

# SPOTLIGHT

HILTON SMYTHE GROUP

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

## HOW TO MAKE YOUR BUSINESS ECO- FRIENDLY?

Eco-friendly business modifications are the next step to a better world (and a better sale).



### FATHER AND SON LOOKING FOR BIG KIDS TO PLAY BUSINESS

Young entrepreneur establishes an exciting new kids club for his community with Playkidds. →



### COMMERCIAL FINANCE BROKER JOINS THE TEAM

Alex Heylings brings more than 10 years' experience in the financial sector to Hilton Smythe Finance. →



### STRESS MANAGEMENT TECHNIQUES FOR BUSINESS

With employees suffering from work-related stress it needs to be a top priority for employers. →

# INTRODUCTION



Our commitment to our clients and prospective buyers has never been stronger. We are always looking to improve our offering for buyers and sellers alike. Over the next year, we are really upping our game, giving our brand a makeover, investing in more advertising coverage, building our financial services department and, of course, offering the best service in the business transfer market place.

With the launch of our Financial Services arm to the business, we can now help buyers finance their dream business without having to go to third party lenders and brokers. With our local knowledge and national presence it makes us the one stop shop for buying and selling a business.

With more than 1,200 businesses for sale across all sectors and buyer enquiries and new business owners instructing us to sell their business at an all-time high, 2019 has been a great year so far and we expect that to continue right through to 2020.

So, please enjoy the magazine, and we look forward to helping you find your dream business in the near future.

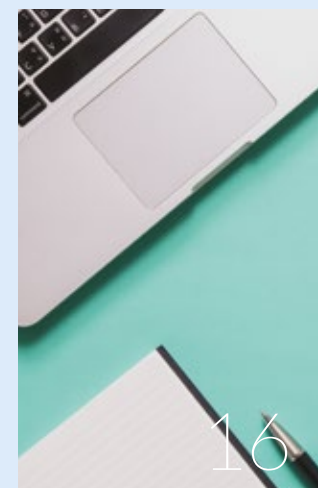
Gareth Smyth, CEO, Hilton Smyth Group.



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# BUYING AND SELLING A BUSINESS WITH HILTON SMYTHE

In 2015, a young entrepreneur, aged just 25, established an exciting new kids club for his community with Playkidds.

Story: Hilton Smythe Group

His passion for teaching children brought him to many different schools and with his business being on the road with restrictions on schools' facilities, it produced a barrier in terms of accessibility and inclusion which is paramount for a safe and secure learning environment.

Overcoming this barrier, Matthew was able to use this in his business strategy and seek out a suitable commercial property to resolve these issues and help flourish his enterprise.

## MORE THAN JUST A CLUB

Matthew has put his heart and soul into raising Playkidds with two before-and-after school clubs, soft play, glow in the dark golf, party pirate ship, and a café. The sale also includes the Playkidds trademarked cartoon characters, Kareful Kidd and Family, who appear on the Playkidds branded vans, books, and merchandise.

Matthew: "I started writing the Kareful Kidd books to really engage the children who were coming to Playkidds in the messages we wanted to teach them. I found it was an incredibly useful tool to get kids learning about road safety, recycling, healthy eating, and other important topics. The characters are now quite well known in the area, and we've even given cut-outs to schools of Kareful Kidd to help them stop people parking outside the schools. The brand has really taken off."

The play centre also plays an integral part in the community as they are →

**M**atthew O'Neil along with his father, Greg, set up the business in Swinton, providing a soft play centre and wrap around school club used by many youngsters local to the town.

Matthew's father, Greg, had already sold his previous business, Homemade Passion For Food, through Hilton Smythe back in 2014 to take early retirement when Matthew, being interested in children's education and the community, approached his father about buying a centre where he could host road safety sessions, and provide a safe and stimulating play area for local children.

## PASSION FOR CHILDREN'S EDUCATION

Greg: "He really got my attention when he told me that he wanted the play facilities to be inclusive to all children, including sensory rooms for children with individual needs and widened door frames for wheelchair users."

*"The O'Neils love their business and have decided it's time to pursue other business ventures."*

Matthew: "I started out visiting schools to teach them about road safety, but using go karts, so the children could experience being in a car and understanding how long it takes to react. Kids have never driven, so they only see safety from a pedestrian perspective, rather than a driver's, and schools found the experience incredibly beneficial."

"Many of the schools wanted to book the course, but often didn't have the room to fit our equipment in the hall, so we ended up having to go outside, not ideal in the Manchester weather!"

Left, Mathew O'Neil with his father Greg.



proud to be part of the Salford Community trying their best to give back to the community where possible. One of the ways they do this is by accepting food donations for the Salford food bank meaning any food donated would be going to someone in need who, for whatever circumstances, are not currently able to provide for themselves.

#### WHY IS IT TIME TO SELL?

The O'Neils love their business, however, have decided that it's now time for Matthew to pursue his other business ventures and Greg to return to his well-earned retirement.

Greg: "I've worked harder since I retired than I did when I was employed, but I've loved seeing Playkidds go from being the germ of an idea to the massive

business it is today. We want to find the right buyer for the business to take it to the next level, and to get as much joy from it as we have, whilst also supporting the children who visit us every day."

#### THE HILTON SMYTHE WAY

Having built a trustworthy and great relationship with Matthew's father from selling his previous business with us, we are more than happy and highly invested in helping Matthew with selling Playkidds.

