deals

In the current climate, you must take measures to cut your company's running costs. Look at your supplier costs first.

- Could you bargain for discounts in exchange for early payment or long-term contracts?
- Maybe you could buy as part of a group with other similar businesses?
- Check the Internet for better deals on your utility bills. Are your finance facilities on the most competitive terms available?
- Could you negotiate better rental on your business premises or sublet unused space?

- Are you paying for facilities you aren't using such as photocopiers or phone lines? (For more cost-saving ideas, see Finance and Systems).

Reduce travel costs

Failing to review your business's travel arrangements could be very costly. Car-sharing and public transport offers a cheaper route to work for employees which may help you save on staff parking costs, whereas telephone meetings cut the need to travel. There other are measures you can take to reduce your travel costs. These include:

- **Using green company cars with low tax**

See Business Link's online guide to sustainability for a list of the latest models at

www.businesslink.gov.uk/southeast/support

- **Plan journeys**

Ensuring all deliveries or sales team routes are carefully planned will keep mileage as low as possible. There are many software programmes and route

4. Operations and productivity

planners available to help with this. You might also want to consider installing satellite navigation to ensure journeys are as efficient as possible.

- **Save petrol**

There are many small things you can do that make a big difference to the amount of petrol your business vehicles use, such as:

- making sure that all vehicles have their tyres pumped up to the correct pressure



4. Operations and productivity

- removing any unnecessary clutter from vehicles
- reducing vehicle speed
- avoiding harsh braking and acceleration
- switching off the engine when at a standstill for more than three minutes

For more ways to reduce your travel costs visit

www.businesslink.gov.uk/southeast/support

Long term actions

Use green energy

Green energy offers a flexible and sustainable energy source. It can save you money and open new areas of business. Although green energy will initially cost around 10 to 15 per cent more than a standard tariff, it is likely to prove cheaper in the long term. Switch to green energy and you'll enjoy benefits including:

- The rising costs of gas and oil are reflected in customer bills, but

renewable energy sources are not subject to these same increases.

- Using green energy will also give you exemption from the climate change levy, a tax on the energy used by businesses.
- Ecologically-friendly credentials can strengthen your brand as customers, investors and other stakeholders increasingly want to deal with businesses who are environmentally responsible.
- You may be able to take advantage of money-making opportunities offered by green energy companies. Visit **www.businesslink.gov.uk/southeast/support** to find out more about renewable energy and use our online tool at to see how you could save money by going green.

Home-based businesses

There are plenty of tax breaks available for the UK's 2.5 million home-based businesses, so it's worth knowing how legislation can help lower your running costs.

- **Offset mortgage costs against tax**

HM Revenue and Customs has clarified that self-employed workers are able to offset their mortgage interest and council tax against their annual income tax bill. For more information, contact HMRC's helpline for the newly self-employed on **0845 915 4515**.

- **Home extensions made easier**

It's now easier, faster and cheaper for self-employed people to extend or improve their homes to accommodate their businesses. Find out more at **www.planningportal.gov.uk**

4. Operations and productivity

“Business Link provides a really personal service and made it much quicker and more efficient for us to deliver big projects such as the development of Hotel-line and Rail-line. They linked us to excellent sources of funding for internal training and sustainability as well as some very good contacts through their Supplier Matching Service.”

Debbie White, Business Development Director Flightline



5. People and skills

Economic instability can affect employee morale. Job security fears impact upon productivity and workforce relations, so effective management is essential to promote a positive outlook and steer a business through difficult times.

Things to do today...

- Ask employees for their ideas on cost-cutting in their department
- Praise employees for a task well done
- Contact Train to Gain to see how you can develop your staff

Short term actions

Provide clear direction

Make sure you have clear job descriptions for each member of staff and that you review staff performance against them regularly. Winning teams know their goals, so communicate your expectations of individuals, departments and the organisation to boost motivation. Uncertainty caused by lack of communication could affect the amount of work that gets done, so keep employees informed of developments wherever possible.

Listen to employees

Ask employees which cost-cutting measures could make the business more effective and listen to their ideas – they could give you a much better idea of simple savings that could be made ‘on the ground’.

Give praise

Praise and recognition are essential to employee morale. A recent survey of more than four million employees worldwide found those who receive regular praise are:

- More productive

5. People and skills

- Engage better with their colleagues
- More likely to stay with their organisation
- Receive higher loyalty and satisfaction scores from customers.

Take a personal interest

Take the time to find out what interests your employees. Are their passions personal or career-orientated? Can you help employees accomplish their goals?

Develop staff

Scrimping on skills development will knock employee confidence and impact negatively on your business. Companies that don't train staff are 2.5 times more likely to fail in hard times than those who do. This is why the Government is offering businesses (with up to 250 employees), up to £2200 contribution towards training costs to help develop leadership and critical business skills. Call Train to Gain on **0845 751 2288** or email **info@traintogainse.co.uk** for

eligibility and advice on how to apply for funding.

Use contract staff

Employ contract staff for short-term uplifts. Even in recession, there will be times when demand is greater and permanent employees cannot reasonably be expected to cope. Contract staff allow you to take advantage of additional skills and labour without all the usual responsibilities of an employer.



5. People and skills

Manage staff holidays

As of 1st April 2009 holiday entitlement is 28 days per year for those working a five day week. Ensure you calculate workers' holiday entitlement and pay correctly and that employees meet notice requirements when booking time off so you can plan cover.

Assess your leadership

Don't allow your own stresses and strains to take precedent over staff needs. Step back from daily tasks and make sure you're equipped to lead your team to success through challenges and uncertainty. Visit www.businesslink.gov.uk/southeast/support to view our personal development plan for managers.

