

Helping our clients over hurdles brings real joy



PARTNERS: Razor Digital Media's co-owners, Ian MacIntosh and Melissa Forrest, have the same core values and passion for what they do.

Each week, we ask small businesses key questions. Here we speak to Ian MacIntosh of Razor Digital Media

Q. How and why did you start in business?

A. I've always been passionate about supporting firms that find themselves with a requirement to develop their marketing but struggle to find the budget to do so. When I started my first business 23 years ago I had the same issues. Being able to help businesses overcome these hurdles now, years later, brings real joy.

Q. How did you get to where you are today?

A. It's been a long journey. I had a successful career in retail management, which is where my grounding for good old customer service comes in.

This was followed by a spell in the technology industry, where I worked for a leading family-owned Aberdeen telecoms company, DF Communications. I see my

time with them as pivotal to my own career journey.

What started off as a part-time extra income business in 2016 – building a website for the Gordon Guest House in Ballater – has grown into a full-time digital agency that has supported more than 70 businesses and now has 23 clients.

Q. Who helped you?

A. My wife, Donna, helped to build a set of website clients through Cairn Creative. In 2019, Razor was formed with my business partner, Melissa Forrest, when we merged our two successful businesses. The benefits of having two business owners with the same core values and passion for what we do has been a massive help.

Q. What has been your biggest mistake?

A. Selling my original website design business. Although it was never really

a full-time business, there is a regret about what could have been. But saying that, what could be classed as a mistake has allowed me to further develop as a person, with a new skill set, and also increased my business acumen.

Q. What is your greatest achievement?

A. Going from overweight and unfit on a couch to a marathon, not once but three times, while raising funds for various charities.

A treasured memory will always be me hobbling the last mile in Inverness, with my seven-year-old daughter holding my hand.

Q. If you were in power in government, what would you change?

A. We often have people in positions of power making decisions which impact businesses that are never involved in the process.

If they knew first-hand the impact at grassroots level, many decisions would be reconsidered.

Being a member of the Federation of Small Businesses gives smaller firms like ours a voice, and an opportunity to be heard on topics that have impacted not only our company but the wider business community.

Q. What do you still hope to achieve?

A. Continuing on the path I am on is fine with me.

We now have an apprentice and recent graduate on our team. We'd love to support further young professionals.

Having left school with no qualifications, I know the support and opportunities I received got me to where I am now, so I would take paying it forward as a career achievement.

Q. What do you do to relax?

A. Travel, music and more travel. My wife and I share the same passions.

Q. What are you currently reading, listening to or glued to on the TV?

A. Audiobook and not

paperback is as close to reading as I get. I'm listening to another James Patterson thriller. It's a great way to escape the real world for five minutes in the car.

I've also been binge-watching Netflix, but our guilty pleasure just now is The American Barbecue Showdown – think Bake Off but with a barbecue.

Q. What do you waste your money on?

A. Beer and snacks during Covid. Normally, it would be travel – why decorate the house when you can treat yourself to a beer in New York?

Q. How would your friends describe you?

A. Useless at DIY or someone who's always on holiday, with a bit of pen-pushing thrown in.

Q. What would your enemies say about you?

A. I would like to think I'm a nice guy who goes out of my way to help others, so the thought of having enemies doesn't cross my mind.

Q. What do you drive and dream of driving?

A. Any nice 4x4 or double cab pick-up, like a Nissan Navara, would do.

Urgent call to extend Covid loans

A banking expert with accountancy firm Azets in Scotland has called for an urgent extension of the repayment period for all existing and any new Coronavirus Business Interruption Scheme Loans (CBILs) and Bounce Back Loans (BBLs).

Repayment terms were initially capped by the UK Government at six years, but Murdoch MacLennan, banking partner with Azets, said firms should be encouraged to apply to their bank for the new 10-year maximum term.

The application deadline for CBILs and BBLs was recently extended to January 31 2021.

Mr MacLennan said: "The first repayments will be due in the second quarter of 2021, adding growing pressure to businesses struggling to remain solvent.

"In addition, many short-term debts such as capital holidays on hire purchase and pre-March debt will become due fairly soon.

"Our fear is SMEs (small and medium-sized enterprises) and owner-managed businesses will be further exposed where directors have extended their borrowings to keep their businesses trading, but who then run the risk of wrongful trading.

"In Scotland we have a high proportion of SMEs, so the economic impact to the economy of this level of debt will be disproportionately larger."



Murdoch MacLennan.