As it is clear from the owner's passion, Matthew's child needs the right nurturer and it is important that we are facilitating the process for the right buyer to take care of the business and raise it even further.

"I've sold a business with Hilton Smythe before, and I was so impressed

with Declan, the Sales Negotiator I used, that I requested him for our account again. I've recommended him to several other businesses looking to sell too. He's really taken the time to look after us."

Matthew added: "Playkidds is very much our baby. We have lots of great ideas for it, including launching an app to make booking and playing easier, and marketing campaigns featuring the Kidd family. We'd be more than happy to help the right person to settle in and move the business forward.

"The children who come to Playkidds are fantastic, and we owe it to them to make sure the new owner gives them the experience they deserve. We know that person's out there and we can't wait to meet them!" ■



Mathew and Gregg with the 'Kareful Kidd' books.

## Setting an example with a sustainable, eco-friendly business



In preparation for the sale, the O'Neils have made a major investment of £20,000 in Playkidds to make it more appealing to potential buyers and to make playtime more fun for kids. They have installed 40 solar panels, LED lighting and state-of-the-art heating panels, which will have a significant effect on the business' electricity bills.

Matthew: "Last summer was incredibly warm, and we found that a lot of people were not bringing their kids to soft play. Part of the reason for this is that when the kids are playing, they get really hot when you're just using traditional heating systems to warm the room. Our new heating panels keep the café area warm, when this is needed. Heating the panels rather than heating the whole atmosphere, means the children are able to play without getting too hot.

"Using solar panels for our electricity was a bit of a no-brainer. We promote

*"Using solar panels for our electricity was a no-brainer."*

an environmentally friendly message to the children who use Playkidds, and we wanted to practise what we preach.

When we find a buyer, they'll be delighted with the cost savings too. We've had our first electricity bill since we made the investment, and we've noticed a significant decrease in the cost."

#### FINDING THE RIGHT BUYER

The O'Neils are passionate about Playkidds, and are keen to help the new owners settle in and take the business to the next level. ■

**For all the details about Playkidds, which is up for sale with Hilton Smythe, give us a call on 01204 282 219.**



Sustainable  
development

vation


 A hand in a dark blue sleeve points its index finger towards a central green hexagon. The hexagon contains a white leaf icon and the text "GREEN BUSINESS" in white capital letters. The background is a blurred image of a person's hand.
 **GREEN  
BUSINESS**

Environment

Growt

logy

Management

Success

# HOW TO MAKE YOUR BUSINESS ECO-FRIENDLY?

An eco-friendly business is one mindful of the waste products it creates, and the way it uses resources.

**Story:** Rosie Earl ACIPR, Associate Partner  
Recognition PR

**T**here are many different available options for packaging, advertising and day-to-day running of the office that have a low impact on the environment. This could include using online marketing tools rather than printed leaflets, working with suppliers that utilise hybrid technologies and making sure that a part of what you consider when buying or selling is the cost and impact of the shipping of the product.

According to a report published by Unilever last year, a third of consumers prefer to buy from businesses that are "doing social or environmental good". This percentage is set to rise as more people become aware of the effect their purchases have on the environment and more conscious forms of consumerism spread. The UK government has committed to a target of cutting greenhouse gas emissions to almost zero by 2050, under the terms of a new plan to tackle climate change. Then Prime Minister, Theresa May, said there was

a "moral duty to leave this world in a better condition than what we inherited". Cutting emissions will also benefit public health and cut NHS costs.

Britain has been praised by several green activist groups for being one of the first major nations to propose such an ambitious target. The UK's previous 2050 target, to reduce emissions by 80% was agreed by MPs under the Climate Change Act in 2008, but has been superseded by a new, much tougher, goal of "net zero" greenhouse gases by 2050. That means domestic and business emissions will have to be avoided completely or, if this is not possible, offset by planting trees or removing CO2 from the atmosphere.

Making your business more environmentally friendly will pay dividends, not only in saving you cash, but also getting up to code well ahead of the government deadline, meaning it will have more pulling power should you come to sell. →

# FIVE ECO-FRIENDLY WAYS TO A GREENER BUSINESS

Eco-friendly business modifications are the next step to a better world (and a better sale).



## 1. REDUCE YOUR PLASTIC WASTE

It's no secret that we should all be buying less bottled water, drinking fewer coffees in disposable cups and refusing straws in bars, but have you thought about how your business could be contributing to the huge amount of plastic waste created every year? Do you have a water cooler that's typically equipped with a sleeve of plastic cups? You could instead ask staff to bring reusable cups, or how about gifting each of them a reusable water bottle? If you regularly host meetings and provide lunch, sandwich platters often come with a lot of plastic packaging, as do biscuit tubs and doughnut trays. Can you find a company that serves food in biodegradable packaging, or buy from a local business that will allow you to use your own reusable plates, trays and so on? Transport emissions are a big contributor to the UK's carbon footprint so not only will you be reducing your plastic use but also your carbon footprint.



## 2. PROMOTE YOUR BUSINESS WITH ECO-FRIENDLY PRODUCTS

One of the best ways to make your business more environmentally-friendly is to practise green procurement. You might have promotional items for your business, at the very least you'll have business cards, but you might also have notebooks, pens, and highlighters that are printed or embossed with your logo. But these aren't often made in green and sustainable ways. It is possible to find a manufacturer who can offer eco-friendly products, such as Brandelity, a printing and branding specialist that offers a selection of environmentally friendly promotional products, which have been manufactured using natural or recycled materials. They won't increase your carbon footprint and are ideal for increasing brand awareness, plus recycled or up-cycled material provides a positive talking point that shows you're in step with wider consumer change.



