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# BigFish

The magazine for women in business

## Women on the up

Professor Sara Carter's low-down on business trends

## What glass ceiling?

You don't have to be mean, to mean business

## Sitting pretty

Barbara Cameron's booming furniture business





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# BigFish

The magazine for women in business

Welcome to Big Fish – a magazine for women in business from Bank of Scotland Business Banking. We’ve called it Big Fish because all the trends in the business community tell us that’s exactly what you could be. The time when “business people” meant middle-aged men in pin-stripe suits has long gone. Women are contributing more and more to the business community. And we’re here to help. We understand that women have very different priorities, motives and challenges when they go into business. At Bank of Scotland we offer products, services and well-trained people to help give you the support and practical assistance you need to make your business a success. We’ll be keeping you up to date with some of them here – and on our website. Big Fish is designed to inspire you, inform you, and put you in touch with the services and products that can help you turn the tide and take charge of your own working life.

## welcome



Enjoy the magazine.

Isla Philp  
Associate Director, Business Banking  
[www.bankofscotland.co.uk/business](http://www.bankofscotland.co.uk/business)

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## Cover Girl

Professor Sara Carter of the University of Strathclyde reveals what makes women in business so different

**BANK OF SCOTLAND**  
BUSINESS BANKING

Bank of Scotland Business Banking, New Ueberior House,  
11 Earl Grey Street, Edinburgh EH3 9BN

Wouldn't it be lovely if we all had **perfect figures**? In our book, that would be 50/50 – 50% of businesses owned by men and 50% by women. But at the moment, **women still only own about 26%** of the UK's small to medium businesses. Bank of Scotland Business Banking is working with businesswomen from the Highlands of Scotland to the South of England to help make that number bigger. So, if you're thinking of boosting the numbers, here are some more statistics that might **tip the balance**.

Source: Labour Force Survey (Spring 2001)

# vital statistics



**40% of women business owners combine childcare with work**

Source: NatWest/NOP Quarterly Research on Start-up Businesses (2000)

**Jenny:** I had quite a high-powered job before I had the children, and I was getting a bit bored and lonely at home. So I decided to turn my hobby – dressmaking – into a business. It fitted around my home life, it brought in extra cash, and I met lots of people. If I have advice for other women, it would be to make the most of the skills they already have. I got help writing my business plan but to be honest, just running a home and knowing how to manage a budget was a great head-start. It's made me much more confident. I feel I've got myself back.

**Women who choose non-traditional careers can expect to have lifetime earnings that are 150% of women who choose traditional careers**

Source: [www.academic.org/work.html](http://www.academic.org/work.html)

**Rachel:** My old boss was a nightmare. I was working crazy hours while he went home early and took all the credit for my work. I finally realised that I wanted to be the one reaping the rewards of my own work. So I went freelance. I'm a designer, so I work at home and at clients' studios. Every day's different. But the best bit is, I'm in charge again. I've got a Relationship Manager at the bank I can talk things over with. So I never feel I'm on my own.

**Women are more adventurous than men when setting up in business with 45% choosing something different from what they have done before – compared with 28% of men**

Source: Barclays Women in Business – The Barriers Start to Fall (2000)



**74% of women think it is easier for a woman today to become an entrepreneur compared to ten years ago**

Source: MORI/Ernst & Young Enterpriser Survey (2002)

**Helen:** When I took early retirement from my job in Personnel, I had no idea how much I'd miss being around people. I had another ten years of work ahead of me and I decided to make the most of it. I had the money from my golden handshake, and my husband came up with the idea for the sandwich take-away shop. The bank helped me with my business plan, the premises and arranged a commercial mortgage. If I'd known it could be this easy, I'd have done it years ago.

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- Our Direct Business Cheque Account offers free business banking forever<sup>†</sup>.

For more information, contact us on 0845 366 6000\*

**Age 35** is typically when women will start their business.

Source: NatWest/NOP Quarterly Research on Start-up Businesses (2000)

**80% of women** find that the skills they have acquired from organising a family and running a home can be put to good use in managing a business. Source: Barclays Women in Business – The Barriers Start to Fall (2000)

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# Mistress of all she surveys

When the University of Strathclyde carried out a survey into UK business life, it revealed some real gems about trends for women in business. The University's Professor Sara Carter translates the survey here and gives us the highlights.

