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JUNE 2015

# NZBusiness

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## Breaking through the barriers

Fiona Clark's passion for empowering women in business.

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# Breaking through the barriers

Around 40 percent of New Zealand businesses are owned and operated by women. Meet three business owners, Fiona Clark, Virginia Stallard and Jo Kitchen, with a common desire for best practice; and a will to succeed.

—By Glenn Baker. —

**S**avvy, entrepreneurial, clever, focused, born communicators"... NZBusiness is in the office of Fiona Clark, director of BreakThrough Business Solutions on Auckland's North Shore, and she's reeling off attributes she believes make women so well-suited to business ownership. She has identified those attributes in so many of her clients through her consulting business and her recently launched BreakThrough Women in Business Program.

"Women have many strong qualities including their ability to multi-task, to look strategically at their business and to bring their employees together," she continues. "They are also more likely to ask for help faster, and to actively find people to bring the skills they need for their business." But they have potential weaknesses too, she says. "There are many capable women who don't realise how clever and skilled they are. So they can sometimes lack the confidence to really 'ramp things up'.

"They may also take longer to reach the success they want, when they mostly have what they need already. They just need to take action and 'make it happen'."

Fiona says this is one reason why she launched her

BreakThrough Women in Business Program.

In 2015, she also believes that women still feel 'guilty' about working and having a family. "There is guilt that home life can be suffering at the expense of the business; that women are trying to 'have it all'. That adds a lot of pressure, when women just need to find what works for them and their family, and focus on what's important.

"Feeling guilty doesn't benefit anyone, and doesn't help women or their families. We need to be kinder to ourselves and look at all the good things we ARE doing."

Fiona knows first-hand the pressures of business and family. Prior to launching her business she had worked extensively for corporates, often away from home, putting in long hours and it took its toll on family life (she is married with two daughters).

However, her corporate role involved working directly with business owners and getting results, which she enjoyed immensely. For a long time she had also wanted to own a business and realised that she had some great skills to share with SMEs (small and medium businesses).





# A BUSINESS AND A LIFE

Fiona Clark's BreakThrough Women in Business Program came as a result of constantly being asked 'How are we supposed to build a successful business and have a life as well?' Women were telling her they knew what they 'should' be doing, but didn't know how to make it all work with limited hours. There's a feeling of being overwhelmed, she says.

Her program teaches participants the business skills to get new clients, turn those clients into sales, to set up a strategy plan and systems for a smoother running business, "so you CAN have a successful company without working long hours each week".

Fiona has created the 'Start-up Success Program', 'Business BreakThrough Program', and 'BreakThrough Elite Program' to match each particular stage of a business.

Numbers are limited, she says, to ensure every participant receives the right amount of time, input, strategies and support.

Fiona's goal is to become one of the leading companies in New Zealand empowering women in business and helping them generate the growth and success they want. "To be recognised as one of the top companies savvy women choose to work with to help them leverage their business."

The premium consulting side of her business is another focus in 2015, "where I enjoy working with my trades companies and with men in business".

There're regular business seminars planned for the year too, including her sell-out BreakThrough Women in Business Seminars, and a new BreakThrough Business Bootcamp in August.

"The seminars are proving to be a great way for business people to source important information, learn new skills, and meet other proactive business owners."

"I was also asked by a friend to help a small local business," explains Fiona. "I provided some sales and marketing strategies and the business started to fly. I'd found my passion; help SMEs succeed in business, and enjoy the fast results we could achieve."

Going out on a limb financially, Fiona left her corporate career to launch BreakThrough Business Solutions and admits to loving every minute. She's also been a trainer for the Auckland Chamber of Commerce, presented at the International Coach Federation Conference, and is a key speaker at company conferences.

## On the rise

The number of women business owners in New Zealand has been steadily rising over the past decade – as has the ratio to male business owners. According to a 2013 MYOB Business Monitor survey it's estimated that just over 40 percent of SMEs are owned and operated by women. Furthermore, the same survey in 2014 reported that female SME operators were outperforming men in terms of revenue growth and confidence.

Fiona is heartened by such statistics. "When women are passionate and enjoy what they do, but also need to build a success, they will often find a way to make it happen. It's great to see that a large number are now making good money, and employing others as they grow."

**"There are many capable women who don't realise how clever and skilled they are. So they can sometimes lack the confidence to really 'ramp things up'."**

"I see savvy women running million dollar companies they started from scratch, and doing a good job of leading their companies."

