

MAKE YOUR BUSINESS VISIBLE...

Online masterclasses to help you and your business

See Below

Inspiring your future workforce by working with education

See Below

The importance of Health Insurance for you and your staff

See Below

Investing for the future life you would like to lead

See Below

Does your brand enhance your business or hold it back?

See Below

Feb 2021 Edition



Ask the Editor

Welcome to the first issue of South Devon Biz for 2021 covering the issues important to South Devon businesses. If you have a topic or question you would like us to cover in the next issue please do send me an email to:

Maureen

maureen@astralitybusinessservices.co.uk

The views expressed are our personal views from our professional business advisors
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South Devon Biz Master Classes

We hope you have been finding this newsletter useful for your business. For 2021 we are looking to expand the brand into online master classes on a range of subjects brought to you by experts in their field.

There are many sessions available looking at business issues so rather than focussing solely on the practical subjects we will be looking at topics that are of use to business owners and their financial and mental wellbeing. Some of the topics we are thinking of are:

- Financial planning
- Business succession planning
- Private Healthcare
- Coaching and mentoring
- Why you need a meaningful brand
- Business Awards and how to get noticed
- Networking for success
- Sustainable web hosting
- The benefits of working with education establishment

We would really like your feedback to maureen@astralitybusinessservices.co.uk on which would interest you together with any other subjects you think we could include

Once we are able we will mix online sessions with actual sessions in South Devon that will include an element of speed networking to help you increase your business contacts.

Spreading the word

Do you have any business contacts that you think would enjoy receiving South Devon Biz? If so please do send them the link www.astralitybusinessservices.co.uk/newsletters to subscribe to future issues

Business Awards

Whilst the last year may have been unusual, challenging and at times surprising for all businesses there are still many great achievements to be celebrated

All award scheme organisers are making allowances for Covid_19 so there is no reason not to apply this year. After all you have to be in it to win it!

Please feel free to give us a call on 07717 130226 to discuss what options are available and for any help you need it submitting that award winning entry



Photo courtesy of Newsquest Southern Daily Echo

The Cube

E: thecube@plymouth.ac.uk W: www.plymouth.ac.uk/the-cube



UNIVERSITY OF
PLYMOUTH



The Cube – Inspiring Student and Graduate Entrepreneurs

The service offers advice, funding and support at every stage of the entrepreneurial journey. The expert Team can help take a venture in freelancing, self-employment, business or social enterprise from the first innovative seed of an idea and help grow and sustain it.

The Cube delivers a collection of activities and support that offer students and graduates the chance to challenge themselves by learning new skills, both personally and professionally. Enterprising Students are keen to challenge themselves; they are ambitious, eager to learn and broaden their prospects.

The Cube team will use local and national data to focus on targeted interventions for increasing enterprise skills within specific academic programmes across the university.

The Cube offers the following

Bespoke expert run workshops and events: designed by experienced entrepreneurs who have 'been there, done that' or experts in their field who want to share their knowledge. These events and workshops are aimed to support and advise students in the running of their own ventures and will explore and develop their business and personal skills.

Drop in sessions: offering quick answers to business start-up questions and making sure students get that expert support and advice on their venture.

Business start-up and support appointments: appointments meeting an expert specialising in Legal, Finance, IP/ Patent or a business adviser. The adviser can provide advice on setting up and running a business or social enterprise and can offer practical advice and constructive feedback on their business plan as well as connect to funding, investment and new learning opportunities

Professional Entrepreneurial Mentoring Programme: a 6-month programme, open for students to join at any point throughout the year. The mentors are a mix of Alumni who are entrepreneurs, business experts and local business professionals, passionate about their specialist area. They volunteer their time to help by sharing their practical advice on overcoming the hurdles involved in setting up in business.

The Cube – Top Tips: Drop in sessions run fortnightly throughout the year. These sessions offer students the opportunity to join likeminded student, from various stages of business, from having a new idea to running a fully-fledged business. An expert business adviser is always present, joining in and offering advice. An opportunity to network, ask questions and share thoughts about all areas of business for example – Idea generation, business planning, legalities, finance, sales & marketing, costing and pricing, pitching and selling, funding & investors.

Business Competitions and awards: Business challenges and competitions with incredible prizes such as The Santander Awards which are available for students to make applications at points throughout the year. Dragons Den Competition: This competition gives an opportunity for students individually or working as a team, to explore ideas for starting an enterprise and to have the experience of 'pitching' their idea and win a prize to invest into their business. FLUX is a fast-paced business competition, where students work in a team of six to plan and present a business idea for a real business challenge, provided by a business.

Regardless of their degree subject or career plan, being able to demonstrate core business skills and sound commercial awareness is something all employers look for in graduates.

Formation Zone: Formation Zone is a business incubator that offers award-winning and affordable office-space for student and graduate businesses looking to start and grow. Allowing new businesses to learn and network with peer within their workspace.

Enterprise Summer School: The Enterprise Summer School is an intense three-day introduction to the world of enterprise. The event is open to past and present students from the University of Plymouth. Led by experts, the Enterprise Summer School provides students with the tools, guidelines and support they need to successfully start a business or social enterprise.



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With over 20 years experience of helping businesses to grow and prosper, our services are designed to help business owners and entrepreneurs set and reach their goals and raise their business profile. Contact: 07717 130226



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Coralline Health Limited

T: 01803 855210 E: www.corallinehealth.co.uk

Coralline HEALTH
all the cover you need



The Importance of Health Insurance

The modern world moves at a fast pace – but it's worth stopping for a moment to consider your healthcare options whilst you are fit and healthy.

