



THE BANK OF CHOICE FOR WOMEN IN BUSINESS

At Bank of Scotland we do all the things your average bank does. And more. Our dedicated Women in Business team is committed to supporting and encouraging women who are starting or growing a business. Our aim is to improve women's access to banking services and help their businesses grow. Nothing more. Nothing less. **We would not be able to do this if we approached banking in the same way as everyone else.**

LOOK AT THINGS DIFFERENTLY

 **BANK OF SCOTLAND**
CORPORATE

womeninbusiness@bankofscotland.co.uk

Part of the HBOS Group

www.bankofscotland.co.uk/corporate/bigfish4

BigFish

Issue 4

The magazine for women in business

**Frank words
on PR**

**PR guru Lynne
Franks tells you
how to do it**



**Environmentally
friendly**
Top PR Rachel Jones'
unique approach

**VIVE LA
DIFFERENCE!**

**Using female
strengths to win in
business**



A BANK WITH MORE OF A HEAD FOR BUSINESS

We're not your average bank. So we don't share the average bank's attitude to business. We're here to help businesses grow. Because if our customers' businesses succeed, ours will too. Our people are among the most knowledgeable in the industry, experienced in every kind of deal you can think of, plus a few you probably can't. If there's a way to do business, we'll find it. If there's not, we'll do our best to invent one.

You can't do that if you look at things the same way everyone else does.

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BigFish

The magazine for women in business

Welcome to the fourth edition of Big Fish. In this issue we look at some of the ways you can reach your customers using marketing and communications effectively.

Women are born communicators. And that's just one of the many unique strengths they can use to their advantage in business – according to the authors of a must-read new book, Alpesh Patel and Nikki Royston. We find out a bit about them, the book, and what some of these other strengths are on pages 10-12.

Who better to introduce the fundamentals of public relations than Lynne Franks – the world-renowned PR expert? She has written an article exclusively for Big Fish

editor's letter outlining some key pointers on doing your own PR (see page 7). One woman who has used her communication skills to build a very successful business is Rachel Jones, co-founder of Great Circle PR and Marketing. Find out more about this and her top tips for marketing yourself on pages 4-6.



One thing that might surprise you is that you don't need huge budgets to start promoting your business. Sally Preston, founder of Babylicious™, tells us on page 9 how she has successfully used non-traditional (and low-cost) methods to market her new business.

And we haven't forgotten about the usual useful business tips, contacts and website addresses, plus more interviews and insights from other women in business and the result of our survey "Does Sex Matter?" – do you agree with what other readers had to say?

We hope you'll find this issue interesting and informative. As always we'd like to hear back from you – if you have any question or comments please email us at the address below.

Enjoy the magazine.

Marie Knock, Communications Manager

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BANK OF SCOTLAND

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[†]Telephone calls may be recorded for security purposes and monitored under our quality control procedures. Bank of Scotland subscribes to the Business Banking Code and Statement of Principles, copies of which are available on request. Head Office: The Mound, Edinburgh, EH1 1YZ.

You may contact us using Type Talk. Information is available in large print, audio and Braille on request. Please call for details.



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Cover Girl

Lynne Franks, author of 'The SEED Handbook: The Feminine Way to Create Business'

Keeping up with Ms Jones

Oliver Chapman, architect, Mike Groves and Rachel Jones admire Chapman's lightbox (designed) for Great Circle's office.

It was quite literally a circuitous route that brought Rachel Jones to PR and marketing. After completing a degree in agriculture at Aberdeen University she went off around the world and ended up working for a PR consultancy in Auckland on an environmental communications strategy for an energy company. It was there that she met someone who would change both her personal and professional life – Mike Groves, Great Circle's co-founder, her husband and father of her two year old daughter.

Working in environmental communications was, in their own words, "great fun". But they thought it would be "much more fun" to do the same thing back in the UK. So they came up with the initial business plan for Great Circle and in 1998 returned to Edinburgh full of passion, commitment and the desire to make a difference.

