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## LOCAL NEWS

### **OPPORTUNITY FOR BUSINESS - OUTER HEBRIDES BUSINESS DIRECTORY**

The Outer Hebrides Business Directory is envisaged as a comprehensive, up-to-date FREE listing of all businesses and organisations in the Outer Hebrides, including commercial businesses, sole traders, social enterprises and community business. The directory has been developed by HIE and Comhairle nan Eilean Siar - and will be launched in April 2008.

You have several options if you wish **YOUR BUSINESS** to be included in this valuable information source

- Complete the form below and return to Economic Development, Comhairle nan Eilean Siar, Sandwick Road, Stornoway, Isle of Lewis HS1 2BW
- Email [anna.macleod@cne-siar.gov.uk](mailto:anna.macleod@cne-siar.gov.uk) - and the team will get back in touch with you
- Telephone Anna Macleod on 01851 709248 - and they'll get back to you!

**Outer  
Hebrides  
BUSINESS  
DIRECTORY**

**I would like my business included in the business directory  
PLEASE CONTACT ME**

Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

[www.businesshebrides.com](http://www.businesshebrides.com)

**NEW BUSINESS ADVANTAGE FUNDING SCHEMES**

"A broad range of advice, support, and financial assistance, including:  
*business-planning; access to funding;*  
and the *practicalities of starting & developing your business.*"

SCHEME	SCHEME SUMMARY	FUNDING AVAILABLE
<b>Micro Business Loan</b>	Provision of funding to encourage the creation and growth of small businesses which can contribute to new jobs in the local economy. Projects located in Iomairt aig an Oir (Initiative at the Edge) areas and/or businesses operating in key sectors/groups may attract <u>enhanced</u> levels of assistance. Loans are available for general start-up costs, marketing (including trade fair attendance) e-commerce enablement and to encourage tourist accommodation providers to 'gain a star'	Preferential loans of <b>up to £2,000</b> – Interest Free
<b>Business Loan</b>	Funding available to encourage business start-up and enable business and community development in the Outer Hebrides. Projects located in Iomairt aig an Oir (Initiative at the Edge) areas and/or businesses operating in key sectors / groups may attract <u>enhanced</u> levels of assistance. Loans are available towards general start-up costs, new/used plant and equipment, working capital, marketing, e-commerce enablement and for upgrading tourist accommodation.	Preferential loans of <b>up to £8,000</b> - 4% interest rate
<b>Fisheries Loan Scheme</b>	In partnership with the Royal Bank of Scotland, Highlands and Islands Enterprise and the Western Isles Fishermen's Association - funding available for the purchase of fishing vessels - with priority given to vessels over 12 metres in length. Vessels less than 10 years old with multi-purpose fishing capability and first time skipper/owners are also a priority.	preferential loans of up to £100,000
<b>PSYBT</b>	Aimed at the <b>18-30</b> age-group, with particular concern for the disadvantaged. Pre-start training, along with business-planning and marketing advice, and a two-year Business Aftercare programme.	Discretionary loan & grant assistance (further details on request)
<b>Shell LiveWIRE</b>	A range of advice and support, enabling those aged <b>16-30</b> to turn their business ideas into reality.	No Actual funding available – Advice Only

<b>Inter-Island Business Development Scheme</b>	Funding available for businesses that trade or propose to trade across the sounds of Harris or Barra. The main aim of the scheme is to support economic and business development by stimulating and increasing business between the three main island groupings.	Discretionary grant assistance (normally 30%)
<b>Fish Farm Relocation Scheme</b>	Funding available to relocate fish farm sites, resulting in benefits to the environment and to protect wild fisheries.	Discretionary grant assistance (up to a maximum of 60%)

Please visit the [www.cne-siar.gov.uk/eds/business/index.htm](http://www.cne-siar.gov.uk/eds/business/index.htm) for further information on the above loans furthermore please do not hesitate to contact your local CnES Business Advantage office to speak to our Business Support Officers:

Stornoway, Town Hall – 01851 707 475  
 Council Office, Balivanich (John Huson) – 01870 602 425  
 Gleus House, Daliburgh, (Lynne MacMillan) – 01878 700 863

## **‘WHO CARES WINS AWARDS 2008’ RESULTS**



We are delighted to announce the winning businesses of this year's Who Cares Wins Awards, which took place on the 26th March 2008 in the Dark Island Hotel, Isle of Benbecula. Congratulations to all the finalists and thank you to everyone who attended the evening!