## 3. SWAP TO RENEWABLE ENERGY SOURCES

An increasing number of businesses are powering their premises and digital platforms using renewable sources, which is a great way to reduce your carbon footprint. Not only can this help to improve your green credentials, but it can save you money and reduce how much you rely on the world's dwindling supply of fossil fuels. Consider using green website hosting, switching to a renewable energy provider or even installing solar panels, if you own your workspace. If you aren't totally sold on the idea of switching to renewable energy, it's well worth looking into the benefits. Conserve Energy Future has a list of nine ways businesses can benefit from renewable energy, which can give you more insight into why you should take advantage of this option. Energy efficient products with a 5 star energy rating consume less energy and prove to be eco-friendly.



## 4. ENCOURAGE YOUR STAFF TO USE GREENER FORMS OF TRANSPORT

Transport emissions are responsible for around 25% of the UK's carbon footprint, according to the UK Government. If you can encourage staff to use greener forms of public transport, this could have a massive effect on the environmental impact of your business – vodka giants Absolute incorporated the concept in its 'Nothing to Hide' campaign to promote its sustainable business values. If you're feeling particularly flush, you could look at electric or hybrid company cars, but the more budget options include car share, cycling or walking to work schemes. The government's Cycle to Work scheme can help employees save up to 39% on the cost of a bike and accessories. Flexible working hours can also help to reduce the carbon footprint of your employees' commute. If they miss rush hour, they'll spend far less time sitting in idle traffic, or if people are working from home, there's no transport emissions at all.



## 5. RECYCLE YOUR ELECTRONICS

With technology constantly developing we all have a printer that never works or mobile phone that looks like an ancient brick but instead of throwing them in the bin, it might be worth looking at a more eco-friendly solution especially as the UK's E-waste is over 31 million tonnes per year. With so many hazardous materials incorporated into electrical and electronic equipment, this form of waste is having a huge negative effect on the environment. Up until February 2003, there were no laws or regulations regarding the recycling of electronic equipment and devices. Once WEEE (Waste of Electrical and Electronic Equipment) became law, electronics started to carry the crossed-out bin symbol, to indicate the correct way to dispose of electronics.

All of these points might seem like small changes but together they can lead to big differences as part of an interconnected, greener world. ■



# NORTH WEST OF ENGLAND



A small selection of businesses for sale in the North West of England. For further information call 01204 556 300.



**Well Established & Popular Hair & Beauty Salon**  
Urmston, Greater Manchester  
Ref: 12672 H • £59,995 +SAV



**Sandwich Shop**  
Dukinfield, Greater Manchester  
Ref: 12463 D • £24,999 +SAV



**Fish & Chip Shop**  
St. Helens, Merseyside  
Ref: B05127 • £149,995 +SAV



**Restaurant & Bar**  
Stockport, Cheshire  
Ref: B05297 • £89,995 +SAV



**Off Licence & General Store**  
Oldham, Greater Manchester  
Ref: 14434 D • £144,995 +SAV



**DIY Hardware Store**  
Greater Manchester  
Ref: B04282 • £24,995 +SAV



**Traditional Bakery**  
Oldham, Greater Manchester  
Ref: 13040 D • £165,000 +SAV



**Guest House**  
Blackpool, Lancashire  
Ref: 14068 H • £199,995 +SAV



**Servicing & Car Repairs**  
Lytham St Annes, Lancashire  
Ref: 14254 I • £239,995 +SAV



**Café with accommodation**  
Preston, Lancashire  
Ref: B04679 • £149,950 +SAV



**Newsagents**  
Liverpool, Merseyside  
Ref: 1864 D • £110,000 +SAV



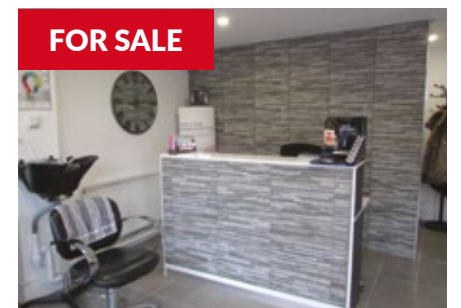
**Busy Bistro**  
Kendal, Cumbria  
Ref: B05055 • £99,995 +SAV



**Busy Post Office**  
Blackburn, Lancashire  
Ref: 14683 I • £99,999 +SAV



**Off Licence**  
Manchester, Greater Manchester  
Ref: 2310 D • £60,000 +SAV



**Beauty Salon**  
Blackburn, Lancashire  
Ref: B05092 • £32,995 +SAV



**Quality Carpet Shop**  
Manchester, Greater Manchester  
Ref: B05204 • £699,995 +SAV



**Newsagents**  
Rochdale, Greater Manchester  
Ref: 2915 D • £59,950 +SAV

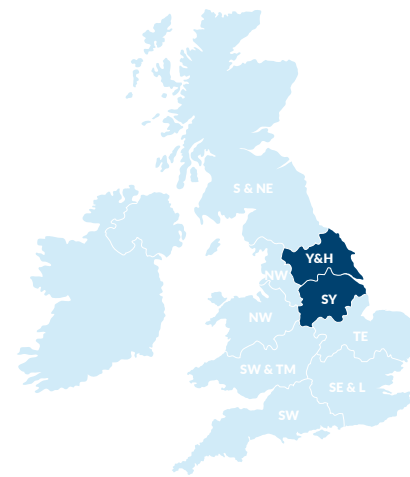


**Pub & Hotel**  
Burnley, Lancashire  
Ref: 14033 D • £79,995 +SAV



# YORKSHIRE & HUMBERSIDE

A small selection of businesses for sale in Yorkshire & Humberside. For further information call 01204 556 300.



