

# Barclays Credit Focus helps businesses to avoid the curse of late payments

BRINGING in new business should be the main focus for anyone running a business – not chasing payment for work that you've already done. But the fact is that too many small business owners have suffered from customers paying late or not at all and as a result have to spend too much of their time trying to get paid.

The great news is that's about to change thanks to Barclays Local Business, which has introduced a unique solution to help overcome this problem with Barclays Credit Focus.

This web-based application will give businesses all the support they need, like knowing how safe it is to do business with new and existing customers, how much credit to offer them and whether they're likely to pay on time. And if the worst happens and money is owed, then the service will even issue debt recovery solicitors letters to help them get their money in quicker.

Angela Gilchrist, Barclays Local Business area manager for Cardiff, said: "As champions of local business we aim to make life as simple and easy as possible for our customers. The Barclays Credit Focus service is great for helping our customers reduce the risk and pain of late payments and bad debt – giving time back to business owners to concentrate on running their business."

**TOP TIPS ON TACKLING LATE PAYMENT:**  
**Credit check your customers:** Barclays offers Credit Focus to all small businesses, not just its own customers, which enables them to credit check their

five main customers, and automatically alerts them when a customer's credit rating goes up or down. Visit [www.creditfocus.co.uk](http://www.creditfocus.co.uk) to sign up.

**Go electronic:** Encourage clients to pay electronically, rather than by cheque – this will boost your cash flow and mean funds start to earn interest immediately.

**Early reminders:** Don't leave it until the last minute to chase customers or suppliers who haven't paid – being proactive can pre-empt a more serious problem.

**Peace of mind:** Run regular credit checks on new customers or suppliers.

**Sort your system:** Agree terms of payment at the start of all contracts and monitor your payment system regularly so overdue invoices are quickly identified.

**Manage your own finances:** Ensure you have online and telephone banking set up – this will enable you to manage your own finances more effectively, thereby promoting healthy cash flow in both directions

Barclays Local Business is the small business banking arm of Barclays. It has more than 672,000 customers with a turnover up to £1m that are a mixture of start-ups, sole traders, partnerships and small limited companies.

**We support businesses with:**  
● A named business manager, locally based allocated to all clients. We have 1,750 Local Business Managers in 600 branches.  
● Start-up businesses receive up to two years free transactional banking with Barclays, with a package of

substantial business advice, services and tools to help establish and run their new business successfully.

● We offer one of the biggest ranges of training to businesses and provide free advice and information  
● Flexibility to bank when and how customers want – online and telephone banking and a full counter service at 1,600 branches nationwide.

● In 2009 our 'Let's Talk' programme offered face-to-face training and supported more than 7,000 pre start-up and 5,500 existing small businesses

([www.barclays.co.uk/seminars](http://www.barclays.co.uk/seminars)).  
If you want to know more about Barclays Credit Focus and other Barclays products pop into your local branch and speak to one of the Local Business Managers, visit [www.creditfocus.co.uk](http://www.creditfocus.co.uk) or call Angela Gilchrist on 07775 546377.



# Firms join Pilotlight Cymru to support charities and social enterprises

ADMIRAL and Watts Gregory are beginning work with Pilotlight Cymru to help small charities and social enterprises in Wales.

Business people in Wales now have the opportunity to use their skills to help smaller charities and social enterprises (CSEs) throughout Wales prosper and grow. CSEs face the same challenges all businesses face. In essence, these organisations are subject to the same market forces and operational issues experienced by most small and medium-sized businesses (SMEs), a fact recognised by the UK charity Pilotlight.

The leading car insurer, Admiral Group plc, which employs 2,500 people in Wales, has joined Pilotlight as a prestigious corporate partner.

Ceri Assirati at Admiral said: "Admiral is delighted to be working with Pilotlight. We already work closely with various charities and community-based projects providing support and advice, and we were happy to be approached by Pilotlight to take part in its first scheme in Wales. It's a great opportunity to strengthen our ties with local groups and provide development for our management team."

In addition to this, Welsh accountancy firm Watts Gregory LLP is also one of Pilotlight Cymru's Corporate



Kate Reid, partner, Watts Gregory and Gillian Murray, deputy chief executive, Pilotlight, working together to help social enterprises in Wales flourish

Partners. Watts Gregory is a firm of independent chartered accountants based in Cardiff and has close links with local and national charities. In addition to its core services it prides itself on its day-to-day commitment to the sector.

Julia Mortimer of Watts Gregory said: "We are delighted that Pilotlight has launched in Wales and that we have been given the opportunity to partner with it. This will enhance our commitment to development

within this sector, alongside the beneficial aspects of training and developing our team."

Pilotlight was started in 2003 and has helped more than 100 charities to date. Pilotlight charities show an average of 22% annual growth as opposed to just 3% for the voluntary sector.

For further information contact Shantel Irwin on [sirwin@pilotlight.org.uk](mailto:sirwin@pilotlight.org.uk) or visit [www.pilotlight.org.uk](http://www.pilotlight.org.uk)

# Operation France is the perfect cure for UK healthcare needs

MORE and more Brits are joining the worldwide trend of 'medical tourism' and opting to travel abroad for private surgery rather than wait for NHS treatment.

New Welsh private healthcare agent Operation France believes it has the perfect solution for their healthcare needs. The company specialises in arranging tailor-made stress-free private healthcare packages to UK residents seeking top-quality private medical treatment abroad but at a reduced cost.

Operation France was set up in October 2009 by father and daughter team Hugh Phillips and Diana Brook. Operation France arranges custom treatment and accommodation packages for British patients at the renowned Clinique Saint Isabelle in France, run by a leading orthopaedic surgeon.

The company is the clinic's exclusive agent and specialises in arranging hip and knee replacements specifically for British patients including full aftercare, accommodation and transportation.

Operation France carefully plans all treatment packages to ensure that patients are fully looked after from the onset. Hugh Phillips explained: "Having any operation can be extremely stressful. Our clients are our number one priority and it is our job to make sure that the process is as smooth and stress free as possible. We take care of everything from start to finish so that patients can relax and recuperate in comfort, safe in the knowledge that all their needs have been taken care of, before we collect them and escort them safely home."

Operation France receives business support from Business in Focus. For more information contact Hugh Phillips on 07971 547728 or Diana Brook on 07748 944159, or visit the website at [www.operation-france.com](http://www.operation-france.com)