Women have always made a considerable contribution to the small business sector, and many small businesses are co-owned by men and women, often in family-run enterprises. There are signs that a growing number of women are interested in becoming business owners in their own right.

Statistics on women-owned firms are sorely lacking, but we know that women account for approximately 26% of the self-employed population of the UK and many business support agencies report that a growing number of new businesses are women-owned. A recent survey of UK small businesses, undertaken by the University of Strathclyde for the Federation of Small Businesses, found that half of all the women-owned businesses had been established within the previous five years, with 34% being less than three years old. This suggests that many women are new to enterprise ownership and that, if this trend continues, a large proportion of future firms will be women-owned.

In the USA there has already been a strong growth in the number of women-owned businesses. Over the past five years, the number of women-owned firms grew at twice the rate of all US firms, employment grew at 1.5 times the national average, and sales rose at the same rate. The 6.2 million women-owned businesses in the USA

account for 28% of all privately held firms, generate \$1.15 trillion in sales and employ 9.2 million workers.

In the UK, women-owned businesses can be found in a range of business sectors and vary in size from micro-enterprises to large corporations. Sectors in which women-owned businesses tend to be very well represented include retail, business services and other services, such as education, health and social work based businesses. Compared with male entrepreneurs, relatively few women own businesses in the manufacturing, construction and transport sectors. Perhaps because so many women-owned businesses are new enterprises, they tend to be smaller in size, more likely to be registered as sole-traders, have a lower average sales turnover and have fewer employees.

Women who start businesses also tend to be younger than their male counterparts. They are also more likely to own and manage their business without the

## what makes us different

- Women-owned businesses tend to be smaller.
- Fewer women than men use loans and overdrafts for start-up.
- We're big in service and care industries but smaller in construction and transport.



involvement and assistance of family members. For most women entrepreneurs, their business is their only or main source of income. Compared with men, however, they are less likely to own more than one business but twice as likely to have part-time employment in addition to owning their enterprise. Although their businesses are relatively new, most women entrepreneurs are ambitious to achieve business growth.

Some of the most distinctive gender differences emerging from the study relate to issues of business finance and attitudes towards the banking sector. Although the sources of business finance used by women and men are similar, fewer women used institutional finance such as bank loans and overdrafts to finance their business. In contrast, women entrepreneurs were more likely to use informal finance sources such as family savings, household income, inheritance, grants and friends to finance their business. Studies have found that when women start businesses they use, on average, only a third of the capital used by men starting businesses in the same sector. Women entrepreneurs also reported lower levels of satisfaction with regard to the availability and cost of bank loan and overdraft finance. In addition, they were also slightly more likely to report that bank branch closures, less choice of banks and difficulty in changing banks had a negative effect on their business.

Interesting differences were also found in the use of IT and computer technologies in women-owned businesses. Most women-owned firms use computers, but they are less likely to have access to the internet via modem or ISDN and are less likely to use the internet for business purposes, such as bidding for work or showcasing their products. The cost of hardware and software and a lack of training were the main constraints on using IT and computer technology.

**Further information** on this study can be found by contacting Professor Sara Carter at the University of Strathclyde, e-mail [s.carter@strath.ac.uk](mailto:s.carter@strath.ac.uk). For information on business support or advice on starting a new business, contact the Bank of Scotland on **0845 850 0582**.

# Natural born businesswoman

Barbara Cameron is one of those people who is so enthusiastic about her company that she makes you want to give up the day job and set up your own business.

She's astute, entertaining, hands-on, and incredibly determined. And she's needed all of those qualities on the bumpy business road from her spare room in Inverurie to her premises in Dundee – via Poland. But the more obstacles that were put in her way, the more determined she became.

"I just refused to be beaten by all the stupid things that could be fixed. I'm stubborn."