FOR SALE



## Beautifully presented Hotel in Victorian building

Bingley, West Yorkshire  
Ref: B04234 • Offers over £750,000

FOR SALE



## Italian Restaurant

Keighley, West Yorkshire  
Ref: 13517 A • £374,950 +SAV

FOR SALE



## Barbers

Chesterfield, Derbyshire  
Ref: 14613 J • £16,995 +SAV

FOR SALE



## Fast Food Take Away

Sheffield, South Yorkshire  
Ref: B05009 • £34,999 +SAV

FOR SALE



## Hair Salon

Leeds, West Yorkshire  
Ref: B05076 • £49,995 +SAV

FOR SALE



## Precision Engineering Business

Sheffield, South Yorkshire  
Ref: 3005 F • £209,950 +SAV

FOR SALE



## Convenience Store

Sheffield, South Yorkshire  
Ref: B04169 • £39,999

FOR SALE



## Post Office/Convenience Store

Huddersfield, West Yorkshire  
Ref: 14739 J • £54,995 +SAV

FOR SALE



## Café with accommodation

Wakefield, West Yorkshire  
Ref: B04996 • £39,995 +SAV

FOR SALE



## Café

Scunthorpe, South Humberside  
Ref: B04824 • £26,995 +SAV

FOR SALE



## Busy Fish & Chip Shop

Rotherham, South Yorkshire  
Ref: 12732 F • £44,999 +SAV

FOR SALE



## High Quality Dry Cleaners

West Yorkshire  
Ref: 3022-C F • £59,995 +SAV

FOR SALE



## Modern Barber Shop

Leeds, West Yorkshire  
Ref: B04909 • £59,995 +SAV

FOR SALE



## Beauty Salon

Leeds, West Yorkshire  
Ref: 14523 A • £79,999 +SAV

FOR SALE



## Takeaway

Bradford, West Yorkshire  
Ref: 13574 A • £23,950 +SAV

FOR SALE



## Ladies Boutique

Barnsley, South Yorkshire  
Ref: B05158 • £34,995 +SAV

FOR SALE



## Café & Tea Rooms

Otley, West Yorkshire  
Ref: B05109 • £49,995 +SAV

FOR SALE



## Italian Restaurant

York, North Yorkshire  
Ref: 14040 A • £79,999 +SAV



# HOW TO COME UP WITH A BUSINESS IDEA?

All great businesses start with a simple business idea. From there, the idea grows and grows, until it's transformed into a thriving business.

**Story:** Hilton Smythe Group

**T**herefore, while you are just sitting watching TV or taking a shower, you can come up with a wonderful business idea. Who knows? You might come up with something that could be transformative and be the next big thing. Here are some tips to help you build great ideas.

## HOW CAN YOU HELP OTHERS

Businesses that succeed are always focused on making other people's lives easier, better and more convenient. This is also why businesses related to technology are really popular today. They make people do things faster and easier. People will support and promote your

idea if they find it helpful.

## DETERMINE IF YOU WILL SELL PRODUCTS OR SERVICES

The entire business plan depends on whether you are planning to sell products or you wish to provide services. There are different ways to provide people with what they need but you have to start with this decision first. Each option has pros and cons. It is up to you on which risk you want to pursue.

## MODIFY EXISTING BUSINESSES

Regardless of the industry, there is always something for you to improve. Find out

what the problems are and look for ways to improve them. This is how you can compete with existing businesses. People might want something better. They might also be interested in a different approach. Providing them with what they are searching for could make your business idea soar.

## CONDUCT RESEARCH

If you are really interested in making this business happen, try conducting some research. Determine what people want. Take a look at existing businesses and compare them. You may also conduct a survey to test if people will respond well to your business ideas. If it is positive, you can move ahead. Otherwise, you have to take a step back and just try something else.

## WRITE EVERYTHING DOWN

You don't know when the 'big idea' will come to you. Therefore, anything that comes into your mind should be written down right away. The point is that while brainstorming, you have them in writing before you forget them. You don't have to figure out what needs to be done right away, you can piece the puzzle together later. Hopefully, your idea will grow and become an actual business.

Coming up with a business idea is obviously just the first step. It has a long way to go before reaching success. Once it does, even if you decide to sell the business later, you can still learn a lot from the experience, you might even find people who could be interested in your business. ■

If you're interested in making your dream business a reality, give us a call on 01204 556 300 and let's start your journey together.



# THE EAST, SOUTH EAST & LONDON



A small selection of businesses for sale in the South East of England. For further information call 01204 556 300.