"We knew that our combination of skills was unusual in the sector and that establishing a PR and marketing agency with environmental expertise would



be pretty novel – perhaps too novel at the time!" admits Rachel. But, she continues, "You need to be different to create a demand."

Scottish and Newcastle were among the first clients to recognise the importance of Great Circle's environmental focus. But their client list has grown and diversified to include everything from the National Trust for Scotland, to Scotmid and the Interactive University.

"The business has developed around our skill sets and interests which makes everyone feel cherished and motivated, and, each year we brainstorm ideas we want to explore." This refreshing dedication and respect for their staff has produced a unique working atmosphere that manages to combine creativity with impressive results.

Although they now work with some very big names indeed, Great Circle's desire to give something back means they don't forget what it's like for the smaller clients, and they therefore take time to work with them on an individual basis to maximise mutual benefit. Reflecting upon her own experience Rachel points out, "Having started out with just £3,000 I know what it's like not to have any money – you really can live off courgettes alone for a week."

Rachel also advises new businesses to think about non-traditional routes for marketing themselves such as voluntary or charity work, especially in the early days when you are building your brand. But this has always been an important focus for Great Circle – even when there were just two of them working 70 to 80 hours a week. "We actively support charities and the arts – we even had two poets in residence last year and we do several pro bono projects annually"

Great Circle's first foray into pro bono work was with Imperial Cancer Research Fund, now Cancer Research UK, following the death of Rachel's best friend from breast cancer. Charged with raising awareness of the disease in Scotland, Great Circle put awareness of breast cancer firmly on the map, in papers and in everyone's minds.

Great Circle has been named as one of the most successful PR agencies in Scotland and in the top 150 UK agencies – one of only 5 Scottish agencies to make the grade. But what next for a PR agency that has already come so far in just 6 years?

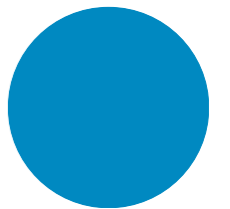
Their plans, like their principles, are pretty much the same ones they started out with in their back bedroom back in 1998. "We want to develop and cherish the team and the business. Survive when the going gets tough. Work hard. Play hard. Grow."

Great Circle's approach to PR is less 'Absolutely Fabulous' and more absolute honesty and integrity. Their success proves that nice guys can finish first.

To find out more about Great Circle visit their website at www.greatcircle.co.uk

"WE KNEW THAT OUR COMBINATION OF SKILLS WAS UNUSUAL IN THE SECTOR AND THAT ESTABLISHING A PR AND MARKETING AGENCY WITH ENVIRONMENTAL CREDENTIALS WOULD BE PRETTY NOVEL – PERHAPS TOO NOVEL AT THE TIME!"

greatcircle



Walk the talk – top tips on marketing yourself

1. Be passionate about what you do. It will instill confidence in your audience, whether it's your boss or your customers.
2. Develop one, or several, short and memorable phrases about what you do. Use them everywhere, all the time.
3. Recruit a mini-marketing team. Ask trusted friends and family to recommend you whenever possible and don't be shy about doing so.
4. Identify your target audience(s) and then divide them into smaller, more defined groups so that they are easier to reach. Get out and about (network!), write articles, visit exhibitions, and consider direct mail, sponsorship, advertising and joint promotions with non competitive businesses too.
5. Have a timeline, if it helps, for 1, 5 and 10 years hence.
6. Package yourself correctly but be true to your ambitions and yourself. Don't wear stilettos if they aren't you. Confidence comes from within but is projected by voice, clothes and body language. Don't sell yourself short.
7. Try and have fun along the way. If you're miserable, be honest with yourself and do something else. Life is a valuable experience and it's better to try than always to wonder "what if..."
8. Pat yourself on the back once a day. Success breeds success.

Marketing your best friend is easier than marketing yourself, mostly because modesty prevails even in the most gregarious. However as Rachel Jones outlines here, when you are your product walking the talk is what life's all about.

DIY PR

Lynne Franks is a world-renowned PR guru and founder of the SEED Women's Enterprise Learning Programme and Network. She, literally, wrote the book on effective PR – and now she's written an article on it, exclusively for Big Fish.



