

BUSINESS SUCCESS

Improving business owner's lives

Carthy
Accountants

DECEMBER 2023

Merry
Christmas
from the
Carthy Team



"It's beginning to look a lot like Christmas" Michael Bublé

THE 2023 CARTHY ADVENT CALENDAR

25 TIPS, BOOKS AND IDEAS FOR BUSINESS SUCCESS YOU CAN TAKE INTO 2024



2 023 has been a year filled with change and success for many of us. It's natural at this time of the year to reflect on the past 12 months, celebrating achievements, learning from mistakes, and planning for 2024.

Here at Carthy Accountants we have had many achievements;

We were thrilled to install our first defibrillator at the office after starting our fundraising efforts in June and smashing our target in the first three months, therefore there are more installations on the horizon!

The revival of Carthy Club has been a tremendous success, greatly aided by the generous donations toward the defibrillator fund from all attendees. Carthy Club really is the quintessential definition of informal networking. If

you haven't been before please get in touch.

Our inaugural Carthy Golf and Gala event at Castle Golf and Leisure, was a tremendous success. Despite the typical British weather, all golfers and guests had a great time, and we eagerly anticipate the next one in 2024.

I was incredibly pleased to welcome Tessa Foy on to the board as our Operations Director in October of this year. Tessa is the first, 'Non Carthy' by name, to join the board and I see a very bright future with her by our side.

Sadly, this month we bid goodbye to Aaron Taft, who departs after seven years with us. Starting as an apprentice and working his way through the ranks he will be very much missed. We wish him the very best in his future endeavours.

This year our Carthy Advent Calendar will round up our 2023 Business Success newsletters, offering 25 tips, book recommendations, and ideas to

help you achieve your desired business outcomes in 2024 and beyond.

Lastly, I couldn't do what I do without the hard work and dedication of my team who are always working to improve the lives of our clients. Thank you to each and everyone of them.

Michael Carthy
Managing Director

Tessa Foy
Operations Director



01 GET THE LIFE YOU WANT.

Spend more time with family.

How do you start reducing your hours to get the life you want?

1. Identify the biggest time wasters in your day.
2. Identify how you can better utilise your team and resources.
3. Plan for your desired lifestyle.

See the August Issue for more.



20 THE RULES OF EVERYTHING



Learn the code for success!

Richard Templar doesn't promise magic tricks for life but provides a generous dose of common sense, useful tips, and great motivation.

It is essentially a compilation of 100 practical rules, or 'life hacks', framed as common sense guidance rather than stringent requirements.



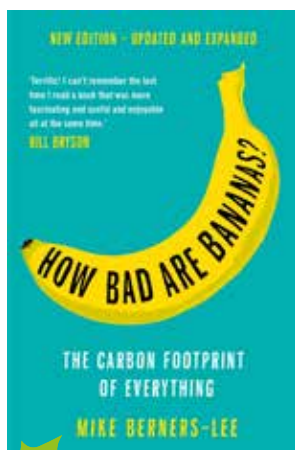
See the August Issue for more.

04 HOW BAD ARE BANANAS?



Be surprised!

Exploring the carbon footprint of everyday items and activities, Mike Berners-Lee compares the carbon emissions of everything from a banana to a transatlantic flight, challenging our assumptions about what is environmentally friendly and what is not.



See the May Issue for more.



23 SELLING A BUSINESS.

Sell, sell, sell...

Selling your business is a big decision. If you're a limited company, you'll usually be faced with two choices for structuring a sale.

1. Selling the trade, or
2. Selling the company shares

What's best for you?

See the April Issue for more.



13 WHAT IS CHATGPT?

Embrace the new.

Artificial intelligence (AI) is predicted to bring the biggest change since the internet.

Do AI content-writing tools like ChatGPT live up to the hype? What's the best way to balance using ChatGPT with the core skills of human-powered writing?

See the June Issue for more.