FOR SALE



**Pub/Restaurant/B&B**  
Edenbridge, Kent  
Ref: B04796 • £1,250,000 +SAV

FOR SALE



**Quaint Sandwich Shop**  
Sevenoaks, Kent  
Ref: B04810 • £24,500 +SAV

FOR SALE



**Vintage Tea Rooms**  
Bungay, Suffolk  
Ref: 14466 H • £39,500 +SAV

FOR SALE



**Popular Café**  
Peterborough, Cambridgeshire  
Ref: B04483 • £150,000 +SAV

FOR SALE



**European Food Store**  
Thetford, Norfolk  
Ref: B04265 • £39,995

FOR SALE



**Butchers Shop & Delicatessen**  
Dereham, Norfolk  
Ref: B04746 • £264,950 +SAV

FOR SALE



**Boutique & Tanning Salon**  
Ongar, Essex  
Ref: B04939 • £24,000 +SAV

FOR SALE



**Traditional Butchers**  
Huntingdon, Cambridgeshire  
Ref: 13657 J • £55,000 +SAV

FOR SALE



**Italian Restaurant & Pizzeria**  
Bexleyheath, Kent  
Ref: B05117 • £184,995 +SAV

FOR SALE



**Post Office**  
Woodbridge, Suffolk  
Ref: B04902 • £489,950 +SAV

FOR SALE



**Newsagent & Sweet Shop**  
Buckingham, Buckinghamshire  
Ref: B04961 • £49,995 +SAV

FOR SALE



**Franchise Opportunity**  
Bishop's Stortford, Hertfordshire  
Ref: B04917 • £199,995 +SAV

FOR SALE



**Local Convenience Store**  
London, City of London  
Ref: B05138 • £16,000 +SAV

FOR SALE



**Butchers & Grocery Store**  
Penge, Bromley  
Ref: B04858 • £18,500 +SAV

FOR SALE



**Coffee Shop**  
Wokingham, Berkshire  
Ref: B05399 • £69,950 +SAV

FOR SALE



**Convenience Store**  
Luton, Bedfordshire  
Ref: B04658 • £119,995 +SAV

FOR SALE



**Butchers**  
Northampton, Northamptonshire  
Ref: 14073 H • £144,950 +SAV

FOR SALE



**Authentic Italian Restaurant**  
Peterborough, Cambridgeshire  
Ref: B04932 • £135,000 +SAV



# WALES & THE MIDLANDS

A small selection of businesses for sale in Wales & The Midlands. For further information call 01204 556 300.



**Coffee Shop & Restaurant**  
Dolgellau, Gwynedd  
Ref: B05120 • £299,995 +SAV



**Fish & Chip Shop**  
Welshpool, Powys  
Ref: B04510 • £49,950 +SAV



**Off Licence & Convenience Store**  
Walsall, West Midlands  
Ref: B04189 • £19,995 +SAV



**Convenience Store**  
Swansea  
Ref: 13953 H • £224,950 +SAV



**Village Post Office**  
Ferndale, Rhondda Cynon Taff  
Ref: 13877 H • £119,995 +SAV



**Butchers**  
Tonypandy, Rhondda Cynon Taff  
Ref: 13652 H • £74,950 +SAV



**Unisex Hair Salon**  
Dudley, West Midlands  
Ref: B04103 • £44,999



**Sandwich Bar & Takeaway**  
Birmingham, West Midlands  
Ref: B04124 • £205,000



**Florist & Green Grocer**  
Wolverhampton, West Midlands  
Ref: B04489 • £27,000 +SAV



**Convenience Store**  
Tipton, West Midlands  
Ref: B04706 • £154,995 +SAV



**Fish & Chip Shop**  
Walsall, West Midlands  
Ref: B04694 • £235,000 +SAV



**Coffee Shop**  
Telford, Shropshire  
Ref: B04328 • £29,999 +SAV



**Hair Salon**  
Stourbridge, West Midlands  
Ref: B04581 • £175,000 +SAV



**Newsagents**  
Malvern, Worcestershire  
Ref: B04171 • £379,995



**Busy Off Licence**  
Ilbstock, Leicestershire  
Ref: B05178 • £450,000 +SAV



**Garage**  
Bromyard, Herefordshire  
Ref: B04811 • £379,995 +SAV



**Unisex Hair & Beauty Salon**  
Bromsgrove, Worcestershire  
Ref: B04945 • £39,999 +SAV



**Deli**  
Tewkesbury, Gloucestershire  
Ref: B05132 • £35,000 +SAV



# COMMERCIAL FINANCE BROKER JOINS THE TEAM

Alex Heylings brings more than 10 years' experience in the financial sector to Hilton Smythe Finance.

**Story:** Rosie Earl ACIPR, Associate Partner  
Recognition PR

**P**rior to joining Hilton Smythe Finance, Alex held several banking positions at HSBC in retail and commercial banking, which involved advising individuals and companies on finance solutions to enable business growth.

In 2015, Alex founded his own finance brokerage, Nova Commercial Finance, aiming to fill the gap left by High Street Banks to help those struggling to raise funding for small business ventures.

Hilton Smythe Finance helps potential buyers to access finance when purchasing a business. It is fully regulated by the Financial Conduct Authority (FCA).

Alex said: "I'm delighted to join the team at Hilton Smythe Finance. I pride myself on customer care and have a great deal of experience working closely with business owners to understand their firms inside and out, the challenges they

face and their long-term vision.

"Independent financial brokerage is essential to many people looking to buy a business, as the majority of people wanting to make a purchase will not be able to entirely self-fund the venture. Working with a broker gives them that peace of mind, as they know they will get impartial advice, while saving time in their search for funding."

Paul Williams, Head of Financial Services at Hilton Smythe Finance, said: "With an extensive commercial banking background, Alex can assess, advise and assist our clients with sourcing all types of business and property finance. We have a great deal of confidence in him.