"I firmly believe that word of mouth is the most powerful form of promotion you can have."

For a small business Public Relations is a far more effective marketing tool than above-the-line advertising. And if you don't have the budget available to employ a good PR agency, you can learn to do it yourself.

The first essential when planning any marketing activity is to be very clear who your customers are – and what influences their decisions. Understanding what your potential customer reads, what they listen to, where they like to shop is a start.

I firmly believe that word of mouth is the most powerful form of promotion you can have. To reach this "tipping point" it's important to look at all forms of communicating your PR message – exhibitions, media, the Internet, community service, retail promotions, networking and any other public arena that reaches people.

If you're in the organic baby food business, for example, you may want to sample your products at childcare centres, doctors' surgeries and supermarkets. But if you're a florist you might decide to tie-up with the local bridal shops and hotels, offering inexpensive displays in return for having your business cards on show.

Building relationships with relevant media is also important in promoting your business. And being clear about your message, not wasting a journalist's time and having available any information they may need to write about your company are some of the rules of the trade.

You will need a basic press release giving them the background on you, your business and your products. Books are available that will show you how to write one – including my own. There is a basic formula for this – and always remember, you can ask for help from others with experience.

Read, watch or listen to any media that you are thinking of contacting. Make sure you understand the angles they use in their stories and be confident that your story will interest them. If you can 'spin' your business information to fit in with current national news stories do so – it will help the journalist.

Finally, be creative and courageous. Remember journalists are always looking for new stories, and women in enterprise coming into their own is attracting interest from the key media influencers.

You can learn more about effective PR in Lynne's book *'The SEED Handbook: The Feminine Way to Create Business'*, or by visiting www.SEEDNetwork.com

Does sex matter?

Here's what you told us...

In our last issue we asked you to tell us whether gender still influences our business and personal lives. Little did we know that it would start such a heated debate and generate so many considered and passionate responses. People, both men and women, from all walks of life and all across the country shared their experiences and opinions with us.

One of the most common responses was that women are still more likely to shoulder a greater percentage of domestic responsibilities – which often impacts on their working lives – and their childbearing years conflict with the time they are expected to make their biggest career leaps. Travel – a requirement for advancement in many jobs – is difficult if you have children. And when children are sick who is it that usually has to take care of them? Plus women generally prefer to strike a healthier work to life ratio – which can be difficult if you want to get ahead.

It seems that even organisations that do operate a more flexible working policy can sometimes be reluctant to encourage it. A new mother told us that although her company has such a policy, **“this isn't borne out in practice and ‘business needs’ are constantly cited as a reason.”**

Attitudes do vary greatly from workplace to workplace – with some professions coming out worse than others. One reader told us that **“there is still a strong ‘lads’ culture in the city, where a certain type of male employee will exclusively seek like company for their team, which I think contributes to the male/female divide and the exclusion of women from some of the key foot-in-the-door roles.”**

Some experiences suggest that being an older woman can bring additional prejudices. According to one over 45 year old, **“ageism and gender both strike women dead in the job stakes after a certain age, whilst men are considered to have matured like vintage wine.”**

The responses weren't all negative. According to at least one male reader things are improving. **“As an over 50 male from a ‘traditional’ background I can say that I have seen very positive changes over the last 30 years. In fact, for the past 7–8 years my line managers have generally been female.”**

But if there is one thing we have learned from this survey it's that while progress has been made in the way gender differences are dealt with, many organisations still have some way to go.

As part of HBOS Group's commitment to Equality and Diversity, comments received from our own staff are channelled to the appropriate areas.

It's not just delicious... it's Babylicious™

Three years ago former Marks & Spencer food scientist Sally Preston had an idea so simple and so brilliant, she was amazed no one had thought of it before – freshly prepared baby food, made from only the most wholesome and nutritious ingredients, frozen and packaged in perfectly sized individual portions.