However, there's no hint of gender bias in Fiona's thinking. "Both men and women can learn a lot from each other in business. Each have their strengths which contribute to the success of a business. Women tend to be good at collaborating and ensuring their staff work together. They listen, help resolve issues quickly, and focus on what the customer needs."

"I find men are very practical, results driven, good at being objective and addressing challenges one at a time. They find solutions to problems and are often focused on financials and profit."

"I work with both men and women, and think a combination of the two can be of great benefit for business and clients."



As for the challenges of business growth and dealing with them, Fiona says the key is often implementing proper systems. This is something she's had to master with her own business too, which also means she can 'walk the talk' to her clients.

Fiona has learnt that a person's professional and personal life are not separated. When there is stress, financial pressure, long hours, and so on, this impacts on the success of the business and the individual, she says.

"We set up systems so business owners work less hours. This has a dramatic impact on the business owner and translates to a happier personal life. It takes a lot of pressure off."

### Advice through experience

Having reeled off the attributes of women entrepreneurs, Fiona turns her attention to the advice she dishes out to start-ups at her seminars. The gist is that in business you need tenacity, you need capital backing and expert advice from day one, you need to be realistic about income, prioritise (and be strategic with) your time.

"I also tell my clients the first year is all about learning and laying the foundation," she says.

Learn from others, learn by observation, 'be a sponge', and remember that the people you meet can either be 'clients or connectors', adds Fiona.

"Nobody teaches you how to be a business owner. There's no sense in just muddling along, and hoping that results will come. I hear the word 'hope' a lot, even from people who've been in business many years.

"You must be organised, have that plan, take action and make things happen fast."

Fiona says it's her job to ask the tough questions and help owners identify their point of difference in the market; to look at the business from different angles. If they've been in business for a while, then I'll help them take the business to the next level. "They probably know they're doing well, but this is about how they can do better."

As for work-life balance, Fiona admits it's a subject that polarises people – one camp believes striving for it sets you up to fail; the other camp maintains it is achievable. She prefers the expression 'work-life mashup' – because there really is no perfect balance. "Just find out what works for you and your family."

Her final word of advice for women business owners who're keen to move on with their business is to act now. "Why wait? How bad do you want things to get? Particularly if you're an established business looking to cash out in the next five years. You need to be looking at that now. It takes around three years to package up a business for sale.

"Be responsible for your own success," she adds. "You're in the driver's seat, so what are you prepared to do to push things forward this year?"

# FIVE SIGNS YOU'VE LOST YOUR 'BUSINESS MOJO'

**1** You don't have a current business plan, or if you do you have not updated it for some time. Updates should happen every year; January's a good time to do it.

**2** You never get your staff involved in ideas generation or decision-making. Have regular staff meetings to learn what's going on with your customers and clients. Give them projects, encourage them to take ownership and express their talents.

**3** You take little notice of what's happening in your industry – nationally or internationally. Markets are constantly changing; keep up with the competition or you'll be left behind. Look further afield for ideas.

**4** You rarely review your products and/or services. Look at your offerings regularly. Don't wait until your business reaches a 'pain point'.

**5** You've given up setting business goals. Forgotten the reason why you got into business in the first place.

Source: Fiona Clark.

# Raising the bar

Throughout her personal and business management careers Jo Kitchen has maintained extremely high standards. Small wonder then that her North Shore physio practice performs so consistently well.

**J**ust 30 days after Jo Kitchen purchased her physiotherapy practice on Auckland's North Shore in August 1999, she was appointed physio for the Silver Ferns and found herself on a plane bound for South Africa for six weeks. She and Irene van Dyk started on the same day.

When she returned from that tour thankfully the business was still ticking over. "The place hadn't burnt down and nobody had left," she quips.

It was a somewhat unusual start to business ownership – but Jo hadn't exactly led an ordinary life prior to her four year stint with the Ferns either.

When she was 11, the Feilding-born girl knew what she wanted to do with her life when, after ripping a hamstring at a Manawatu athletics meeting she met a physio and thought to herself "I can be you".

"Here was a career in sport and in health without having to train to be a doctor for the next 100 years! And you'll never be replaced by technology."

After working as a physio both here and overseas, Jo returned to New Zealand in 1993, worked as a locum for several Auckland clinics – all the while noting what systems and layouts worked best, with a view to buying her own practice.

