

# bubbling up!

T H E B I Z F I Z Z N E W S L E T T E R

## Winsford's worms get the Bizfizz effect

Composting worms are nature's unsung heroes – producing compost and liquid fertiliser for free. So says [www.thewormhotel.com](http://www.thewormhotel.com), manufacturer of wormery units, run by Lisa Bennett. "I went to see the BizFizz Coach for feedback on the company's business performance; I wanted a check to make sure I had everything in place. Vicky went through

the strategic aims of the business and discussed issues such as company insurance."

Lisa is one of BizFizz Winsford's clients. Inside, find out more about how BizFizz is working in Winsford, a small town in Cheshire. Plus, on page four, read our brief guide to business coaching. It's powerful and it works!

## A tax on enterprise

**Changes to tax regulations have taken the simplicity out of the Test Trading scheme – putting up a new barrier for aspiring entrepreneurs.**

Test Trading, from JobCentrePlus, was used by many previously unemployed people, to make a return to work through self-employment. For up to six months individuals could carry on receiving benefits while developing, marketing and launching their own business. Any profits were set aside until the end of that period when, with help from appointed trainers, they would decide whether to proceed with the business.

The scheme wasn't perfect. Bizfizz Coaches sometimes saw hopeful entrepreneurs being given business advice of questionable quality. Some people complained of being overcontrolled, with too many outsiders involved in their business decisions. But it did work for many. By removing risks, it was a genuinely positive way of helping aspiring entrepreneurs get off benefit. It gave people responsibility for their own future.

Now, Inland Revenue policy changes have called Test Trading into question.

Previously, test traders were considered in training

and not in work. From April 2005, they are considered to be 'pursuing a trade with a view to making a profit'. This means they no longer qualify for Job Seekers' Allowance. For many, this will place other benefits in doubt, such as Housing or Council Tax Benefit.

Test Trading allowed people to go straight back onto benefits if their business idea didn't work. The need to reapply, and be reassessed, for benefits may put people off from ever trying.

Many people will still be able to use the scheme. Some may even be financially better off. But individuals will now find it very difficult to work out how the scheme will affect them; it is just another step which removes people's control over their own decision making.

We hope budding entrepreneurs will still take advice and make the best use of the schemes that are available. We know from experience, however, that many have already thrown up their hands and sought out different paths.

We would like to see Government Agencies working together to make it easier for people to return to work – and supporting an entrepreneurial culture, rather than erecting additional barriers.

In any community there are people who have a passion that they could turn into a business, if only they had a little help to break down barriers. BizFizz is our way of supporting those passionate people.

But BizFizz is not just about helping individuals achieve their dreams; it is

also about revitalising communities. It includes a panel of local people whose background, expertise and know-how brings a second tier of support to entrepreneurs. This network spreads the 'BizFizz effect' beyond the lives of individuals and weaves it into the culture of the

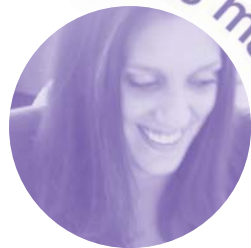
community, making connections, encouraging new and growing businesses towards success, and promoting community cohesion.

**nef** (the new economics foundation) and the **Civic Trust** believe that supporting local enterprise should be part of any strategy for regeneration.

b&b manager



cake maker



van driver



costumier



builder



# Entrepreneurs making

We're focusing on Winsford this issue, one of the eight newest BizFizz areas. Below are profiles of three entrepreneurs; read a day in the life of Vicky, BizFizz coach; and Gary Cliffe, one of the Winsford BizFizz Local Management Group members, tells us how they are measuring the success of developing an entrepreneur.

caterer



**"I have the skills, but I needed confidence."**

Baking cakes as a business was a dream Fiona Goulden couldn't see how to realise. "I'd been making cakes for years, but I didn't think people would pay me for it.

## Quotes

TO GET  
PASSIONATE  
ABOUT

*"You help me to change the way I think - when I go away, I do things in a different way. BizFizz is about transformation." BizFizz Client, Winsford*

*"Declare the impossible possible!" BizFizz Coach*

However, my friends encouraged me, and people I taught (I teach basic skills on a community project) told me that

Vicky was a good advisor. I didn't need to borrow money as I was still working, but I did need confidence. I'd helped other people,

and they had gone on to develop thriving businesses with fewer skills than I had. Vicky helped me clarify issues about setting up a business.

Now it's growing and I've got a website at [www.supadupacakes.co.uk](http://www.supadupacakes.co.uk). My husband helps out – like recently, at a Bridal Fair – and I discuss with Vicky the things I need to look at. It's not like other agencies, where you ask specific questions and get one answer. We are building up a relationship; we're getting to know each other."



**"It's difficult forming a business."**

Keith Watson has a clear idea for his business – he casts his own bronze items, beautiful animal figures and belt buckles "People don't appreciate the difficulty of forming a business. They think, you make something, someone magically buys it, and off you go! I feel comfortable with Vicky.

She's good fun, and she has helped me see the pitfalls, and also helped me change my mind when I need to."