Born in Poland and married to a Scotsman, Barbara runs a mail order company called Room Collection, selling contemporary furniture manufactured in her native Poland. So, what turned a law graduate into a furniture-importing entrepreneur? Petroleum Revenue Tax.

"Petroleum Revenue Tax isn't the most exciting subject in the world. After five years at university, I knew I wanted to do more than add up numbers." Frustrated, and in need of a challenge, Barbara started work on setting up her own business.

Her native Poland has a long tradition of furniture making, so she knew the skill base was there. And she had experience from her student days of call centre work and their delivery system.

So, a mail order furniture company seemed the natural choice. And Room Collection was

born. The company began in Barbara's spare room in a house just outside Inverurie. Just Barbara, a website and a telephone. At the start, she was so nervous about missing an order, she even took the phone with her when she had a bath.

A year on, she has premises at Dundee's Technology Park, and employs two people – as well as having the help and support of her family who are also directors in the company. And she's fulfilling orders for customers across the UK and Ireland. From the start, Barbara had very fixed ideas about the kind of service and quality she wanted to provide. Even now, if something isn't done properly, she'll do it herself – from designing furniture to assembling furniture in customers' houses. And she expects the same commitment from her suppliers – from her designers and joiners to the man who checks every nut and bolt on every piece of furniture before it leaves Poland. Fortunately, they all believe in customer service and quick turn-around too – including her business bank.

## The furniture entrepreneur

- It took three years from idea to start-up
- Room Collection started trading in October '01.
- Currently employs two people – and counting.
- Based at Dundee Technology Park  
[www.roomcollection.co.uk](http://www.roomcollection.co.uk)

**"I JUST  
REFUSED TO  
BE BEATEN.  
I'M  
STUBBORN."**



“Grace – my Bank of Scotland Relationship Manager – is great. I’ve heard of people whose bank managers take weeks to make a decision. But I can just phone Grace or e-mail her and I usually get a decision within a day. I don’t think of it as the bank. It’s Grace.”

Ironically, one of the first obstacles she encountered was in her home country where young businesswomen are a rare commodity. But she simply played them at their own game.

“We spent days touring around Poland on single track roads looking for the right manufacturer. But when I said, ‘Hello. I’d like to manufacture furniture.’ they didn’t take me seriously. They thought I was just some young, silly girl. Eventually, I took my husband over. He just sat there. He doesn’t speak a word of Polish. But that’s the day they really started to take us seriously. That’s just the way it is there.”

Several months of hard work, and sleepless nights later, it seemed everything was finally in place. But just a few weeks before she was due to start trading, Barbara hit two more stumbling blocks: she discovered the owner of the logistics company was a fraudster, and that her mail order catalogues had gone missing in transit. She can laugh about it now. But at the time, it was a business nightmare.

“I had a container-load of furniture stranded at a quayside in Felixstowe, and my mail order catalogues were lost somewhere in Germany. I felt like I couldn’t open my shop because I didn’t have the keys.”

Other people might have lost heart. Barbara Cameron got on the Internet, found herself another distributor, and contacted everyone who had ordered a catalogue to explain the delay. She opened for business as planned, and the orders started coming in. And when the replacement logistics company failed to make some deliveries, Barbara and her husband took matters into their own hands.

“Just before Christmas, my husband came back from offshore. We hired a van, drove all the way down to Suffolk and then delivered and assembled the furniture ourselves. If people spend, say, £2,000 on furniture for their home, they deserve an excellent service.”

Just over a year on, and with a great deal of experience under her belt, Barbara admits that she would do some things differently if she set up in business now.

“I would definitely set up an office, and I would get someone in to work with me because, although another person can’t always help you with a problem, they can at least listen. And I would recommend networking to anyone starting up in business. It’s not just the business you pick up, it’s the feeling that you’re doing the right thing, the reassurance. You feel part of a community.”

Looking ahead, Barbara has signed up for a mentoring programme to help her move the business on to the next level, she’s working in partnership with another company to manufacture children’s bedroom furniture, and she’s in talks with a textile designer about adding soft furnishings to the Room Collection range. And, although she’s learning to delegate and let go of the everyday things, Barbara remains a hands-on businesswoman who remains true to her belief in service and quality. And the order books have proved her right.

