



When you turn on the television you're bombarded by Christmas adverts

But is your business Christmas ready?

At Cashflow Manager we know that many of our users are small businesses, often just one or two people, sometimes a family, who work hard to supply quality goods and services all year round. Christmas sales and expensive office parties are okay for big firms but for us, getting ready for Christmas means doing as much work as possible during the first three weeks of December, before we suffer "the lost week" between Christmas and New year.

What can we do to make sure our businesses don't suffer too much?

The first thing to do is to reduce the overhead

If computers and printers are regularly left on standby overnight make sure they are switched off on the last working day, unless they do some vital function or they need to be accessed from out of the office.

Turn the heating right down. You don't want the pipes to freeze if we get a cold snap but there is no need to have empty offices at tropical temperatures.

Turn off the lights. It's surprising how many offices and factories have lights left on all night. If you need them on for security why not set a timer so they are off during the day or install a movement detector so lights come on when they are triggered.

Tell your clients when you will be open - and when you will be closed

Although many businesses are closed during the lost week (Christmas to New year) it's not unusual to check email and take action where necessary. It can normally be

done at home or on your phone so tell clients that you won't be around but you will occasionally check your email and if it's urgent you will contact them straight away.

Collect outstanding money

You may be away but if you rent an office it still needs to be paid for and other costs don't stop either. If you offer credit and your clients normally pay in the final week of the month you may want to call them up and pull it forward a few days. If you don't do this it will be well into January by the time funds are in your account, do you have enough available to cover your own expenses if this happens?

Arrange a non-drinking rota.

For businesses who offer a call out service or even those who just have an alarm at the office which might need attending, decide who will be the designated dry person for each of the days your closed. There is nothing more frustrating than losing a job to a competitor because nobody can attend, except possibly a drink driving offence which could put your whole livelihood in jeopardy.

Ask eight out of ten small business owners what their business plan looks like for the next twelve months and you're likely to get a variation on "I'll be happy to still be in business".

Most small businesses only produce a business plan to show to a potential lender and once it's done its job it goes back in the drawer and we carry on as if it had never existed. The other twenty percent are the ones who have a better chance of achieving what they want. Their business plans are dynamic, for them it is a management tool and is referred to, if not every day, at least on a regular basis.

Next to your bank statement and your Cashflow Manager bookkeeping reports, your business plan is one of the most important documents you can have.

A good plan is SMART, Specific, Measurable, Attainable, Relevant and Timely. This is not a piece about goal setting and I wouldn't insult you with meaningless management phyco-babble but the week between Christmas and New Year is a great opportunity to dust off your plan and give it the SMART test.

What is the purpose of your business? What was it that you really wanted to achieve when you first decided to go it alone? if it was just to get money you could stack shelves or rob banks, so why are you doing what you're doing and in your own mind what does success look like? Got it, good - **Now write it down.**

Fantastic, you have a GOAL. Once you know where you're going you can create a plan to get you there, a road map if you like, regular checking against your plan will help you to stay on course and measure your progress. When things aren't going quite as anticipated and some fine tuning is needed you can make adjustments in plenty of time, always moving towards your goal and reacting to changing conditions before they become problems.

Of course, you can't just say "I want a million pounds in twenty years" and call that your goal. You need to break it down into ten year, five year and annual plans with quarterly targets and performance indicators. That way you can see yourself steadily moving forward towards the pot of gold you have identified as your heart's desire.

[If you would like to learn more about small business goal setting there's loads of good stuff here.](#)



Did you know there are now more mobile devices than people and they are multiplying faster than we are!

Look Up - A Poem That Will Inspire You to Put Down Your Smartphone - [click here](#)





We have moved.

After five very happy years at Braxted Park we have moved into new offices in the centre of Maldon in Essex.

Maldon is one of the most ancient towns in Essex, you can read a bit more about it [at Visit Maldon, just click this link](#). The name of the town, as we now recognise it, first appeared in 913 in the Anglo Saxon Chronicle. There were just fifty four homes and a population of one hundred and eighty at the time of the Domesday Book (1086), but it's grown a bit since then and now the population numbers over fourteen thousand. Most famous for Maldon Salt, we are pleased to be a new business in the area.

Our new address is;

Cashflow Manager (UK) Ltd
24 White Horse Lane
Maldon, Essex. CM9 5QP.

Our phone number remains 0345 130 0611



Don't forget your online Self Assessment tax returns must be done by by this date

HM Revenue and Customs (HMRC) must receive your tax return and any money you owe by this date.

This applies to the last tax year which started on 6 April 2015 and ended on 5 April 2016.

You'll usually pay a penalty and may incur other charges if you're late.



[Click here for the HMRC self assessment website](#)

Tell us what you like about Cashflow Manager

- and we will give you an extra three months of software support absolutely free.



[Just click on this link to write us an email](#), we'll update your support record and, because we are nice people, we'll send you one of our new desktop calculators – *so don't forget to include your address*



Introducing a new team member in the Maldon office

William Hadley

william.h@cashflowmanager.co.uk

William has been a regular face around the Cashflow Manager office for several years as he has worked for one of our suppliers and originally visited us to sell the services of his printing company. He soon saw the value of Cashflow Manager and has been a user of both version eight and nine as well as the recently introduced Cloud software.

From a farming background William is married with four children and lives just a few miles from the office. He is still involved with the family farm, he enjoys sailing, scuba diving and almost anything else which gets him in, under or on the water.

William will be working with Mavis to ensure your continued support as well as filling a sales and marketing role.



CHRISTMAS OPENING

2016 / 2017

The office will be open as usual until midday on Friday 23rd December. We will reopen on Tuesday 3rd January 2017 but there will be no human support between these times.

You can email queries at any time to support@cashflowmanager.co.uk and they will be picked up and dealt with intermittently. Alternatively there are lots of answers to frequently asked questions on our website. Just visit <http://cashflowmanager.co.uk/support> and click on the [Knowledge Base](#). You will also find a library of training videos to provide you with answers.



IN 2016

The hottest day was Sep 13th with a scorching 34.4°C registered in Gravesend, Kent

27 world records were set at the Rio Olympic games

2016 was the year of the Fire Monkey

according to the Chinese Zodiac cycle

