

member profile

Kristin Lowe
Organising Solutions Limited

Organising Solutions was founded in order to help busy people get organised and become more effective. Who are our clients? Everyone – from harried corporate executives and their teams, to multi-tasking small business owners, to stay-at-home mums commandeering fast-paced family lives. Regardless of the nature of your to-do list, you can do absolutely anything more effectively if a structure is in place. When people take time to work with us and establish intelligent systems for whatever it is they need to do –electronic workflow, paper management, bill paying, scheduling, and so on – they emerge from the experience with clearer minds, a sense of control, and greatly enhanced productivity. They are also equipped with the tools and strategies that will keep things from getting wildly out of control again. Yes, life still gets hectic and we all get behind sometimes – but a sound organisational system is quick and easy to reset whenever that happens.

People often think that if they're not "the organised type," they're doomed to live with stress, chaos and clutter. Unfortunately this leaves a lot of people working unnecessarily long hours simply because they have never learned the simple and liberating solutions we can help them implement. The great news is that absolutely everyone can become more efficient and create more time for what

really matters to them. We specialise in taking time-tested principles of organisation and productivity and making them fit our clients perfectly, whether it's a workgroup needing to manage email overload or a working mother wanting to minimise the time she spends on family administration.

What makes us unique is the combination of expert consulting, skills training and implementation support we offer. We determine a client's organisational needs, make recommendations and devise a work plan. Then we work together until the structures are in place and all the users can apply the organisational strategies regularly and easily. We are not interested in empty theory. Like our clients, we are interested in results.

Because Organising Solutions is Hong Kong's first and only professional organising consultancy, I am often asked how I got into this business. The truth is I am one of "those people." I'm just wired this way. I have never liked wasting time on tasks that could be streamlined, and I believe a bit of planning done at the start of any undertaking pays for itself in multiples every time. This trait has played itself out in my personal and professional life for as long as I can remember. As a child my toys were arranged so I could always find what I needed instantly and get on with the fun. As a teacher I spent the first five weeks of every school year helping parents and students

develop routines that would make learning easy and enjoyable. As a mum I don't like to expend brain cells on the same logistical issue more than once.

So I have created routines to keep our household humming along nicely in the background to family life.

When it came time to start my company, organising was an obvious choice. To learn how to convert my instincts into a successful and reputable business I have drawn on the success of the U.S. professional organising industry. To adapt the concept to Hong Kong I looked no further than the WBOC where I have made meaningful professional connections with clients, partners, investors and advisors. On a personal level, I feel blessed to be part of a supportive community of business owners keen to help each other succeed. I was honoured to be asked to serve on the WBOC board this year and am delighted to be part of helping other business owners learn and grow through involvement with this lively and talented club.

T: 9238 1601
E: kristin@organisingolutions.com
W: www.organisingolutions.com



newsletter, october 2006

WBOC

WOMEN BUSINESS OWNERS CLUB
a non-profit organisation to promote the interests of business owners

our aims

- To support the owners of existing businesses
- To encourage those who aspire to own a business
- To educate through regular seminars
- To provide a network of friends and colleagues

president's report october 2006



Thanks to everyone who came to the great event of 26 September on 'How to work a room with ease'. So many showed up that many people ran out of business cards half-way through the evening. We will be doing another networking event on 27 February, and I hope to see even more of you then.

Thanks to Nancy at Rebound, we have a wonderful new web site that will be launched in October. This site has an exciting look and includes a member's forum area that I am sure will be popular. We'll post web advertising prices on the site, so don't miss this great new advertising opportunity.

We are looking for our members to write 1,000-word articles, for the newsletter, on a subject that might not be covered in a seminar or roundtable. Please send your article or ideas to Valerie at vpeloz@hotmail.com. This is another way to receive more free PR for your product or service.

NETWORKING EVENT TIPS:

1. Bring more namecards than you think you'll need.
2. Make sure that what you're wearing has pockets (for all those namecards).
3. Wear your name badge on your right side so when you shake hands, people see your name easily.

NEW WEB SITE!

Make sure you are getting the most of our new web site. We now have the following:

1. Forum to post questions or ideas or tips
2. Member's Benefits and Peer to Peer page
3. Directory of Members which is password protected (Email us if you did not get the password when it was sent out before.
4. Old article from our past newsletters.

Kimberly Whiley

Roundtable Change of Location and New Workshop Series

Since June 2006, we've held our roundtable events in the Marriott Hotel. It is a great location and easily accessible. But we've had some complaints about the pricey food (it is a hotel, after all!).

So we're trying out a new location: Pacific Coffee, Pak Fook Building, 208-212 (2nd floor) Queens' Road East, Wanchai, (Opposite Hopewell Centre).

Please let us know how you feel about the new location. If you have suggestions for another venue, send us an email: wbooc@pacificcaribbean.com (write 'Roundtable' in the subject line).