“My business is about service and it always will be. That’s what differentiates us. Once, when we were supplied with a screw that was one centimetre too long, I sent to Poland for the correct screw and sent them out to customers with a letter and my apologies. But one customer demanded that a joiner come and do this for her. So I sent someone. A few months later, that same customer spent £3,000 with us.”

Hard work and determination have helped Barbara Cameron overcome the teething problems, the supplier headaches, and the logistical nightmares. But, if she’d known then what she knows now, would she still have gone into business for herself?

She smiles. “Yes. Definitely, yes.”

**“MY  
BUSINESS  
IS ABOUT  
SERVICE  
AND  
ALWAYS  
WILL BE”**



The ‘glass ceiling’ has long been a phrase associated with the progression of females within management. TGP Human Resources Limited along with Lancaster University and Lancashire Connexions Service have recently carried out a unique piece of research into the key skills, attributes and characteristics of ‘successful’ female managers in the north west. Both quantitative and qualitative techniques were used for the project. The project aim was to research the relationship between personality and success focusing specifically on gender.

#### Research Highlights

When asked ‘have you experienced the ‘glass ceiling’?’

- 46% of the group said that they had, one woman saying with good humour, ‘I have experienced it... I have a little bump on my head to prove it;’
- 42% had not;
- 12% said they had witnessed others experience it.

Even though the group consisted of high-earning, well-educated women, many admitted consistently experiencing their own psychological barriers and self-limiting beliefs, such as low self esteem and perceived lack of skills and abilities. To deal with this, they have developed coping mechanisms to reflect very externally confident facades, when in reality they feel that they are lacking in influence in the workplace. Many women reported that they lived with the constant fear of ‘being found out’, i.e. they did not fully believe that they were capable of the job or felt that other people would think that they were incapable.

Women tend to attribute their successes to causes such as luck or hard work rather than their ability and

# No more Mrs Nice?

We can’t help ourselves. We’re the first to point out our faults, and the last to accept praise. Too many of us stand aside to let more confident – and often less talented people – get to the top. The good news is, you don’t have to turn into a she-devil to break through the glass ceiling. Women have lots of natural attributes and skills that can overcome the most determined ladder-climbers. Victoria Camera tells us more.

typically indicate lower expectations of their performance than men. They also more readily believe that failures are due to their own lack of ability rather than external influences.

*“Even when the path is nominally open – when there is nothing to prevent a woman from being a doctor, a lawyer, a civil servant – there are many phantoms and obstacles, as I believe, in her way.”*  
Virginia Woolf

Current literature reports show how difficult it can be for women to network in male dominated circles. The women in the sample believed that softer skills, including individual coaching and mentoring, may increase career success although appropriate mentors are difficult to find.

One woman defined the senior management in her organisation, as a ‘bit of a boys club.’ One woman suggested that the glass ceiling was evidenced ‘by a set structure of men surrounding themselves with other similar people and not looking for different skills and abilities.’ Another commented, ‘it’s not what you know, but who you know.’

In such an environment, many women felt that other women overreacted and behaved like men – being bolshy, swearing, drinking or acting in the opposite way by being ‘ultra feminine’ as a political tactic. Many women cited lower pay compared to men, as evidence of the glass ceiling. One woman stated, ‘my salary is reflective of the fact that I am a woman.’

Most of the women who said that they had not experienced the ‘glass ceiling’ seemed to express this as a matter of fact, rather than as a point of principle, attributing this to being in a stereotypically female occupation or to their own hard work.

Some women viewed the ‘glass ceiling’ as a



political concept. ‘I don’t believe women are discriminated against, I haven’t experienced it,’ said one. Another claimed it can be used ‘as a crutch for why we can’t move on... I think that our destiny is in our own hands – sometimes we stop ourselves from moving on.’

Another offered, ‘women are often the authors of their own misfortune.’ One woman felt that it might be helpful being the only woman in an all-male

environment as she would be listened to more.

