

BIZBUREAU

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BIZ UPDATE

EXPERT HELP
for your business

ECO-FRIENDLY
Pam is proud of her paint range



Putting on the gloss

Dear Biz

You featured my eco-friendly chalk and mineral paint brand Frenchic (frenchicpaint.co.uk) last autumn, and I thought you might like to hear how things are going.

Firstly, a big thank you for your support in helping to raise awareness of our paints which contain no toxins or solvent, have little smell and are safe to use on children's toys and furniture. I'm delighted to say that things

are going really well. We have just launched a new AI Fresco range with some great colours including limited-edition shades Steel Teal, Hottie, Serendipity and Oopsy Daisy.

We are now in more than 440 stockists in 26 countries, including Dubai and Singapore. We were spotted via social media by antique and furniture dealers JB and Stacy Griffin and they are now our stockists in the US. Pam Gruhn, by email

Biz replies

It's so good to hear from you again Pam and we are absolutely delighted to hear about your fantastic success.

It is impressive that you have managed to get your paint products into such a high number of stockists and at destinations across the globe.

Keep up the excellent work and please keep in touch as we'd love to hear how you are progressing with your brilliant business.

HOW TO GET IN ON THE UK EXPORT BOOM

Brand Britannia is going down a storm across international markets as our exports reached £639billion in 2018, with growth faster than Germany, France and Italy.

As the country looks to ramp up exports to 35% of GDP, a winner of this year's Queen's Award for Enterprise in International Trade gives us her top tips on how to grab a slice of the exports pie.

Lindsay Willott is the founder of online feedback firm Customer Thermometer and has grown her export turnover by 268% in three years and launched in 61 countries. **Start with existing customers** If you have international customers,

they are the best place to start as they know and rate your product in the UK. Approach them to discuss how best you can work with them to roll out your product abroad.

Make it easy to buy Exporting can happen organically if you have an easy buying process on your site for international customers. Once you have a good base you may want to consider charging globally for services in dollars, but beware of the fluctuating exchange rate.

Provide support Many businesses succeed virtually, so having an international office isn't key - but your online presence and support needs to be second to none. Good

customer service enables accounts to grow and recommendations to be made. Make sure you always deliver, and on time.

Partner locally Once you have established some key markets, it may be worthwhile to look into recruiting some local partners that can help sell and deliver your service or products.

They may take a cut, but can prove invaluable as they will have a much bigger network and can help advise on the cultural differences and keep you up to date on local trends and changes.

BIZ TIPS

ADVERTISING FEATURE

Mirror MONEY

Equity release

GET THE RETIREMENT YOU DESERVE WITH EQUITY RELEASE



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Bryan needed a bit of extra money during his semi-retirement as he wanted to update his car and take a trip to see his family in New Zealand.

Bryan, a part-time delivery driver, decided to release some of the cash tied up in his home, with an equity release plan.

"My family have all got their own homes so don't really need anything from me, but there will still be a bit left in my estate to pass on to them," says Bryan, 79, from Blackpool.

"It seemed silly having so much money tied up in property."

Bryan released £20,000 via a lifetime mortgage - a type of loan secured against his home. He doesn't have to pay anything back until his home is sold, either on his death, or if he moves into permanent long-term care.

Bryan explains: "I wasn't struggling with everyday bills, I have my pension and earn a bit of cash from my part time work. But, I needed to get the cash together to replace my car and couldn't see any other way of getting hold of a lump sum."

"I couldn't believe how easy it was to sort this out. I had everything explained to me in simple terms, spelling out all the pros and cons - so I knew exactly where I stood and the effect it would have on my estate. It was the best move for me."

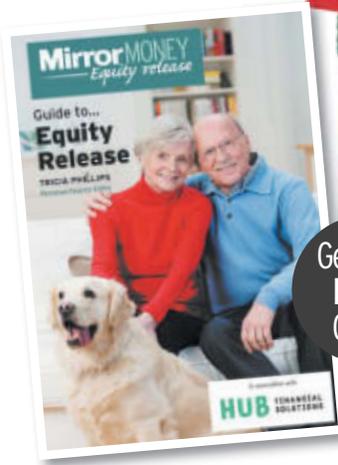
HOW WE CAN HELP

The Mirror Equity Release Advice Service, provided by HUB Financial Solutions Limited, offers readers the ability to release tax-free cash tied up in their homes. It's really easy to find out more and we'll help you to decide if equity release is right for you.

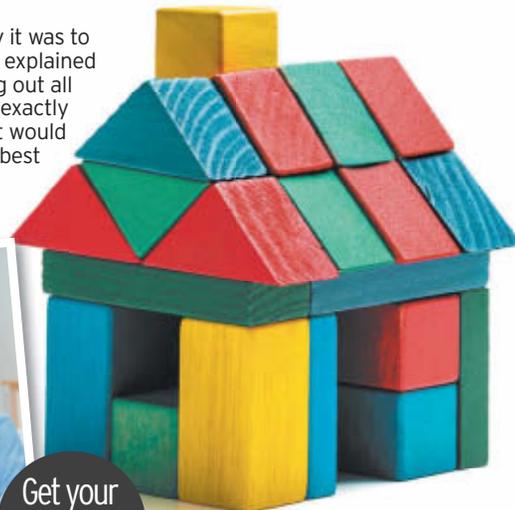
As part of the service, your adviser will complete a free state benefits check to make sure you're not missing out on anything you're entitled to. They'll also explain if equity release could affect your tax status or means tested state benefit entitlement as well as explaining how the value of your estate will reduce.

You'll be charged an advice and arrangement fee of £1,100 if you take out a plan HUB Financial Solutions recommends. If you decide not to go ahead, there is nothing to pay.

Call us today on **0800 232 1307** to book your no-obligation appointment and to get your **FREE** guide to equity release.



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Calls are monitored for training and regulatory purposes. Lines are open 9am to 6pm Monday to Friday, excluding bank holidays.