A huge 'thank you' to Helen Cheung of Cosmos Services Co. Ltd, who led a successful roundtable on 'Business Insurance' on 4 October. We all need business insurance, but do we know which types? Do we need the whole package? Helen, an Insurance broker, will also be writing three articles in upcoming newsletters explaining various types of business insurance. The first one in the November 2006 edition will discuss 'Product Liability' and 'Marine Cargo Insurance'. Don't miss it.

Valerie Terheiden Peloz

contact wbooc

wbooc administrator:

Esther Lowe
t: 2541 0446
f: 2581 0574
esther@hkwboc.org
www.hkwboc.org
1608 Eastern Harbour Centre
28 Hoi Chak Street
Quarry Bay, Hong Kong

editor:

Cammy Yiu
WBOC@asiabrand.biz

designer:

Katie McGregor
katie@firstlinedesign.net



Fit! HK Magazine & Web
The ultimate resource for
**fitness, health
& sport** in Hong Kong

To advertise, distribute
or send news releases
please see:

www.fithk.com



Look Your Best!

- ❖ Colour Me Beautiful
- ❖ Colour, Style, Image
- ❖ Makeup Makeovers
- ❖ Ladies, Men and Corporations

Call Eve Roth Lindsay • Colour, Style and Image Advisor
2719-9674 • eve@savvystyle.com • www.savvystyle.com

HK Institute of Languages
21 Years in Hong Kong

Learn with the Professionals!
Adults and Children
Private and Small Groups
All Levels Taught
Exam Preparation
In-Company Training
Competitive Rates (from \$19 per lesson)

ENGLISH, FRENCH, GERMAN, SPANISH,
MANDARIN, CANTONESE & JAPANESE

Free Demo Classes!
Free Language Workshops!
Brand New Students' Lounge!

For more information, please call 2877 6160
Email: info@hklanguages.com - Web: www.hklanguages.com

Rebound Internet Services Limited
www.rebound.com.hk
sales@rebound.com.hk
+852 2119 3728
Suite 804, Bonham Trade Centre, 50 Bonham Street, Sheung Wan, HK.

- Web Design & Development
- Web Hosting & Domain Name Registration
- Online Shopping System
- E-marketing Service
- E-newsletter
- Corporate Logo & Print Design

Rebound Internet Services Limited

roundtable topic: 20 september 2006

Fund Your Business – and Make Your Dream Happen!

Some of you reading this article dream of becoming successful business owners, while some are already in that envious position. A key step towards establishing and running a business successfully is to be able to fund it. In this article I hope to give you, the prospective or successful business owner, a few suggestions on how to fund your business and make your dreams a reality. It is impossible to cover all aspects of funding an entrepreneurial endeavour in a couple of pages, so I will focus mainly on obtaining capital. The key to running your business, or at least the majority of it, is with your skill and someone else's money.

1. Have a realistic business plan that stands the 'test of 100' – Funding a business requires, first and foremost, a realistic business plan that stands the 'test of 100'. What do I mean by that? This means that if I, as a sceptical outside party, were to ask you 100 questions about your business, would you be able to answer them confidently – and have you covered all those angles in your business plan? Your financial projections should not be based on best case or worst case scenarios but on likely case outcomes.

Preparing a business plan helps you determine whether or not your idea is realistic. Your business plan must incorporate all key aspects of your business, eg, start-up expenses, operations, marketing and sales projections. You may believe you have the 'opportunity of a life-time' or an idea that 'just cannot fail'. But if you can't equally convince the counterparty, you will not get any funding.

2. Have all possible information and data at your fingertips – This might not seem the most interesting part of running your

business, but it is the most critical if you wish to seek funding. The funding party wants hard numbers, not just assertions or statements of opinion. I have seen many presentations go awfully wrong because at the point of 'making the kill' the fund seeker couldn't confidently put across key financial numbers and back them up with forceful arguments.

3. Know your own financial situation inside out – Have a clear idea of how much of your business venture you can, or would be able to, fund from your own sources. This sounds easy in theory. But, in reality most clients I meet are unable to correctly state their own net worth. Knowing your exact financial situation will help you determine how much you really need to depend on the financier – and hence how hard you should negotiate the terms and conditions of the financing.

4. Begin contacting the financiers – Now you are ready with your business plan. You have passed the 'test of 100'. Now begins the actual step of contacting financiers. Begin early since the process might take more time than you estimated.