For a few women, the ‘glass ceiling’ was seen as a self-fulfilling prophecy: self-imposed through self-limiting beliefs or lack of personal ambition rather than external factors such as organisational structures or practices.

58% of women attributed their success to some aspect of their

personality or personal qualities including competitiveness, optimism, intellectual ability, high self-esteem and drive.

11% felt that their appearance has been an important factor, with one woman claiming that she dressed

conservatively so as not to draw attention to herself and another saying that she was always smart.

When asked what advice the females would provide to aspiring female managers, here is a selection of insights offered:

#### Results

The characteristics, which emerged from the group were that a female manager should possess:

- assertiveness
- high self-esteem
- optimism
- trust and straightforwardness
- self-awareness
- emotional resilience
- motivation
- sensitivity to others
- influence
- conscientiousness/commitment.

*“The ‘glass ceiling’ is a barrier so subtle that it is transparent, yet so strong that it prevents women and minorities from moving up the management hierarchy.”* Evetts

The group, in general, believed that a good female manager should **not** be :

- dogmatic in viewpoint
- aggressive
- anxious
- impulsive
- security seeking

Note, this list contains some negative value judgements and were included partly to control response bias. When rephrased in a more positive light some of these characteristics did not evoke such strong consensus (e.g. when ‘dogmatic’ was rephrased as ‘single-minded’).

‘be true to yourself’ or ‘believe in yourself’

‘find yourself a mentor or role model’

‘build strong, effective relationships with people’

‘network’

‘listen to people who give positive messages’

Other advice was based on how women conducted themselves:

‘be accountable for actions’

‘be resilient’

‘learn everything you can’

‘understand people and what motivates them’

‘some people need more time’

‘extend your skills’

‘control your emotions’

‘enjoy what you are doing and don’t do work at home’

When asked what was holding them back from their perceived success, many women listed lack of long-term goals and objectives as factors. Meanwhile, many felt they could not measure their success or achievements.

For more information on Breaking The Glass Ceiling, or to express an interest in getting involved in the next research project, please contact Victoria Camera at TGP Human Resources Limited on 01928 71 1935 or at [victoriac@tgp-uk.co.uk](mailto:victoriac@tgp-uk.co.uk)

As the number of women in business is growing, so is the number of women's networks. So if you haven't already joined in, what are you missing?



#### Networking with the Bank

“Without Bank of Scotland [www.womeninbusiness.co.uk](http://www.womeninbusiness.co.uk) and our network would not have survived.”  
**Ellen Kerr, Merseyside Network for Business Women**

“The support we received from Bank of Scotland enabled us to extend our special evening with Michelle Mone to 200 women business owners and professionals.

**Karen Adgent, Ayrshire Association of Business Women**

“Bank of Scotland has been instrumental in bringing a specific women and business conference to the Highlands and Islands of Scotland”  
**Brian Weaver, Highlands & Islands Enterprise**

You'll find some useful website addresses across on page 15. There are networks across the UK and you can find out where your local group meet by checking with the local Chamber of Commerce.

# Get networking

Running your own business can be an incredibly satisfying experience. But it can be lonely too – especially if you're working from home. No matter what level you are at – starting up or in a management position – you need someone to share your ideas and reassure you that you're doing the right thing. Ideally, you'll want to speak to women who have been through what you're experiencing. And joining a women's network can help you do just that.

Women's business networks are usually run by Chambers of Commerce, Local Enterprise Companies, Business Links (Small Business Gateways in Scotland) or independently. One of their many benefits is that they bring together women from across the business spectrum. So you'll meet all kinds of businesswomen with a wide range of experience, in a relaxed environment.

Join a women's network and you can share experiences and hear from experts in a range of fields. Some networks also provide access to training and mentoring and have websites with chat-rooms. And importantly you can actually do business with your fellow “networkers” – business cards are exchanged, and leads generated.

Michelle McDines of Intelligence<sup>2</sup>, who runs two women's networks in the Warrington area, says “We consulted local women to find out what they wanted from their networking. We launched our networks at a lunch where we had respected author Brenda Davison talking about stress and the importance of work/life balance. Bank of Scotland sponsored the day and highlighted the issues around finance that are particular to women. Excellent learning and great fun!”