Long term actions

Tune into growth opportunities

Financial investment of any sort may seem risky in the current climate but, if your company is going to emerge from the slump in a competitive position, you must continue to make investments in people which will help

grow your business and increase profitability in the long term.

Seek alternatives to redundancy

In leaner times, difficult decisions unfortunately have to be made. Redundancies can be an uncomfortable and costly aspect of an economic downturn and employers should treat them as a last resort and look for ways to cut down in other parts of the business (as outlined in this guide).

Could you look at flexible or part-time working? It's better to keep a good staff member on fewer hours than to lose their skills altogether.

Redundancy procedures

If redundancies have to be made, employers must be careful not to give employees cause for discrimination claims. Justification such as 'last in first out' is no longer considered a satisfactory reason for making someone redundant as it is discriminatory under the terms of the Age Discrimination Act. Similarly, making someone

5. People and skills

redundant due to sickness absence will disadvantage those who have had time off sick due to a disability. It's essential to follow the statutory dismissal three step procedure:

- Write to the employee inviting them to a meeting.
- Tell them what the meeting is about and give them the right to be accompanied.
- Explain.

Make sure the employee understands why their job is at risk of redundancy and give them the opportunity to offer suggestions to avoid their redundancy. Adopt an honest, fair and open approach to make the situation as dignified and painless as it can be. Throughout this period, the company must be looking for suitable employment alternatives.

Beware constructive dismissal

Employers cannot change roles, reduce hours or pay or make contractual changes without an employee's knowledge. Failure to

consult employees could result in constructive dismissal claims.

You'll find more information on dismissal, redundancy and other exit procedures at www.businesslink.gov.uk/southeast/support

“My Business Link adviser's help and support has been invaluable. She helped me to strategically review the business and choose the right management and staff training for the company. As a result, I feel that we have the right mix of products and skills to keep growing the company even during the current economic downturn.”

Rob Ward, MD of Sennet Insurance Services Limited

6. Case Study

GMDC Global Ltd



GMDC Global Ltd owner, John Pemberton, approached Business Link for advice on how to manage his fast growing business. The company is a one-stop menswear e-tailer, buying men's designer clothes, shoes and accessories and selling internationally through specialist 'shops' on eBay.

John attended a Business Link clinic for small companies, had a Business Review and also met with one of Business Link's Financial Specialists.

The company's orders were growing, which meant that John

faced some big decisions about how much stock to buy and how quickly to expand. Business Link has helped him with cash flow forecasting, and how much bank finance he needed. With help from Business Link, John produced a viable business plan which gave the bank the confidence to lend the company £87,000.

"I'm very excited about the growth of my business. We are looking forward to taking on more branded product and securing our place as #1 menswear seller on eBay UK. Business Link have given me some really important guidance about how to structure my business growth, assistance with cash flow forecasting and advised me that bank finance was the best source of finance for my company. I now have the finance and the business plan to take my company forward." John Pemberton, GMDC Global Ltd www.givemedesignerclothes.com

7. Case Study

Encourage and Praise™



Victoria has received on-going help from Business Link over the last three years. Since being referred by her Business Link Adviser to UK Trade & Investment, Victoria has established her product in Australia. Victoria said, “Business Link has given me huge support, great guidance, and the confidence to grow the business. They are often my first port of call to discuss my business decisions.”

Business Link referral to UKTI opened up the Australian market for a children’s educational charts company. Kent entrepreneur, Victoria Ballard’s Encourage & Praise™ reward chart company (www.EncourageAndPraise.com), is going from strength to strength despite the current economic downturn. The company produces a range of charts focussing on positive development in children. These are teaching aids for children, originally created by Victoria for her son when he was diagnosed with cerebral palsy at 18 months old.

Business Link can help all companies respond to the challenges created by the current conditions, such as finding new customers and contracts. Its Business Reviews, also known as ‘Health checks’, are carried out by experienced advisers who work with business owners to help them to identify opportunities and barriers to growth.

8. Useful Contacts

Organisation	Tel no	Webpage
HM Revenue and Customs		www.hmrc.gov.uk
• Working for yourself	0845 915 4515	
• New Employers Helpline	0845 607 0143	
• Employers Helpline	0845 714 3143	
• VAT	0845 010 9000	
ACAS	0845 747 4747	www.acas.org.uk
Learning and Skills Council (LSC)	0870 900 6800	www.lsc.gov.uk
Train to Gain	0800 015 5545	www.traintogain.gov.uk
Institute of Chartered Accountants in England and Wales	020 7920 8100	www.iacew.co.uk
Association of Chartered Certified Accountants	020 7059 5000	www.accaglobal.com
The Chartered Institute of Management Accountants	020 8849 2287	www.cimaglobal.com
Health and Safety Executive	0845 345 0055	www.hse.gov.uk
Companies House	0870 333 3636	www.companieshouse.gov.uk
Office of Fair Trading	0845 722 4499	www.oft.gov.uk
Trading Standards	0870 872 9008	www.tradingstandards.gov.uk
Law Society	020 7242 1222	www.lawsociety.org.uk
The Chartered Institute of Marketing	020 7379 7400	www.cim.co.uk
British Chambers of Commerce	020 7654 5800	www.britishchambers.org.uk
Federation of Small Businesses	01253 336 000	www.fsb.org.uk
UK Trade and Investment	020 7215 8000	www.uktradeinvest.gov.uk
National Debt Line	0808 808 4000	www.nationaldebtline.co.uk
Equality and human rights commission	0845 604 6610	www.equalityhumanrights.com
BERR – Department for Business, Enterprise and Regulatory Reform	020 7215 5000	www.berr.gov.uk
Information Commissioner	01625 545 745	www.ico.gov.uk



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