There are primarily two types of financiers:

a) The Banks – The 'first tier' banks tend to be more wary of small, new business owners because, as a rule of thumb, more than 60% of all small business start-ups fail within five years. Hence lenders know that the odds are against a new business being around long enough to repay a loan. So I suggest that new business owners try the 'second-tier' banks first. They are often more 'hungry' for your business and hence more flexible and accommodating. When

bankers analyse business loan applications, they look at basic things such as your credit record, whether you have any collateral to offer (property is a favourite), the likely cash flow from your business, your personal creditworthiness, and your own investment in the business. They might also seek to get a personal commitment from you – in terms of your background, experience, and knowledge.

b) Private equity and venture capital – Before going down this route make a list of Hong Kong firms in this line of business (see the Hong Kong Venture Capital and Private Equity Association's website: <http://www.hkvca.com.hk>). Search for relevant information from this and similar websites before you begin making phone calls. Many firms might not be willing to invest 'smaller' amounts of capital (some have US\$100 million minimum investment levels). Almost all of these firms will put you through quite a grilling during your presentation. So be prepared.

5. Close the deal – To close the deal successfully, you need to be meticulous in your overall preparation. I attended a presentation recently where the numbers in one of the slides had been miscalculated. A simple mistake, but in the eyes of the financiers, it reflected a lack of preparation and seriousness of purpose. Eventually, it was the deal breaker.

Aditya Samant is Senior Vice President at ipac financial planning and has worked in the financial services industry since 1993. He can be reached at aditya.samant@ipac.com.hk.



accolades

Kay Ross (Kay Ross Marketing) co-presented a sell-out seminar at the Fringe Club on 18 September titled "Making the Most of the Media", about how to write a media release and the do's and don'ts of media relations. One participant commented: "It's the most useful seminar I have been to this year." (The seminar will be repeated on Monday 20 November – tickets on sale at the Fringe

Club from 23 October.)

The companies of Sophie Paine (a+b=3 Ltd.) and Kristin Lowe (Organising Solutions) were both mentioned in the September issue of *Playtimes* magazine.

Kimberly Whiley (Tamco Holdings and The Taxi Guides) reports that her three

Taxi Guides (for Hong Kong, Shanghai and Beijing) scored a brief mention in the October 2006 issue of the glossy *Conde Nast Traveller* magazine.

Do you have any business achievements to report? Please send details to Kay Ross (kayross@hkstar.com) by the 20th of the month before publication.

new members

Judy Love Eastham – Publisher, Explore Sai Kung
Community & Tourism Industry Information
T: 2243 1083 F: 2328 2583
M: 9756 5972
E: judy@exploresaikung.com
www.exploresaikung.com

Karen See – Banter Communications
Brand strategy & Marketing
Communications solutions
T: 6687 2645
ksee@bantercommunications.com
www.bantercommunications.com

Magdalene Tennant – Fragomen Global
Immigration Advisory Consultancy
T: 2151 2189 F: 2151 9798
mtennant@fragomen.com
www.fragomen.com

Beryl Chang – Belle Monde
Fashion accessories and home products through internet.
T: 6204 6287
beryl.chang@belle-monde.com
www.belle-monde.com

Bonny Wong
Health drink.
T: 9184 9398
uberbon@hotmail.com

Katherine Payne
T: 2653 3005
kepayne@netvigator.com

Janice Tibbetts
T: 2875 6491
tibbetts@netvigator.com

The Accounting Expert for Expats

Suzanne Liu Duddek
Certified Public Accountant (Practising)
Chartered Accountant (Australia)
Immediate Past President (2002 to 2004) of WBOC
Tel 2868 1287
suzanne@hongkongcpa.com
www.hongkongcpa.com
1604 Kinwick Centre, 32 Hollywood Rd, Central, HK



FENG SHUI is not just a psychological boost or a form of interior decorating, but it is a way of causing more opportunities to 'happen to you'. Is your office environment causing you stress and slow progress?

A spate of bad luck, feeling agitated, lacking in energy and/or having a hard time sleeping. Unbalanced and discordant energy in your personal and living space is the main culprit for things going wrong.

Jill Lander (FSSA) of 'GOLDEN ELEMENTS' Hong Kong is an Accredited and Certified Feng Shui practitioner – consultant and is available for home and office audits. Call 28732322 or Contact goldenelements88@hotmail.com

PDA Interior Design • Project Management
Paramount Design Associates Ltd

Full renovation, decoration & interior design services
for
Office • Residential Flat • Shop • Arcade • Clinic

carpentry, paint works, wallpaper, masonry works, electrical installations, air-conditioning works, IT/telecom coordination, security/monitoring systems, lighting/audio/furniture selection, removal arrangement

Call Christine for free quotation at tel: 2566-0610, email: info@paramount.hk

Documentation and Data
Storage Services

Fire safes-protect stored documents
Data safes-protect data media
Secure 24 Hour Access

Call Jessica Park
(WBOC Member)
2880 0622

Rental - Each drawer is individually protected from FIRE and can be individually LOCKED.

compelite INTEGRATING DESIGN & TECHNOLOGY

- web design & development
- corporate id & print design
- e-newsletters
- computer support

www.compelite.net info@compelite.net +852.2524.3303

CULTURE hong kong
your community magazine

Special advertising rates for WBOC members
Call Heidi Li at Tel: (852) 3165-8791

www.culture-hongkong.com