Having a tailored health insurance policy in place, from a specialist health insurer, gives you peace of mind that you can access treatments and facilities that are potentially not available on the NHS.

In the unfortunate event that you or your family fall ill, you can be safe in the knowledge that you have prompt access to a diagnosis and if necessary, the comfort, privacy and flexibility of private treatment.

If you are an employer, your employees are your most important asset so, regardless of the size of your business, a company health insurance scheme is a key business tool to help look after them.

In the UK, we benefit from one of the best healthcare systems in the world. But sometimes you need more, like avoiding long waiting lists or quicker access to treatment.

We all know that healthcare is changing. As medical techniques advance and more treatments become available the cost of providing care is also increasing and many of us don't realise just how expensive good care can be or when we may need it. That's why having a health insurance policy can be a really good thing. You

could think of it as healthcare planning.

Insurers will enable you to create your own tailored policy to suit your specific needs. This will cover in-patient, day-patient and outpatient treatments. You can also obtain innovative policies from specialist insurers which span the generations covering your immediate and extended family. Some people are just looking for a simple cash plan that lets you claim your money back on everyday healthcare expenses or a dental plan covering both routine and emergency dental treatments.

So if you are looking at health insurance for the first time or you think that you are paying too much for an existing policy – or maybe you are worried about the effects on your premium that a claim may have, it is worth doing your research and obtaining some qualified advice from a health insurance expert. This should be provided as a free consultation with no obligation, to help you to get the best value from your health insurance, should you decide to proceed with cover.

Coralline Health Limited facilitates fast access to high quality medical diagnosis and treatment through a comprehensive choice of healthcare products for individuals, families and businesses via our insurer partner. With backgrounds in the NHS and the insurance sector we have unrivalled knowledge and expertise. We are both professional and approachable and we are always available to listen to you, so that we can provide the best service and advice that is underpinned by honesty, integrity and trust.

Video Clips



Adding video to websites and social media posts is good for reach and SEO. Longer corporate videos are the remit of professional videographers however short clips can either be produced using a phone or table. Astrality Business Services now has an alternative for those businesses who are not visual or where appearing in front of a camera is not something you enjoy.

We can produce clips ranging from 20 seconds to 3 minutes using concepts, animations and can include your own still images into the video too.

Prices range from **£50 - £150**. If you think that this may be of interest just give us a call on **07717 130226** to discuss options



Organisers - Maureen Frost - Interesting Fact!

In my previous role as CEO of Hampshire Chamber of Commerce I led the team that looked after 1700 businesses representing their interests at local regional and national level.
Contact: Maureen@astralitybusinessservices.co.uk



Organisers - Q - Interesting Fact!

I have developed brands for the international music and film sector and worked alongside world wide celebrities and public eye entrepreneurs.
Contact: quen@q-ballmedia.co.uk





Dream it, Plan it, Live it

T: 01626 770441 E: karl@karllehmann.co.uk

Would you like more fun, more freedom, more choice?

I know that people like you work hard for your money and you want your money to work hard for you. You realise that now more than ever in this new economy it's more important than probably anytime in our modern history to have your financial ducks lined up in a row so you can be secure financially no matter what happens.

Now, if you're like me, when I listen to my accountant talk about end of year tax planning, I feel my energy fall through the floor. So, with that in mind I have some good news and I have some bad news.

The Good News

I'm going to share some top tips that might just help you feel great about financial planning.

Firstly, this article is not personal advice. All investments and income can fall as well as rise in value so you could get back less than you invest. If you need advice about your personal circumstances, reach out to a proper financial planner – I'm one and you would be most welcome to reach out to me. Tax rules can change, and their benefits depend on your personal circumstances – so individual tailored advice is a must.

Use it or lose it

When you get tax breaks, they are often so good that they are either limited by the amount of money you can invest or by the timescale – so they really are a case of use it or lose it.

More good news is it's not what you've got... it's what you do with it that counts. The truth is when it comes to financial life planning it's the little things that make a difference.

Here are a few areas for you to consider.

Pension contributions.

- By increasing the amount you tuck away into your pension each month/year, you could make a massive difference to your retirement pot for when you need it most.

Compounding.

- The earlier in life you start to make these monthly pension or investment contributions, the better. This is money growing on money... you don't need to be a lottery winner, or a footballer with a large salary, you just need to put a few £££ away each month and over time you'll build up your freedom fund.

Individual Savings Accounts (ISAs) and Junior ISA's.

- By investing into an ISA, the double

whammy is that, not only does your money grow without Capital Gains Tax, when you get to retirement, you can take income from it completely tax free, meaning you can be sipping Pina Coladas on a beach knowing that your investment has done the hard work for you over the years!

When all is said and done, you need to make sure you have your financial planning sorted as the Government may well be looking at ways to remove the opportunities we currently have for tax efficient savings. How about taking a Tax Health Check with us, which can help you to identify some simple opportunities that may exist for you? By making sure you consistently use your tax planning you are maximising all the opportunities to ensure that hopefully you can be laughing all the way to the bank.

The Bad News

All of the above opportunities have a limited timeframe for you to take action. As the saying goes, the early bird catches the worm, the sooner you start, the better your results are likely to be.



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Your brand is what other people talk about when you're not in the room

we create brands that work
and win business...



2021

Let's make this a year for change...



creative design & brand identity specialists . design . web . print
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We don't just design, we create timeless brand...

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