“The inspiration came from listening to so many mothers (including myself) lamenting the quality of baby food available”, Sally told us. “Now I get an incredible buzz from even more mothers telling me how Babylicious™ has benefited their lives and their children's diets.”

Like many seemingly runaway successes Babylicious™ could easily have stalled at the start. Serious illness, legal battles, a messy divorce and the pressures of being a single mother to two under fives would have been difficult to handle at any time – never mind when you're also trying to get a business off the ground. But as Sally says “some times you just have to dig deep and keep going.”

She may have had a great idea, but what Sally didn't have was a great deal of money to market her new business. Alternative methods were put into practice, “If you are a small start-up there's no way you can compete with the big brands in traditional marketing terms so we took a guerrilla marketing approach.”

Sally knew that hers was an interesting story. So these guerrilla tactics included getting that story out there and putting a variety of spins on it so that it appealed to the widest number of publications.

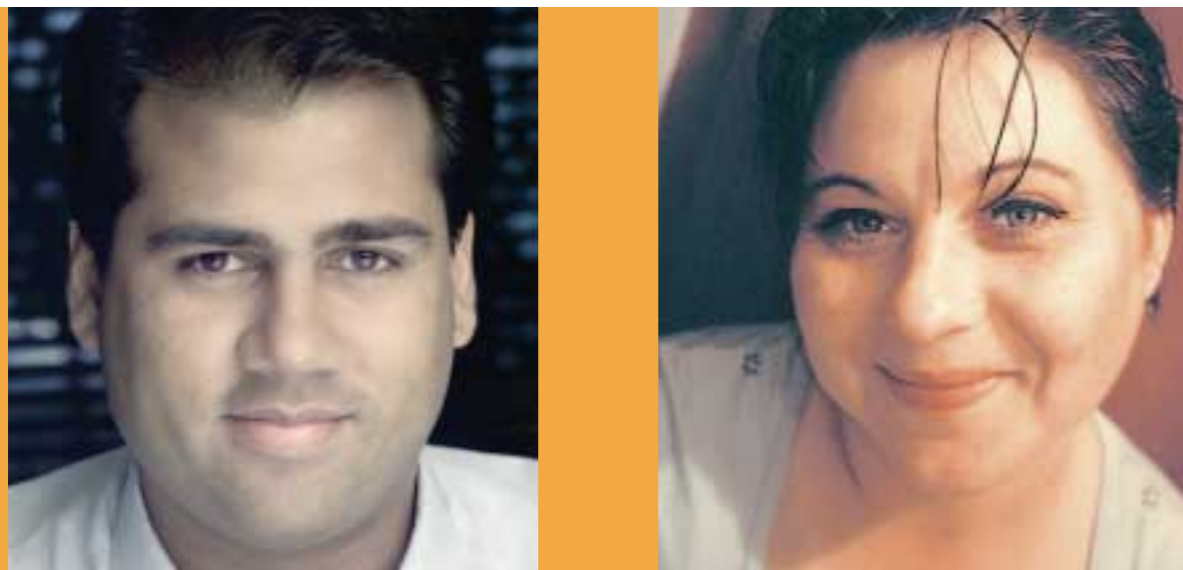
Babylicious™ also had a website from day one as Sally believes it is an essential communications tool – especially for small start-ups with limited resources for getting their message out. But Sally's resourcefulness ensured that she only paid £500 for her website – which was good enough to remain pretty much the same today – by giving the job to someone who was just learning and needed the experience.



Sally freely admits that running your own business even one as successful as Babylicious™ has its very dark moments. But she has also experienced some incredible highs. Winning a national start-up award against 500 new

businesses of all sizes and types has been, she says, the highest high so far: “It was like winning an Oscar – a ringing endorsement of everything we've achieved so far, against so many odds.”

Babylicious™ frozen baby food is now available nationwide in branches of Sainsburys, Asda, Ocado, Iceland, Tesco and Boots. And it will be expanding into European and North American markets within the next couple of years. To find out where you can purchase it visit their website at www.babylicious.co.uk



Why 'different' needn't mean 'disadvantaged'

If a woman wants to get ahead in business does she have to be more like a man? Thankfully no, according to two authors – one man, one woman – who have taken a close look at the ways women differ in business and how they can use these differences to their advantage.