### **Responsible Business Category**

Isles Hotel Group, Isle of Benbecula  
 Jannel B&B, Isle of Lewis

**Sweeny Codd, Isle of Lewis - WINNER!**

### **Taste of the Hebrides Category**

**Salar Flaky Smoked Salmon, Isle of South Uist - WINNER!**

Broad Bay House, Isle of Lewis  
 Cafe Kisimul, Isle of Barra

### **Best Employer Category**

MacGillivray's, Isle of Benbecula

**An Lanntair, Isle of Lewis - WINNER!**

Harris Sports Centre, Isle of Harris

### **Best Marketing Initiative**

Clearwater Paddling, Isle of Barra

**Skoon Art Cafe, Isle of Harris - WINNER!**

Kilda Cruises, Isle of Harris

### **BEST OVERALL CUSTOMER EXPERIENCE**

**Kilda Cruises, Isle of Harris - WINNER!**

Braighe House, Isle of Lewis  
 The Harris Tweed Shop, Isle of Harris  
 Taigh Chearsabhagh, Isle of North Uist  
 Seatrek, Isle of Lewis

For more information on Who Care Wins visit the website at [www.whocareswins.org.uk](http://www.whocareswins.org.uk) or telephone: 01851 703703; email: [info@whocareswins.org.uk](mailto:info@whocareswins.org.uk)

## **BUSINESS TIP**

### **FREE ONLINE BRAINSTORMING AND MIND MAPPING TOOL**

If you require to brainstorm and produce a mind map for either your business or personal life please visit [www.buble.us](http://www.buble.us) which is a free online application to produce a map which can be saved, printed and shared with colleagues and friends, if required, and also can be embedded onto your website.

### **AVOIDING LATE PAYMENTS**

If customers do not pay you on time it can place a considerable strain on you and your business and especially during this current credit crisis and therefore businesses have to keep a close eye on customer accounts. It is also true that late payments can result in cashflow problems, reduced profits and staff time wastage when trying to source clients' payments.

It is essential that payment terms and conditions are enforced as it is good business practice and also helps to improve your relationship with your customers as you then both know where you stand. They need to be communicated to your customers in your brochures, catalogues, quotations, delivery notes, website and any other materials to ensure the message is received.

The following are useful tips to avoid the risk of an excessive amount of unpaid debtors and invoices:

- ❖ Clearly state early in the customer relationship what your payment conditions are, eg payments must be made within 30 days.
- ❖ If possible send out a written confirmation of their order and include a copy of you terms and conditions.
- ❖ If offering credit, carry out credit checks beforehand and do not supply the goods and services until you are satisfied with the results.
- ❖ Quickly issue invoices before or after service delivery, depending on your terms and conditions, stating order number, payment terms, due dates, unit and total payable.
- ❖ Offer a discount for early payment.
- ❖ Include a clause in your paperwork to allow you to add interest on recurring late payments.
- ❖ Customers can pay in installments throughout the service provision and therefore no payment results in no service being delivered.

One note to remember is not to just place your payments terms and conditions on your invoices as they may not be binding as you and the customer will probably have entered into a contract by this point and therefore place them on all other correspondence before the invoice is issued.

Please visit [www.businesslink.gov.uk](http://www.businesslink.gov.uk) for more information on this issue.

### **MARKETING TIPS**

The following are some useful and innovative marketing strategies that can be adopted to make you money and may also save you money!

1. Spread the word what your business offers by networking through social networking sites, meetings and online forums.
2. Post videos of you and your business on 'You Tube' and 'Google Video' and other similar sites – the more amusing and original they are the more people will talk and view them
3. Run competitions and support local events.
4. Reward loyalty with points or stamps.

5. Insert customer reviews onto your website to show examples of your good service and recommendations.
6. Give out business cards as they are a key marketing tool and easy for potential clients to keep handy.
7. Stay in touch with your customers through newsletters, e-bulletins and even text messages.
8. Enter award schemes and competitions, most are free to enter and if you are successful or a finalist/runner up this can be promoted and shows your business worthy to be recognized and in a positive light.
9. Get accredited through registering for quality standards such as 'Investors in People', 'Hospitality Assured', 'Corgi' and ISO schemes.
10. Cooperate with other businesses that may compliment your business, swap adverts to promote each other.

The above are only suggestions and before executed identify your target market as you can then refine your marketing plan and hone in your efforts to your preferred customers.

For more information please visit [www.businesszone.co.uk](http://www.businesszone.co.uk) and also visit [www.BusinessMarketingInfo.co.uk](http://www.BusinessMarketingInfo.co.uk).