**"We are much more stable now."**

Maggie Anderson and husband, Iain, set up a builders' business nearly two years ago. In the long



term they want to use it to support young people and offer them work experience.

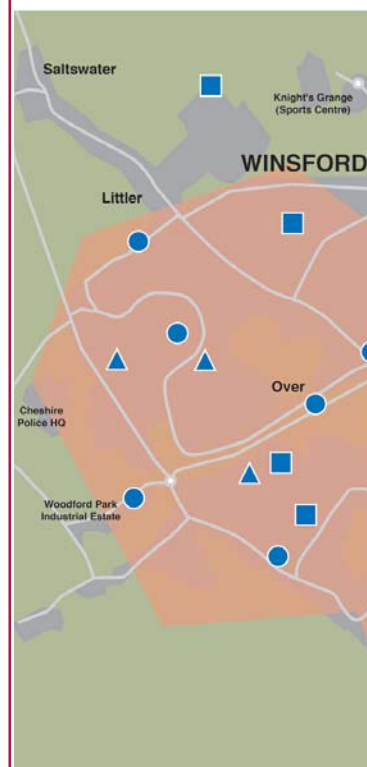
"I met Vicky at a Sure Start Teddy Bear's Picnic, where I was volunteering. She has helped me focus. My background is in youth work, not running a business, and Vicky helped me sort out what I needed to do now, and what needs to be done in the future. She put us in touch with accountants, as well as tradespeople – through this network we've got some jobs. My husband was surprised at how useful meeting Vicky was, and that it's free! She's helped me see that I have a key role in the business, and I've got to play that role. My husband is skilled, and focuses on the job in hand. I like to think ahead and work out a plan. Vicky has helped me get this in perspective, and built my confidence. We are much more stable now. Vicky listens to exactly what's being said and gives you confidence to go and find the information you need.

## Measuring

Gary Cliffe, Winsford BizFizz Local Management Group member, writes: "The BizFizz model is about helping communities feel better about themselves. Numerical analysis doesn't show the effect of role models appearing in communities or an increasing 'can do' attitude. Success can be measured by:

- Increase in start ups, including difficult to reach postcodes
- Coaching leading clients to other outcomes – employment/education.
- Identifying the benefits of a differentiated business service
- New role models mean self-employment is seen as a real option
- Range/number of referrals
- People talking about BizFizz/BizFizz clients
- Money being spent on local services

*BizFizz clients are having an imp*



cleaner



artist



# Making a difference in Winsford

... we bring you news of some of Winsford's  
... the passionate individuals who brought BizFizz to  
... rural culture.

## Making BizFizz success

- Signs of a 'can-do' attitude
- Closing the gap between Winsford and neighbouring towns
- People saying "It changed my life"
- Five clients had an existing business – perhaps struggling a bit
- Nine clients had an existing business – looking to develop a new venture
- One client was in full-time employment
- Eight not known.

It is successful if we are making a difference to Winsford and the people who live here.

The numbers still tell a story however (see map). There are 17 clients from the Areas of Family Stress, and 28 within the town itself. Six of the clients within the Areas of Family Stress are on Benefit. Currently there are three clients who have come off benefits and 15 we don't have postcodes for – BizFizz only gathers the information clients want us to.

48 clients have worked with the Bizfizz coach. When they started work:

- 22 clients were on benefits
- three clients were employed in part-time or low paid jobs

### Fact Box Winsford, Cheshire

- 33,000 population
- 1960s 'Liverpool overspill'
- lack of infrastructure
- image problems
- Winsford over 4th highest area of family stress in Cheshire
- multiple deprivation
- but passionate people are making a difference

... act in all areas of Winsford, including in Areas of Family Stress.



## A day in the life

Vicky Evans, BizFizz Coach in Winsford gives us an insight.



The day starts with great news – the Prince's Trust has agreed to lend a client, Lee, money for his DJ/ event promotion business. We talk through what he needs to do next.

Some research: on tree surgery; Permitted Hours of Work for people on incapacity benefit; Access to Work grants; manuscript reading services; setting up a shop on Ebay. I print off an article on structuring sales literature to draw customers to your product for one client, and email it to another.

I return a call to an after-school club, with details of clients who could provide workshops – an environmental artist, a yoga instructor and The Worm Hotel (see front page).

I head off to meet Ian at Mid-Cheshire College. He's passionate about film-making and music composition, and we consider his options. While there, I bump into another client, Jane, a children's author, with a friend who is a water-colour painter. They tell me about a new idea combining their talents. It's brilliant. We'll meet up next week to talk things through.

After lunch, I catch up with Justin, who wants to set up a tree surgery business. He has almost finished his qualifications and has experience. We work on his business plan so he can apply for funding. He talks through his hopes and fears, and decides what actions to take to investigate the market, insurance and the costs of starting up and running his business. I agree to fix up an appointment with the Welfare Rights Officer at the Citizen's Advice Bureau.

I meet Emma, who runs a successful jewellery business, and is taking time out for some strategic thinking. I have taken her questions to the Bizfizz panel and we explore the options with lots of 'what ifs'. She decides to speak to a panel member who has market knowledge and relevant contacts.