Bank of Scotland Corporate is pleased to be sole sponsor of 'In Business: Why Business Women Are From Venus & Making That Work For Profit' due for publication in January 2005.

'In Business: Why Business Women Are From Venus & Making That Work For Profit' – by Alpesh Patel and Nikki Royston – should become a must-read for every ambitious woman. But what makes its authors so qualified to write about this subject?

Alpesh Patel is already the author of 9 books on investing, a Visiting Fellow in Business & Industry at Corpus Christi College Oxford and a former presenter on Bloomberg – one of the leading business broadcasters. He is also a Charter Member of TiE – an organisation which mentors entrepreneurs – and a consultant to several FTSE 100 and Fortune 100 companies. But there is a more personal motivation too: "Being Indian, I have always been surrounded by strong role model women – the word needs to get out!"

- 3.2 million self-employed workers are now women

If there is a frontline reporter on this project it's Vancouver-based Nikki Royston. She has been a woman fighting to get ahead in the corporate world and experienced colliding hard with the glass ceiling. Exhausted by the fight she started working for herself, from the kitchen of her two bedroom flat. And if starting a business wasn't enough, she also gave birth to two children during the first three years. But despite not having a full night's sleep for nearly two of those years, the challenge and satisfaction of working for herself kept her going: "I'm extremely proud of everything that I've been able to accomplish in my life and I love what I do. I just want to help other women take a leap of faith and give their dreams a shot."

"I'm extremely proud of everything that I've been able to accomplish in my life and I love what I do. I just want to help other women take a leap of faith and give their dreams a shot."

Nikki Royston

How many women in the UK are taking that leap of faith? The research highlighted by Alpesh and Nikki has turned up some interesting statistics:

- 3.2 million self-employed workers are now women
- Female entrepreneurs make up 6.8% of the working population – double the 1979 figure
- A third of all businesses with sales over £1 million are owned by women

- Female entrepreneurs make up 6.8% of the working population – double the 1979 figure

- A third of all businesses with sales over £1 million are owned by women

Those numbers may seem encouraging, but a more worrying fact is that the gap between male and female entrepreneurship is wider in the UK than in Canada, the US, Germany, the Netherlands, Belgium and Italy. If, as Nikki says, “women owned businesses are a driving

“The UK Skills and Learning Council research shows that business women are nearly 3 times as likely to collaborate with research institutes than their male counterparts”.

Alpesh Patel

force behind many of the world’s economies” then the UK seriously needs to encourage and support more women going into business if it is to hold onto its spot as the world’s 4th largest economy.

The book does take a look at various challenges that often face women striking out by themselves – such as lack of confidence, childcare and access to finance – and acknowledges that these must be tackled if women are ever going to start out on a level playing field. But the focus is on how to use gender-specific strengths to get ahead.

For example, women are excellent communicators. They can use and develop this skill successfully to pitch for business, use the media to their advantage and – that buzzword for getting to know who you need to know – networking.

Of course there’s not much point in getting business if you can’t hold onto it. But, in Alpesh and Nikki’s opinions women are well-equipped to do that too, being excellent relationship builders and very focused on promoting long term connections with people they trust.

Data also suggests women tend to be more innovative than men. Alpesh told us “the UK Skills and Learning Council research shows that business women are nearly 3 times as likely to collaborate with research institutes than

their male counterparts”. This collaboration between research and business is seen as a key area in the development of the economy – especially in Scotland – and the government is investing millions in promoting it.

“We can run our businesses at virtually any hour of the day, which allows us the time to manage our personal lives.”

Nikki Royston

Men may never ask for directions, but the fact that women do can be seen as a strength in many ways. It manifests itself in business to the extent that women seek professional advice much more readily than men, particularly when it comes to specialist areas such as marketing and finance. A wise and considered approach which can save them heading off down a wrong and potentially damaging route.