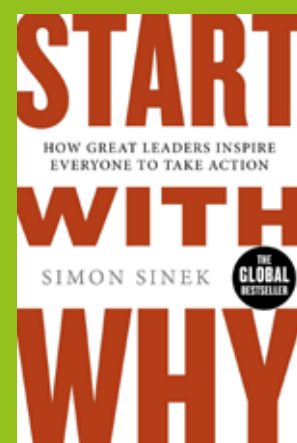
10 START WITH WHY



Be inspired to take action!

Simon Sinek tells stories of individuals and organisations that embarked on their journeys for a different reason to their competitors and it ultimately led to their success.

See the January Issue for more.

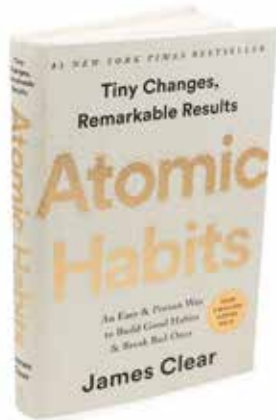


02 ATOMIC HABITS



Embrace small change.

New Year resolutions rarely work because they usually involve making a significant change; giving up an addiction; a complete change of diet; or a new fitness regime. James Clear has found that big changes come through small decisions.



See the February Issue for more.

19 HOW GREEN IS YOUR HANDPRINT?

Take positive action.

Carbon handprint is a concept that is used to measure the positive impact of an action, product, or service on reducing greenhouse gas emissions and mitigating climate change. It's the opposite of a carbon footprint, which measures the negative impact of human activities on the environment.



See the May Issue for more.

11 FIVE WAYS TO MANAGE STRESS

Achieve work/life balance.

1. Take Control
2. Get positive
3. Connect
4. Exercise
5. Sleep



See the May Issue for more.

06 HOUSE ARREST



Create property income.

Rick Gannon left policing and became a property entrepreneur, centring his expertise on Houses In Multiple Occupation (HMOs). His tale serves both as an inspirational beacon and a pragmatic guide.



See the September Issue for more.

14 THE SMARTER EXIT



Scale up and get out!

The Smarter Exit understands that exit planning is essential for a successful business strategy. By providing a comprehensive framework, business owners can secure their plans and achieve a successful exit.



See the July Issue for more.

09 PENSION STRATEGIES



Plan for retirement.

- Do you have a personal pension strategy?
- How should your pension work?
- What should you consider?
- Workplace or a personal pension plan?
- Is your pension be part of your tax planning?
- Do you need an Independent Financial Advisor?



See the July Issue for more.

08 FEEL THE FEAR & DO IT ANYWAY

Don't be afraid.

Susan Jeffers' 30-year-old self-help classic uses simple, understandable language to help the reader tackle their fears and push forward positively in life. You can handle it - whatever 'it' might be.



See the October Issue for more.

17 INVESTING IN PROPERTY

Become a landlord.

Investing in buy-to-let properties is an increasingly popular method for individuals to secure their financial future. However, before venturing into the world of property investment, certain areas require careful consideration. Could it be right for you?



See the September Issue for more.

15 NAVIGATING BUSINESS WATERS

Do you need a bigger boat?

In our ever-changing business environment, entrepreneurs are presented with a multitude of vessels through which they can operate:

1. Sole Trader: Setting Sail in a Nimble Canoe
2. Partnership: Together in a Collaborative Rowboat
3. Limited Liability Partnership (LLP): A Sturdy Sailboat
4. Limited Company: Cruising in a Robust Cargo Ship
5. Public Limited Company (PLC): Embarking on a Majestic Cruise Liner

See the October Issue for more.



22 POWER HOUR

Create a life you love!

Adrienne Herbert's book is a habit-forming work of genius that will help you kickstart your day with purpose and positivity. It's a must-read for those looking to make 2024 their best year yet.

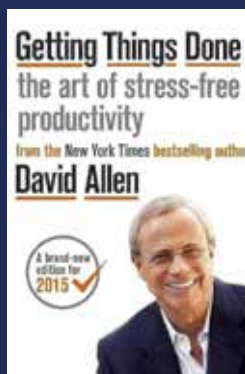


See the November Issue for more.