## Business Tips

#### Wise words from a Muriel Gray workshop

- Your business plan is the most precious document you will ever create. It is the absolute lifeblood of your business, focuses your mind on where you want to be, and is the key to accessing bank finance.
- The key to your start up is the quality of your product. Believe in delivering the absolute and upmost top quality and never ever offer anyone anything other than your absolute best.
- A faint heart never wins anything. There are risks in starting up and growing a business so you must learn to take calculated risks, and also consider what the outcome might be and be prepared to take the knocks. In any business there are plenty of downs as well as ups and you must be able to deal with them.
- Don't always be focusing on what they think of you, only what do I think of them.
- Always hire people who are much cleverer than you.
- Remember you are not a charity. You are a wealth creating organisation. If you don't make a profit, you are not in business.
- Home and family: you need to realise it will be difficult because unless you have no children or your children are grown up and not dependent, you will never be on a level playing field with men. For example, it is essential that you are able to leave your house and not have to say when you will be back nor indeed worry about it to fully be able to concentrate and compete in an aggressive marketplace, and this is not easy for a woman with children.
- Instil ethics into your staff by: leading by example; getting any mistakes fixed immediately and then discussing them; demonstrating good management.
- Don't be afraid of debt, it can be very healthy.
- Don't try and be jack of all trades.
- Do not get complacent with success. You need to keep an eye on the ball, especially when you are struggling.
- Consider whether to stay or move forward and don't forget to ask “Am I there yet?”



We've put together a list of useful websites to help you find the support you need to get started in business.

Bank of Scotland [www.bankofscotland.co.uk/business](http://www.bankofscotland.co.uk/business)

We consulted real businesses to help us design our Business Banking website to ensure that relevant information could be found quickly and intuitively. Case studies show how customers have benefited from a range of innovative and cost-effective products and services and interactive calculators will demonstrate exactly how much your business could save by transferring your accounts. You can also apply online for a number of our accounts and services, including our Internet Banking service, which will help to save your business both time and money.

The site also features a range of guides which provide valuable information to those considering starting a business – everything from tax and legal issues to HR, marketing and financing.

British Association of Women Entrepreneurs [www.bawe-uk.org](http://www.bawe-uk.org)

British Chambers of Commerce [www.chamberonline.co.uk](http://www.chamberonline.co.uk)

Business and Professional Women UK [www.bpwuk.org.uk](http://www.bpwuk.org.uk)

Cabinet Office Women and Equality Unit [www.womens-unit.gov.uk](http://www.womens-unit.gov.uk)

Companies House [www.companies-house.gov.uk](http://www.companies-house.gov.uk)

Confederation of British Industry [www.cbi.org.uk](http://www.cbi.org.uk)

Federation of Small Businesses [www.fsb.org.uk](http://www.fsb.org.uk)

HM Treasury [www.hm-treasury.gov.uk](http://www.hm-treasury.gov.uk)

HM Government Dept of Trade & Industry [www.dti.gov.uk](http://www.dti.gov.uk)

HM Government National Statistics [www.statistics.gov.uk](http://www.statistics.gov.uk)

HM Government Small Business Service [www.sbs.gov.uk](http://www.sbs.gov.uk)

HM Government Small Business Service Business Link

[www.businesslink.org](http://www.businesslink.org)

Scottish Enterprise [www.scottish-enterprise.com/businessstart/women](http://www.scottish-enterprise.com/businessstart/women)

Scottish Enterprise Business E-mentoring Service

[www.scottish-enterprise.com/businessstart/help/businessmentoring](http://www.scottish-enterprise.com/businessstart/help/businessmentoring)

Scottish Executive [www.scotland.gov.uk](http://www.scotland.gov.uk)

Small Business Gateway [www.sbgateway.com](http://www.sbgateway.com)

Small Business Gateway [www.scottishbusinesswomen.com](http://www.scottishbusinesswomen.com)

Women Returners Network [www.women-returners.co.uk](http://www.women-returners.co.uk)

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