"We're incredibly pleased to have him on board and know he will be an asset to the team." ■



# Hilton Smythe Finance has a range of bespoke funding packages from commercial business loans to short term finance.

## COMMERCIAL MORTGAGES

Available to trading businesses or investors alike, we can access the entire market ensuring you get the best deal for your particular circumstances. With repayment terms from 3 to 25 years and with up to 100% loan to value, we are best placed to help you secure a commercial mortgage, be it for your business to trade from, or to grow your property empire. We also offer Self Invested Personal Pension (SIPP) and split SIPP/company mortgages to help you grow your empire, tax efficiently.

## OWNER OCCUPIER MORTGAGES

For those who want to purchase a commercial property to trade from, the property can be purchased by the business or through a special purchase vehicle such as a separate company. This type of transaction usually attracts preferable interest rates as well as general repayment terms.

## INVESTMENT MORTGAGES

Where the purchaser wishes to purchase property to let out to occupiers with no link to the purchaser. We specialise in obtaining the best possible terms, be it for a first time commercial investment, re-mortgaging of existing properties or simply helping you to grow your commercial property portfolio.

## DEVELOPMENT FINANCE

Enabling you to borrow the money you need to build or renovate a property, development finance is available for both Commercial and Residential property renovations and builds. Whether it's a small or large development, speak to us about how we can help with your funding needs.

With up to 75% Loan To Gross Development Value (LTGDV) and 90% Loan To Cost (LTC) 100%, with additional security and flexible repayment dates with a stage draw-down against Quantity Surveyor/Architect certificate.

## BRIDGING FINANCE

Bridging finance is a secured property backed loan usually offered for between 1 and 18 months and is designed to fund a gap, until the sale or refinance of a development or property.

With a quick turnaround, which can be within 48 hours, and with a Loan To Value (LTV) usually between 65% and 75% (including interest roll up), can be 100% with additional security. Some lenders will lend against the value rather than just the purchase price. Most properties accepted and clients with impaired credit history generally accepted and fees can be added to the loan.

## ACQUISITION FINANCE

There are many ways to business success, whether creating a start-up, natural expansion, merger, or purchasing outright an existing business.

Deals and financing may be complex for a company that is looking to expand through purchasing another business but we can help provide a bespoke funding package to cover every aspect of the deal and help two become one quicker and easier than through traditional finance routes. We have many options available from secured and unsecured bank loans to utilising government schemes and deferred considerations.

## MANAGEMENT BUY OUT (MBO)

A specific type of finance to assist experienced people who work in the

company and know the company well, buy out the existing management. A well executed MBO allows for a smooth transition of ownership to the new owners. There is also a greater trust and less risk of failure with minimum disruption to employees and existing clients. Suppliers can be reassured that it will be business as usual too.

More common in larger businesses, but also available at a smaller business level, lenders tend to focus less on security and more on the Cash Flow Available for Debt Servicing (CFADS).

## INVOICE FINANCING & FACTORING

Both these refer to lending against the value of a company's debtor book/sales ledger. The facility gives a client fast access to cash from unpaid invoices rather than having to wait for payment from the client, in maybe 30, 60 or 90 days. The facility can only be used for business to business sales. With factoring, the lender will manage the sales ledger whereas with invoice financing, the client retains control over the ledger and invoice issuing.

## ENTERPRISE FINANCE GOVERNMENT GUARANTEE SCHEME (EFG)

A government backed scheme, EFG facilitates lending to smaller businesses that are viable but unable to obtain finance from their lender due to having insufficient security to meet the lender's normal security requirements.

In this situation, EFG provides the lender with a government-backed 75% guarantee against the outstanding facility balance, potentially enabling a 'no' credit decision from a lender to become a 'yes'. EFG lending cannot be used for property investment or development. ■

**Looking for commercial finance?  
Then give us a call on 01204 556  
300 and let's start your journey  
together.**



# STRESS MANAGEMENT TECHNIQUES FOR SMALL BUSINESSES

We've reached out to other business owners with advice they could provide our readers especially when it comes to running a business.

**Story:** Darren Hockley, MD DeltaNet International

**D**arren Hockley is MD of health and safety e-learning provider DeltaNet International, who offer a range of online courses for all business sizes across a variety of issues, including stress management.

In this article he talks us through some stress management techniques that small businesses should be integrating into their working environment.

With almost 600,000 UK employees suffering from work-related stress, taking steps to manage it needs to be at the top of every employer's priority list.

SMEs are particularly at risk of employee turnover because of this issue: recent research showed nearly half of workers in small businesses had changed jobs due to stress and frustration with their role. Good stress management isn't only the right thing to do for your employees' well-being – it makes good business sense too.

## TALK ABOUT IT

As with many mental health-related topics, stress can be a taboo subject that

people sometimes feel uncomfortable raising with their managers or colleagues. They might be nervous about being seen as unable to cope with pressure or otherwise less capable.

Changing this culture needs to begin from the very top. Business owners and managers need to make it clear they take stress seriously, and by extension their workers' mental health and well-being. When people can flag issues before they grow out of control, they're less likely to need time away from work or leave their jobs because of stress. Stress management training can prepare line managers to look out for the signs of stress in their team, and educate employees to recognise and handle their own workplace stress.

## ENCOURAGE BALANCE

In small companies, it's often the case that employees have wide-ranging responsibilities and must "wear many hats" in their day to day work. Left unchecked, this can lead to long hours, skipping breaks and feeling like they

always have to be contactable, even during days off.