18 GETTING THINGS DONE

Be more stress-free.

David Allen presents a practical and effective system for organising and managing tasks, projects, and responsibilities. With clear insights and actionable advice.



See the June Issue for more.

03 BECOME A B CORP

Be a good business.

Becoming a B Corp is a rigorous process, but it's a great way to demonstrate your commitment to social and environmental impact, transparency, and overriding accountability to your employees, customers, and wider communities.

See the May Issue for more.

16 THE CHIMP PARADOX



Make mind management simple.

The brain has two main ways of thinking and often come into conflict with each other. The 'human' brain is rational, thinks things through and acts based on fact. The inner 'chimp brain' loves to sabotage our own happiness and success.

Prof. Steve Peters shows us how to recognise how our mind works to become the person we want to be.

See the April Issue for more.



21 BUSINESS MENTOR

Listen to your accountant.

Your accountant would make an ideal mentor. No one knows your business better than them. They are perfectly placed to offer you advice, guide your business journey and help you push your skills and capabilities.

See the November Issue for more.

05 TEAM WORKSHOP



Build a team you can trust.

Paul Walters of Stafford Industrial Supplies had not had a holiday in 8 years. He wanted to build a team that worked well together and gave him time off. The team took a workshop and Paul got more than he hoped!



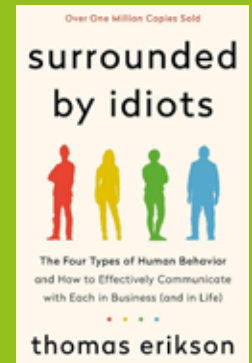
See the March Issue for more.

12 SURROUNDED BY IDIOTS



Communicate effectively.

Thomas Erikson explores the four main communication styles that individuals exhibit - Red, Blue, Green, and Yellow - and provides tools and strategies to better understand and communicate with each type.



See the March Issue for more.

07 MINDSET MATTERS

Achieve your goals.

By structuring our planning and goals in the right order, we can more easily keep our focus on the things that matter the most. We can be very clear about the things that we are doing on a day-to-day basis since they will be driven by those annual goals that we have set.

See the November Issue for more.



Fact!

People with goals are 10x more likely to succeed.

Source: Bigger Pockets



24 NETWORKING WORKS

Carthy Club

Come to Carthy Club.

CONNECT COLLABORATE COMMUNITY

Networking introduces you to trusted partners and associates who can help grow your business.

Carthy Club is an exclusive networking event enabling you to connect and collaborate with our business community. Watch out for the next one in March 2024.



Carthy Accountants

FUNDRAISING FOR A DEFIBRILLATOR ON EASTGATE ST.



justgiving.com/crowdfunding/carthy-accountants



Maximum
10
Spaces
Available

25 MAKE IT HAPPEN IN 2024!

A mastermind programme for your business success.

MAKE IT HAPPEN is a 5 part in-person coaching programme over 10 weeks aimed at helping small business owners develop a successful path forward.

For the past couple of years, we have offered one-on-one business coaching services to our clients and have had some fantastic results. However, we understand that these services are a huge investment, particularly for sole traders or start-up businesses.

We have therefore written a four-part mastermind programme - "Make it Happen", where we will be working with up to 10 business owners towards the back end of the year in a group setting, delivering sessions, workshops, and networking opportunities to ensure the fundamentals for business success are in place.

The programme is as follows:

- **Building a better business** – the 10 steps, the what and the why, implementation and best practice once implemented.
- **3 essential tools** – the importance of a business plan, forecasting, ongoing reporting and accountability.
- **7 ways to grow** – how to avoid going insane by implementing change, your roadmap getting from A-B.
- **Selling your value** – how to position your offering and how to value your offering.

Total Investment:

£895

+VAT

MAKE IT HAPPEN starts early 2024.

For more details or to book your place

email: info@carthyaccountants.co.uk or call 01785 248939

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Every client matters