Back then the industry was pretty much a male domain, influenced by private school networks and medical connections, she recalls. "Women didn't own practices in those days. Also, like today, the hours make it tough for women, especially those with children. Physiotherapy dictates that you're busy while other people aren't working."

When Jo purchased the two-year old Northcross Physiotherapy and Rehabilitation practice in 1999, with financial backing from the Medical Assurance Society, she was 29 years old and single – the long hours weren't an issue.

Buying the business was "an evolution" for Jo. "I had always wanted to work for myself and be in control of my own destiny," she says.

For the initial years, Jo's sports commitments





meant she was away from her practice for a lot of the time. The Ferns job meant travelling 20 weeks of the year. Her career pinnacle was attending the 2002 Manchester Commonwealth Games and 2004 Athens Olympics as a team physio. Fortunately, because she'd sorted her business systems out, her absence from the practice was never a problem.

In fact, the association with the Silver Ferns proved hugely positive for the practice, generating a great deal of credibility around Jo. That was unexpected, she admits, and mostly made possible through TV exposure. "Back in those days of free television, they still showed most of the injury breaks, instead of going to ads. So my backside got on a lot of TVs around the country!

"People would say 'I saw Jo on tele', and the staff were all very excited about the spin-off benefits."

That experience with the highest echelons of New Zealand sport, and with leaders and athletes of the calibre of then-Silver Ferns coach Yvonne Willering and Irene van Dyk, whom Jo describes as "amazing friends", has seen the same demanding, best-practice principles applied to her business. "When it comes to a patient in the clinic, perhaps a recreational or schoolgirl netballer, why would I treat them any differently to how I treat an elite athlete like a Silver Fern? There is no difference."

The new standards, protocols and techniques introduced at the highest level, also filtered down to everyday practice level, she says. "I saw myself as a vehicle of this new information for up and coming athletes, and still do. In this industry there's always new knowledge being applied.

"We've worked hard to position ourselves as a centre of excellence, and have experts in every field on board – for example, the NZ Sevens physio."

Growth has been steady at the practice – staff numbers jumped from three to six physios almost overnight. Today Jo has 15 staff. More than half have been with her for ten years plus. With the rapid expansion of the Albany suburb and ex-pat South African community, she had to double the physical size of the practice in 2005 to keep up.

In 2009 she established a Sports Injury Clinic at the ASB Netball Centre in Northcote, which nowadays is "ridiculously busy" and a conduit for passing on 'best-practice' teachings to the community.

### High standards

There have been many challenges over the years too, such as finding the high calibre staff necessary to maintain the integrity and value of the business in her absence.

Jo has high expectations of new staff members – particularly when it comes to accountability.

Having only trained as a physio she had to quickly school up on business management, tax, payroll and changing legislation. Various business courses and seminars made this much easier.

She gave staff the leeway to develop protocols, while maintaining regular communication and evaluation. Signing up to an audit programme from day one held her accountable, as did surrounding herself with good advisors, including Fiona Clark, her business growth specialist, whom she calls her 'Ferrari pedal' – "helping to keep things moving forward even in busy times".

"I adopted the mentality of 'you wouldn't get your accountant to fix your back,'" Jo says.

She also recalls the ACC subsidy cuts in 2009, which put the whole industry in crisis. "It only served to make me more determined to consider new ideas, and look at things differently."

**"I feel so privileged that I knew what I wanted to do at an early age, and was able to do it."**

Jo acknowledges that she has strengths, as a female, that help her perform as a business owner – the ability to multi-task (not avoid tasks); to intuitively communicate with her staff. Her approachability, flexibility and availability; and her attention to detail. "I like to think I work with my people, they've never worked for me," she says. And having worked alongside men, she appreciates that there can be fundamental differences between the genders when it comes to business management.

These days Jo is married with two teenage step sons. Going forward, she is hoping to "relocate, replicate or franchise" the business, perhaps under the Sports Injury Clinic brand. "But right now that's just a big monster sitting in the corner."

Despite its "huge responsibilities" she loves the business more than ever, works just as hard (including the occasional 15-hour shifts) and is grateful for the opportunities that have come along in her life. "The key is being receptive to them; receptive to change," she says.

"I feel so privileged that I knew what I wanted to do at an early age, and was able to do it."

# The visionary accountant

Virginia Stallard successfully climbed the corporate accounting ladder before realising her vision of building her own accounting firm. Since launching Vision Accounting Solutions she's never looked back.