Workers are happier and more productive when they're well-rested and have plenty of time to pursue their family time, social lives and hobbies. Productivity and creativity are both clearly affected when people trust their employer to respect their time away from work. All employees should also be actively encouraged to take the breaks they're entitled to during the work day, as this means they're less likely to become stressed, burnt out or dissatisfied with their jobs.

## LISTEN TO EMPLOYEES

Smaller companies sometimes feel like they can't compete with larger companies when it comes to employee well-being initiatives.

Stress-relieving work schemes, however, don't need to break the bank. The most effective ones are targeted towards the specific needs of their employees, and this is arguably easier for companies with fewer employees. The best way to find out what employees need to look after their well-being is simply to ask them. Perhaps greater flexibility in hours would work for one person, and discounted membership to a local gym would work for another.

This should also be seen as an investment. For lower employee turnover and absence rates, any attempt to lower the burden of stress on a company's staff will be almost guaranteed to pay for itself. ■



# SCOTLAND & THE NORTH EAST

A small selection of businesses for sale in Scotland & the North East of England.  
For further information call 01204 556 300.



FOR SALE



**Stunning Guest House**  
Hawick, Roxburghshire  
Ref: B04742 • £449,995 +SAV

FOR SALE



**Modern Fish & Chip Shop**  
Edinburgh, Scotland  
Ref: B04357 • £114,950 +SAV

FOR SALE



**Fish & Chip Restaurant/Takeaway**  
Redcar, Cleveland  
Ref: B05224 • £69,995 +SAV

FOR SALE



**Town Centre Café**  
Darlington, County Durham  
Ref: 14024 A • £59,950 +SAV

FOR SALE



**Highly Reputable Bakery**  
Ferryhill, County Durham  
Ref: B04298 • £90,000 +SAV

FOR SALE



**Milkshake & Dessert Parlour**  
Morpeth, Northumberland  
Ref: B05041 • £44,950 +SAV

FOR SALE



**Convenience Store**  
Rowlands Gill, Tyne and Wear  
Ref: B05410 • £320,000 +SAV

FOR SALE



**Popular all Female Gym**  
Gateshead, Tyne and Wear  
Ref: 14620 H • £79,995 +SAV

FOR SALE



**Photographic Solutions Business**  
Perth, Perth and Kinross  
Ref: B04382 • £59,950 +SAV

FOR SALE



**Health Food Restaurant**  
Newcastle upon Tyne  
Ref: B05171 • £149,995 +SAV

FOR SALE



**Grocery Store**  
Seaham, County Durham  
Ref: 1455 A • £14,999 +SAV

FOR SALE



**Popular Salon**  
Consett, County Durham  
Ref: 12494 A • £124,995 +SAV

FOR SALE



**Butchers with Modern Bakehouse**  
Kirkcaldy, Fife  
Ref: 14795 A • £600,000 +SAV

FOR SALE



**Craft & Gift Shop**  
Crieff, Perthshire  
Ref: B05082 • £119,950 +SAV

FOR SALE



**Pub**  
Lanark, South Lanarkshire  
Ref: 12796 A • £154,999 +SAV

FOR SALE



**Investment Property**  
Durham, County Durham  
Ref: 2780 A • £199,999 +SAV

FOR SALE



**Garage & MOT Testing Centre**  
Middlesbrough, North Yorkshire  
Ref: 14076 A • £679,995 +SAV

FOR SALE



**Refurbished Newsagents**  
Shildon, County Durham  
Ref: 14395 A • £129,950 +SAV



# SOUTH WEST ENGLAND



A small selection of businesses for sale in the South West of England. For further information call 01204 556 300.



**Online Equestrian Clothing Store**  
Torrington, Devon  
Ref: B05184 • £20,000 +SAV



**Traditional Family Butchers**  
Chulmleigh, Devon  
Ref: B05170 • £156,000 +SAV



**Long-Established Garage**  
Wells, Somerset  
Ref: 13787 I • £124,995 +SAV



**Town Centre Craft Store**  
Helston, Cornwall  
Ref: 12943 I • £39,999 +SAV



**Hair Salon**  
Bodmin, Cornwall  
Ref: 13445 I • £99,950 +SAV



**Luxurious Carpets Business**  
Penzance, Cornwall  
Ref: B04759 • £175,000 +SAV



**Established Café**  
Southampton, Hampshire  
Ref: B04923 • £49,999 +SAV



**Established Butchers**  
Bath, Somerset  
Ref: B04327 • £29,950 +SAV



**Wedding Dress Store**  
Plymouth, Devon  
Ref: 13739 I • £34,950 +SAV



**Thriving Restaurant**  
Tiverton, Devon  
Ref: B04237 • £56,995



**Plumbing Heating Services**  
Taunton, Somerset  
Ref: B04827 • £99,995 +SAV



**Soft Furnishing Retailer**  
Newton Abbot, Devon  
Ref: 13707 I • £44,950 +SAV



**Pub & Tea Room**  
Plymouth, Devon  
Ref: 13762 I • £59,999 +SAV



**Beauty Salon**  
Plymouth, Devon  
Ref: B05083 • £25,000 +SAV



**Well Established Jewellers**  
Paignton, Devon  
Ref: 13561 I • £49,995 +SAV



**Convenience Store/Newsagents**  
Helston, Cornwall  
Ref: 13434 I • £279,999 +SAV



**Garage with Accommodation**  
Falmouth, Cornwall  
Ref: 12553 I • £435,000 +SAV



**Barber Shop**  
Scunthorpe, South Humberside  
Ref: B04173 • £44,950



# WHAT MAKES A GOOD BUSINESS PLAN?

Most people only think about producing a good business plan if they are going for finance or a loan but they can be a useful clarification tool for any company.