The growth of the ‘information age’ is also helping women get out and get ahead, as it has allowed women the flexibility to run their lives on their terms. Nikki’s personal experience is that “we can run our businesses at virtually any hour of the day, which allows us the time to manage our personal lives.”

Both the authors do have a positive view of the potential for women to succeed on their own terms in this still male dominated world. That’s why this book marks a positive shift away from the “sometimes it’s hard to be a woman” approach of much writing about women in business. Instead of wasting energy and time punching through obstacles – real and otherwise – it encourages them to strike out and take a different approach, an approach that might prove profitable in the long run for men, women and the economy.

Championing Women in Business

Bank of Scotland strongly supports the aims and aspirations of Women in Business, and actively encourages any employee who wants to become involved. In fact, some of its staff are driving forces within the Women in Business market. Here’s what two of them have to say.

“If my experience has taught me anything, it’s that organisations, large or small, have the same concerns – finding customers, filling skills gaps and managing the finances. Whilst we can’t help with all these issues, we can help on the financial side.

Because of their individual experience and the depth and breadth of services they can offer, our managers are well placed to be of real, practical help to any woman in business. Listed below are just 4 of the services they can help you with:

Why I’m committed to Women in Business is simple – to encourage all women to make it in the business world and to get the message out that finance needn’t invoke fear! A number of female business owners have confided in me that if they’d have known what funding support was available to

- **Asset Finance** – flexible funding solutions that enable you to invest in virtually anything while protecting your cash flow
- **Merchant Services** – quick, efficient access to all those customers who prefer to pay by credit or debit card
- **Business Visa** – widely accepted and a great way of controlling business expenses
- **International Banking** – trade and transact across the world in a safe and secure method



them, and how to approach the bank, they perhaps wouldn’t have been so cash starved in year three or four of operation.”

Carole Reynolds – Banking Manager, New Business, Manchester

“One of my reasons for moving to Bank of Scotland was the support from my Area Director for my ideas for Women in Business and the discovery of the Women in Business team and **Big Fish**. I have been instrumental here in London in creating a new networking lunch, which has been fully subscribed so far and extremely well received. In fact, I have just been asked to set up a Women in Business networking group in St Albans with an attendee from our last lunch.

I think Women in Business needs this kind of input as there are simply not enough women out there shouting about what their companies do, or sharing their experiences. Women are excellent networkers and highly organised by nature – each time I go to any type of function, it is always the women who follow up first and keep that contact up. I feel the relationships built are inherently stronger and women are more willing to help each other, sharing contacts and business know how.”

Sue Coyle – Associate Director for New Business, West End London

If you’d like to speak to Bank of Scotland about these or any of the other services that might be of help to you please call 0845 600 4601[†].

www. the Working Woman's Web

A website can be your gateway to new opportunities, new business and markets. But how do you know if a website really is for you and how can you build a strategy that will enable you to serve and protect both yourself and your customers?

First of all, you need to decide whether you want to provide information or facilitate transactions. Your objective should determine the structure and facilities offered on your website and the functionalities required. Taking orders and payment over the Internet will require Merchant Service facilities. Speak to your bank at the outset to determine what is available.



Crucially, you'll need to protect both yourself and customers. Trading over the Internet has very different etiquette, rules and legislation from face to face trading. Before entering into any transactions you'll need a secure environment for accepting customer details and payments online. Become aware of the Data Protection Act – it governs how you use, collect and store personal data. Familiarise yourself with disability discrimination legislation that may also affect the structure, design and content of your website. Your web agency can help you to consider the enhancing technology that can help visitors with specific needs.

Next, determine the website's audience, remembering that a website can widen your marketplace. Could you fulfil a demand beyond your geographical region? If the answer is 'yes', and you are considering trading overseas, then contact Customs and Excise for details on relevant import and export laws. If you wish to remain domestic or local, consider explicitly restricting the geographical reach of your website.