## **BUSINESS NEWS**

### **'SHATTERED LIVES'**

The Health and Safety Executives' (HSE) 'Shattered Lives' campaign is being hailed a success and they have now launched a new interactive website providing posters that can be downloaded and displayed in the workplace to reduce the amount of unnecessary life-changing accidents that occur in the workplace. They have suggested that you can produce your own campaign message to add to the poster and print it off e.g. naming the person responsible for good housekeeping or cleaning up floor contamination etc. The site focuses on Food Retail and Manufacturing, Building Maintenance, Construction and Catering industries in particular. It provides examples of lives that have been shattered by accidents in the workplace and the outcomes of these cases on both the injured party and the organisation and how future injuries, claims and loss of possible custom, resulting from the accident, could be avoided.

Please visit the Shattered Lives website at <http://www.hse.gov.uk/shatteredlives/index.htm?ebul=slips/mar-08&cr=1>.

## **OTHER NEWS**

### **FOOD PROCESSING AND MARKETING CO-OPERATION SCHEME**

A new grant scheme has been developed to support and promote the Scottish food industry. Assistance is available to food producers and processors and is available to develop facilities, to encourage innovation and new product development and also to assist in exploiting new markets.

The main aim of the scheme is to develop and expand the collaborative opportunities by linking producers, processors and everyone else in the supply chain to each other to shorten and develop the chain. Each funding applicant must also demonstrate their positive environmental impacts including producing healthier produce.

Up to £10 million per year will be made available by the Scottish Government to assist with capital and non-capital costs and these can include constructing, refurbishing and purchasing new premises and equipment, supporting marketing and business processes including website development, consumer education and also promoting the collaboration of those involved.

Applications can be submitted from individuals, partnerships, groups of producers and private or public companies who are involved in food processing or developing collaborative relationships within the food

chain. Unfortunately the scheme does not cover fish however this will be covered by the European Fisheries Fund which will be launched later in the year.

For more information on the scheme and how much grant assistance you may acquire please visit the Scottish Governments website at [www.scotland.gov.uk/srdp](http://www.scotland.gov.uk/srdp).

## USEFUL LINKS

The following are useful links that may also assist you succeed and grow in your sector by networking with other groups and gaining more tips and information:

- Please visit the Business Advantage website for loan and business advice and information [www.cne-siar.gov.uk/eds/business/index.htm](http://www.cne-siar.gov.uk/eds/business/index.htm).
- The Princes Scottish Youth Business Trust offers start-up funding and advice to young people aged between 18 and 30, with a business idea. They also offer expansion funding and more information is available at <http://www.psybt.org.uk/Regions/WesternIsles.aspx>.
- [www.hiebusiness.co.uk](http://www.hiebusiness.co.uk) - very useful for staff and clients and very user friendly support so well worth visiting. The site will be regularly updated so any changes in legislation etc will be incorporated promptly.
- The Business IT Guide is operated by e-skills UK and assisted by The Highlands & Islands Enterprise offering useful hints and tips on IT solutions for small businesses as they have found that small businesses in the UK are losing millions of pounds from lost revenue due to not being adequately IT literate. Please visit them at [www.scotland.businessitguide.com](http://www.scotland.businessitguide.com)
- A regular 'Socio Economic Update' is published containing useful information on the local economy at: <http://www.cne-siar.gov.uk/factfile/index.htm>
- 'Aim-Hi' ([www.aim-hi.org](http://www.aim-hi.org)) is an online forum for the Creative Industries sector - please feel free to register your interest and visit the site at <http://s4.invisionfree.com/aimhi/>.
- The Creative Industries section of Comhairle nan Eilean Siar also publishes a periodic newsletter on the website at <http://www.cne-siar.gov.uk/eds/creativeindustries/index.htm>. Creative Industries focus on the arts, crafts film, and television, publishing, and new media sectors and therefore this is worth a read if you specialise in this sector to help you keep ahead of your competitors.

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If you have any feedback or suggestions for us to make this service more relevant please e-mail your comments to [business.advantage@cne-siar.gov.uk](mailto:business.advantage@cne-siar.gov.uk). If you wish to discontinue your subscription to Business Advantage please send a blank e-mail to [business.advantage@cne-siar.gov.uk](mailto:business.advantage@cne-siar.gov.uk) putting UNSUBSCRIBE in the subject box. Remember that we guarantee never to sell or give your e-mail address to anyone else.

**Good luck**

## The Business Advantage Team

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