**N**ot long after Virginia Stallard completed her secondary schooling in the Netherlands her parents decided to emigrate to New Zealand. It was 1984; the 18 year old could hardly believe her luck when she walked into the Browns Bay Post Office on Auckland's North Shore and landed her first job. It was the ideal career start in a strange new country; it taught her English in a business context and introduced her to New Zealand's banking and monetary system.

A subsequent office administration job provided the opportunity to hone her bookwork skills, and later, while working in the property development and lighting sectors, she gained further skills and knowledge around accounting.

However, when the opportunity arose to apply for an in-house accountant's position, Virginia, at the age of 25, hit the 'glass ceiling'. "They told me I had no qualification. So I said, OK I'll go and get those then."

Virginia studied part-time while continuing in her job, but not long after winning the Best Accounting Practice Student award, was informed by her employer that she would have to study out of hours. With husband Tony already working ridiculous hours as a baker/pastry chef, that was never going to be an option, so Virginia found a position with a large corporate which allowed her time off to study in the mornings and the opportunity to further nourish her 'accountant's brain'.

In 1999 Virginia finished her Bachelor of Business Degree. Then after 11 years of marriage, the first of her two daughters was born in 2000. While on maternity leave the accountancy





firm she was with merged with another, but the partner she had been working for opted not to. "That's when a long-time client of mine urged me to set up my own accounting business. With that vote of confidence and many others I set up Vision Accounting Solutions Limited in March 2001 on a very small scale," she says. "I wasn't a CA in public practice then, so had to work part-time for a CA firm until I had my certificate. I was then able to hang out my shingle in April 2004.

"We purchased our first business premises in early 2005, and that's when the business really took off. People knew I was here to stay; and no longer just working from home."

Never in her wildest dreams, as a 25-year-old without a qualification back in 1991, did Virginia think she would end up in charge of her own business.

Vision Accounting has since shifted premises twice on Auckland's North Shore to keep up with the growth in clients. Today Tony is the principle stay-at-home caregiver for the couple's daughters Chantal and Dominique. Virginia now has five staff, plenty of room to expand, and a diversity of clients.

Virginia had joined an inaugural BNI networking group in 2001, which resulted in quite a number of new clients, most of whom are still with her today. "I see that as a compliment and a reflection on how we run our business and take care of our clients," she says, adding that by speaking plain English ("albeit with a slight Dutch accent") they make clients feel welcome and heard.

Today she is fully involved in her business and makes a point of still filling in a personal time sheet – to hold herself accountable and better manage her time.

Virginia describes her approach to her work as "down to earth and personable" – which appeals to both genders. "On my patch, nobody is allowed to feel stupid," she says. "I want my clients to fully understand their numbers. We don't want to be seen as just tax return preparers and a compulsory expense."

### Biggest challenge

Having overcome many of the normal business challenges over the years, such as managing cashflow and managing staff, Virginia's greatest challenge came in April 2012 when their oldest daughter Chantal was diagnosed with leukaemia. Virginia describes that time, when her daughter endured chemotherapy treatment at Starship

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Children's Hospital, as a "living hell".

"My staff are absolutely amazing, especially during that difficult period. Support from clients was overwhelming, several even cooked for us; meals would arrive!"

She describes her relationship with clients, many of whom still give her gifts at Christmas, as truly humbling.

Thankfully Chantal made a full recovery, but the whole episode taught Virginia just how time-restrained she is, but also that the business can carry on without her there – perhaps not quite the way she'd want, but it can function perfectly well nevertheless.

It was also fortunate that Tony was based at home when his daughter became ill, because he was able to be the principle care-giver during her treatment and recovery. Virginia found it incredibly tough when work commitments meant that at times she couldn't be at home.

After life returned to normal, Virginia's attention shifted back to her business, and how she could improve it. It was obvious a re-branding was required. "That involved moving from a list of what I do, to a list of what's in it for you. Why do you want Vision Accounting as your accountant? The focus is now on clarity and getting in front of clients more often," she says.

The challenge now is to grow the business and fill up the office, says Virginia. With her 50th birthday coming up next year she's already starting to formulate a succession plan to progressively step back from full-time involvement – which may mean recruiting younger staff in upcoming years.

And fingers crossed there will finally be time to take her daughters to see Holland. With her last trip to her birth country in 1998 – it has been a long time coming.

» Glenn Baker is editor of NZBusiness.