Beware of getting too big too soon – you'll need to satisfy all demand efficiently. Many web users are becoming more demanding in the timeframes by which they expect a response and delivery. So set yourself service level agreements regarding your speed of response, email replies and delivery timescales. Don't forget to include the mail/telephone contact details for your business.

If you are not lucky enough to have in-house expertise, consider hiring a web agency. For further tips on building a website, review the tops tips on our webpages: www.bankofscotland.co.uk/bigfish4

“Beware of getting too big too soon – you'll need to satisfy all demand efficiently.”

Business Tips

Writing a press release – from Bank of Scotland Press Office

- **Make news, not a sale.** A press release must contain items of a newsworthy nature. It is not an advertorial.
- **Who, what, where, why, when.** Answer all of these questions within your release and when speaking with media.
- **Start off with a bang.** Capture and sustain your audience's attention with a strong headline and opening sentence.
- **Provide examples of your work.** Illustrations and case studies can bring the story to life. Are your clients happy to be featured within the release?
- **Ask yourself why should they care?** What is the nugget that you are communicating? Why do you stand apart from the crowd, what are you doing that's different and of interest to a wide audience?
- **Fact not fiction.** Don't embellish unnecessarily, twist the facts or exaggerate for effect. It may turn people off and distract from the real story. Stick to the story's key angle.
- **Don't use 100 words when 10 would do.** Avoid flowery language and skirting around the issue. Speak in a straightforward, efficient and assertive manner.
- **Avoid jargon.** Depending on your audience, complex language can have its time and place, but remember that your audience may not be experts in your sector/business.
- **Make it easy for people to contact you.** Provide your contact details at the foot of the release.

The provision of a website address is not evidence of any endorsement by us of the material held there. We accept no responsibility or liability for the privacy of your personal information on such websites, as these are beyond our control. We will accept no responsibility or liability in respect of any materials on any website not under our control.

www.help



As always we've put together a list of useful organisations and websites to help you find the support you need to broaden your business skills and understanding.

To obtain details of further websites why not view our useful links section and browse our Big Fish library at www.bankofscotland.co.uk/corporate/bigfish4

www.businessbee.co.uk

Bacon, Eggs & Entrepreneurs is one of Scotland's fastest growing business networks, started by business owners for business owners. The purpose of Bacon, Eggs & Entrepreneurs is to give business owners access to a no strings attached network where they can meet locally every month, exchange ideas, develop their own businesses and meet like minded people.

www.gwiin.com

Global Women Inventors and Innovators Network raises awareness and celebrates outstanding inventions and innovations by women worldwide.

www.wibf.org.uk

Women in Banking and Finance is a non-profit making leading professional organisation committed to empowering its members in the banking and finance industry to realise their full potential.

www.women-in-pr.org

Women in PR is the networking organisation for senior women in the PR industry.

www.wvim.co.uk

With Women in Mind is a networking group for professional and entrepreneurial women hosted by Law Firm Rooks Rider. The group offers a unique opportunity to tap into legal and non-legal groups including those specialising in IT, new media, accountancy and other aspects of business.

Useful websites

www.cbi.org.uk

Since 1965, the CBI has been UK business' most powerful lobbying organisation. It is a vital source of expert advice and information, and a forum for the generation of ideas, best practice exchange and high-powered networking.

www.patent.gov.uk

The Patent Office is the UK body that is responsible for Copyright, Designs, Patents and Trade Marks. Essential information if you plan to start your own company selling/providing a new product.

www.step.org.uk

STEP: How to secure additional summer resources for SMEs. Set up, supported and developed by Shell UK since 1986, STEP is a DTI backed programme available through the Business Link network.

www.workingfamilies.org.uk

Working Families is a campaigning charity which helps children, working parents, carers and their employers benefit from a better balance between home and work.

www.www2wk.com

Where women want to work – find out where women want to work and why. Read how organisations attract, retain and advance their women employees. Find out which organisations really care about where women want to work, spend and invest.

www.wamt.org

Women and Manual Trades is the national organisation for tradeswomen and women training in the trades.

www.thewnc.org.uk

Women's National Commission is the official, independent, advisory body giving the views of women to the Government.