I call Paul at The Works (a local charity) to refer a client who may need funding to assist with training, and pick his brains about another client whose idea relates to apprenticeships.

At 4.30, I confirm the arrangements for a workshop which I am planning with the Women's Development Group at the Small Oaks family centre. The conversation sparks more ideas so I go and get a cup of tea in the town centre and sketch out a plan, before heading home.

### BizFizz clients include:

electrician, designer, beautician, plasterer, counsellor, builder, personal trainer, gardener, performing artist, author, painter, sculptor, football coach, courier, cleaner, computer support...



# IS COACHING SET TO CHANGE THE FACE OF UK BUSINESS SUPPORT?

There are powerful tools in coaching methodology that can support entrepreneurial development and that make coaching considerably different to mentoring, advising and counselling. BizFizz coaches draw upon a wide spectrum of coaching methodologies to help clients realise their business dreams – this is central to our core value of client focused support. Here, we give you a brief guide to business coaching.

Coaching has come into its own over the last few years – spreading from sport to corporate executives, and now to small business support through BizFizz. It is described by Myles Downey as ‘the art of facilitating the performance, learning and development of another’.

Coaching supports a client’s decision-making process allowing them to take responsibility; the coach is not attached to the outcomes of the client, neither does the client become dependent on the coach.

## The why...

Sue Stockdale, author of Kickstart your Motivation, tells the story of a team of mixed experience arctic explorers. The slowest skier is at the front of the line, with the most experienced behind her. Heading through dangerous crevasses he shouts his instructions ahead. In frustration she turns and asks him to stop yelling orders – and to tell her what he would be looking for if he were leading. She wants to learn for herself. They agree that if he sees something she’d missed – he should shout ‘STOP’, and ask her questions that would enable her to see this potential danger for herself.

A great analogy for business coaching. It’s no good the business advisor just giving out instructions in a motivational style, there has to be the opportunity to learn and decide how to move forward. Running a business requires fast learning for the entrepreneur – about themselves, their business, the market environment and everything that will have an impact. A business coach uses powerful questions and a process which is fed by the entrepreneur’s passion and self motivation to support the entrepreneur to realise their goals.

## The what...

Coaching takes a client from where they are now, by raising self-awareness and responsibility, to where they want to be.



## The how....

The business coach uses a mix of intuition, listening and powerful questioning as well as business knowledge and experience to support entrepreneurs.

In the Stanley Green Corridor BizFizz, several clients told the coach they had been sent away by other advisors to ‘do market research’. In every case this had ground them to a halt. The BizFizz coach supported the client to remove this barrier to success. He asked questions: ‘What do you need to find out?’ ‘Who do you need to find this out from?’ ‘How many people do you need to ask?’ ‘What questions do you need to ask?’ ‘If you asked that question – what responses might you get?’ ‘Let’s try it out’ He helped break the issue down so the client could decide how to move forward.

In other instances the coach’s role may be to keep the client focused on their big agenda.

Coaching a client on cold calling potential customers could have focused on sales techniques. However, the Ocean Estate BizFizz coach focused her client back to their personal values, which were connecting people who could help one another. Cold calling then became a pleasurable experience which also achieved the immediate business aim.

Business coaching works because it is client-led – the coach holds the client’s agenda but does not control the client’s outcomes. It ensures client learning –about themselves (what drives them and what holds them back) and about their business (the skills & knowledge that they have, that they need to learn or that they can borrow or buy).

## The challenge

There is now an increasing recognition of the value coaching can bring to the enterprising sector. The term tends to be used in relation to business support for high growth companies, where there appears to be an immediate justifiable trade-off of high-level support to short-term economic impact.

nef and the Civic Trust believe that coaching radically challenges the world of business support, but that it also challenges how regeneration and development projects are delivered. Sustainable change in the communities we work in comes from an attitudinal change. This is partly that of the communities, recognising that they possess the key ingredients – and passion - to drive change in their local economy. But most importantly, it comes from an attitudinal change of the regeneration professionals in how they support that change - from a focus on achieving an externally set target, to working with a community or entrepreneur to achieve their goals.

Lessons from BizFizz coaching are now being incorporated into a major regeneration programme running in the East Midlands – the challenge is set.



## WHY A COACH?

Entrepreneurs have lots of ideas buzzing around. A coach will listen to their thinking and help the entrepreneur find ways to structure their thoughts so that they can make decisions.

Entrepreneurs generally have the answers and resources they need, it’s just that they may not have developed the habit of noticing what they have. A coach gives feedback on what they have, helps them to work out what they need and how to go about using their resources.

Entrepreneurs trust their instincts, make their own decisions and learn to view setbacks as feedback rather than failure. A coach supports clients to trust their instincts more consciously, and to get into the habit of learning from experience.

Entrepreneurs are passionate about what they do. It’s about emotion as well as rational thinking, about who they are as well as what they do. A coach works with the whole person, and recognises that dreams often come in a size too big and the individual can be supported to grow into them.



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