**Story:** Hilton Smythe Group

**B**usiness plans vary according to industry or purpose but all will adhere to a basic structure and narrative.

## EXECUTIVE SUMMARY

A clear, concise overview of the business and the purpose of the plan. A good tip is to write it last so you will have already worked through the finer details of your plan and you can summarise your thoughts succinctly and get to the point.

## MARKET ANALYSIS

What is your industry? What's going to happen? Do you have any market research to back it up? Look at customer segments, demographics etc; and industry description and forecast; any other historical or current data relating to your products and an evaluation of your competitors.

*"Consider where you fit in the market and your unique advantages over competitors."*

## COMPANY DESCRIPTION

A holistic overview of your business to explain who you are, what you do and what you want. This section should outline the legal structure of your business; a brief history of the firm; the nature of your business and the needs or demands you plan to meet; an overview of existing products, services, customers and suppliers; a growth summary including financial highlights or important

milestones; a summary of your long and short term business goals and how you plan to make a profit.

## PRODUCTS AND SERVICES

What do you do? How do you do it better than anyone else? How is this beneficial to customers?

Clearly describe your offer with details of any suppliers, costs and net revenue expected from sales. A detailed description of your products and services;

where you fit in the market and your unique advantages over competitors; any relevant details about copyrights, patents, secret sauces etc you own and any Research and Development activities you are developing that will lead to new revenue streams.

## STRATEGY AND IMPLEMENTATION

What is your sales and marketing strategy? How are you going to pull it off? What is your plan and what will it cost?

## MANAGEMENT TEAM

How is the company set up? Who are the owners, management team and board? Include an organisational chart and profiles and information of all critical staff.

## FINANCIAL PLAN AND PROJECTIONS

The final section should be developed with a professional accountant once you have completed a market analysis and set goals for the company. If you are an established business include historical

financial data here including income statements, balance sheets and cash flow statements for the past three to five years; realistic forecasts and information for the next three to five years and a brief statement of where you are now.

Business plans vary but all must have these main sections and content to stand any chance of operational or financial success. ■





# DO YOU NEED A BUSINESS BROKER TO SELL A BUSINESS?



**A**lthough it is possible to sell your business on your own, having a business broker to guide you through the sale makes much more sense from a business point of view. By using a business broker, you will be in a much better position to achieve the highest price for your business and will save a lot of time and effort.

It's important to choose the right business broker, you should look at their previous experience and decide whether they are the broker for you.

Transitioning out of your business can sometimes be messy, an experienced business broker will remove the stress of selling your business, allowing you to leave your business smoothly and hassle free. Some business owners may initially be reluctant to use a business broker as they aren't willing to pay the broker fee, but what these business owners don't realise is the value they will receive.

Not only will they receive expert advice from a team of business selling professionals, but they will also result in a better deal than they would have gotten on their own. Business owners will gain much more, helping them with the valuation, marketing and selling to prospective buyers.

## ACTING AS A BUFFER BETWEEN THE SELLER AND THE BUYER, A REPUTABLE AND RELIABLE BROKER WILL MAKE SURE:

- That you are able to continue running the business efficiently during the selling process so that the value is not decreased
- They will manage the entire process from the beginning to achieve a successful sale for all parties involved
- Financial analysis and valuation is performed to a quality standard along with a deal structure that is best for you
- An unbiased approach to selling your business, this can sometimes be challenging for business owners that have an emotional attachment to their business. An objective approach is always a smart one.

When selling a business, there are many benefits that a professional business broker will help you achieve. They will be able to represent you during the sales process and liaise with their network of active buyers, meaning you can find the right buyer for your business.

The sales process is one of the most important stages where business brokers can come in handy. A business broker will support you with many aspects of the sale from buyer registration forms,

non-disclosure agreements to draft sale agreements and due diligence.

To summarise, a business broker will bring a wealth of experience and expertise to guide you along the business sale processes. Who wouldn't want to be provided with valuable advice and wisdom at every step of the way to ensure you match your business to the right buyer, gain maximum exposure and secure the best value from the sale of your business. ■

LOCAL KNOWLEDGE. NATIONAL PRESENCE.



# Thinking of selling your business?

Find out **TODAY** what your business could be worth by booking your **FREE Business Valuation** and find out how **Hilton Smythe Business Sales** can help you sell.

Tel: 01204 556 300 or 0141 290 0302 (Scotland).

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





## Joe Settle, Settle's Bakery

"We could not fault the way they kept us in the picture when anything happened, always answered our calls when things got a little fraught and challenging and more importantly we always felt they genuinely were doing everything they possibly could to complete on the sale. Thank you to you all for all of your help and support, if ever we sell a business again we would not hesitate to come back to you."

Settle's  
Bakery

4.7★

OUT OF 5  
OVERALL RATING  
ON FEEFO



Our positive reviews speak for themselves

Feefo will only invite genuine customers who have actually used Hilton Smythe to leave feedback. This ensures that the feedback you read is from real customers who provide valuable information and is not written by clever marketing people to make us look better than we are.