

## FREE guide to releasing cash from your home

If you're aged 55-95 and own your home, you could tap into its value and access tax-free cash.

The Daily Record and Sunday Mail have partnered with the UK's No.1 equity release specialist, Key Retirement, to produce our **FREE guide** to releasing cash from your home.

- ✓ Spend the money however you like
- ✓ Lowest lifetime mortgage interest rates ever
- ✓ With a lifetime mortgage you always own your home
- ✓ It will reduce the value of your estate and may affect your entitlement to means tested benefits
- ✓ A lifetime mortgage, is secured against your home just like a traditional mortgage



**FREE GUIDE**

For your copy of the guide, call **FREE** on **0808 208 3173**

Lines are open Mon to Thu 9.00am-9.00pm, Fri 9.00am-5.30pm & Sat 9.00am-1.00pm

[www.keyretirement.co.uk/dailyrecord](http://www.keyretirement.co.uk/dailyrecord)

# It's a major change from life as an Army wife .. but we're loving being captains of industry

**Being the wife of a military man can mean regularly moving home, making it difficult to have a career. Women's Enterprise Scotland have been launched to help such wives set up their own businesses. MARIA CROCE meets three of the women who are benefiting most**

## CHARLOTTE'S STORY

**TASTE OF HOME** Charlotte makes up a parcel. Inset, husband Derek with a delivery



## Parcel for hubby turned into Treats for Troops enterprise

WHEN her husband was deployed to Kabul, Charlotte Park sent him a parcel of goodies.

Then, when she learned some of his comrades didn't have anyone to send them treats, she organised packs for them to boost their morale. The idea quickly snowballed.

Charlotte, 44, from Edinburgh, jumped at the chance of attending the business creation project, which has helped her develop Treats for Troops on Tour into a social enterprise.

She's married to Derek, 44, a captain in the Royal Regiment of

Scotland. The couple have two sons - Alistair, 18, who's serving in the same regiment, and Aaron, 10.

Charlotte said: "When my husband told me there were men who weren't receiving anything from home, I thought I'd send some boxes out."

She's sent hundreds of packs of snacks, gifts, gloves, socks and treats to forces serving in Iraq, Afghanistan and Somalia - and also collected donations for 28 packs of treats and toys for military dogs serving overseas.

Charlotte has been backed by firms such as Tunnock's, who have donated treats for the boxes, and drinks firm Barr's, who gave Inn-Bru.

She said: "When the troops open boxes from strangers, they know people are thinking about them and it boosts their morale."

"The project has given me so much direction."

● [www.facebook.com/parkcharcsbfs/](http://www.facebook.com/parkcharcsbfs/)



## LIZ'S STORY



**DEVOTED WIFE** Liz with her husband Chris

## I got the boost I needed to get crafty

LIZ Dadd has always loved doing arts and crafts with daughter Charlotte. Now she's found a way to turn their family fun into a business.

When Charlotte was born five years ago, teacher Liz became a stay-at-home parent who would run craft sessions for other mums.

But after attending the Women's Enterprise Scotland pilot scheme, she has started her own business, Little Red Hen Crafts.

Liz, 38, is married to Major Chris Dadd, 36, of 3 Rifles. The family live in Edinburgh.

She said: "I think with always moving around following your husband,

the men's careers are seen as a bit more important sometimes."

"Launching my own business is empowering. "I used to get together with Army friends and I'd do crafts with my friends' children because I had all the resources."

"I saw there wasn't a lot out there for craft groups where we had been posted. People didn't have all the bits in their house to make craft and didn't always want the mess."

"I love working with children and making things, so I thought I'd start to do it. "I had that idea before the business creation course but I didn't have the

knowledge on starting up a business."

"The course taught me about writing a business plan, branding and finance."

"Being in the group gave us all the confidence to turn our ideas into reality."

As well as running classes, Liz decided to sell craft boxes with all the materials kids would need to get creative.

In November, she was invited to visit the Scottish Parliament, where she spoke at the first meeting of the cross-party group for women in enterprise. She told the MSPs how much the business creation project had helped her.

● [www.littleredhencrafts.co.uk](http://www.littleredhencrafts.co.uk)



**FUN AND PROFIT** With daughter Charlotte and some of her craft boxes

**IN THE BAG** Course helped Liz to set up her own business. Picture: David Johnstone

## JADE'S STORY

## Home business helped me find my own niche

JADE Hughes admits being an Army wife sometimes made her feel like she'd lost her identity.

But her confidence was given a boost when she launched her own business, Handmade by Jade.

The 27-year-old is married to corporal and section commander Lee, 29, and the couple live in Edinburgh with their children Elisha, six, and Jessica, two.

Jade struggled to work because of chronic pain and fatigue due to fibromyalgia and had to leave her job in a bank.

Then Elisha was diagnosed with autism, which made finding suitable childcare difficult, too.

Jade found a solution through launching her own home business.

She said: "I've always been really crafty and did art at school. We hadn't decorated the house, so I thought I'd make a nice Scrabble



**MARRIED** Lee and Jade

frame. When I put up a picture on Facebook, friends asked if I could make them one."

"Soon, I had other people I didn't know requesting things, so I thought, 'Maybe I could go with this.'"

"I had no idea how to run a business, so when I saw the project, I thought, 'That's perfect.'"

"They also provide childcare, so people who normally couldn't do something like this could get involved."

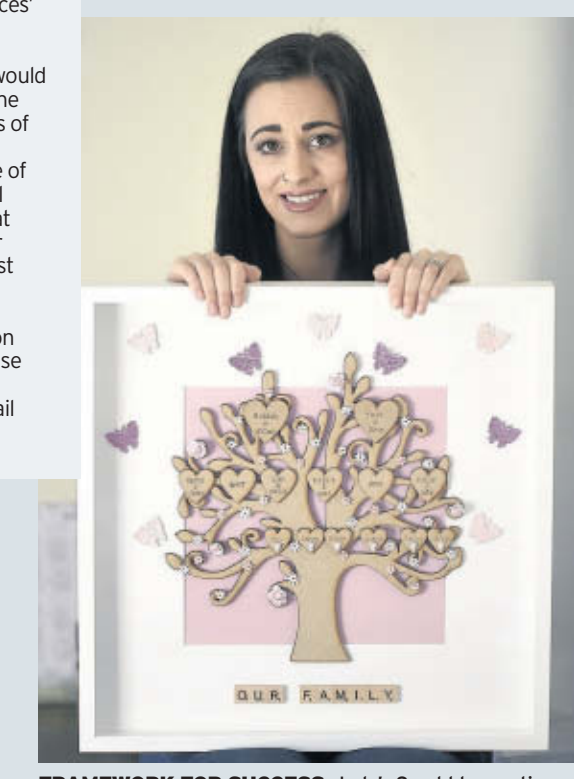
● [www.facebook.com/HandmadeByJade7](http://www.facebook.com/HandmadeByJade7)

## info

● Women's Enterprise Scotland launched the pilot business creation project last year. It's designed to develop enterprise skills and encourage business start-up ideas among Armed Forces' spouses and partners.

● More women-owned businesses in Scotland would mean more money for the economy. If the numbers of women-led businesses increased to equal those of men, Scotland's national bank balance would be at least five per cent better off - equivalent to at least a £7.6 billion boost to the economy.

● For further information about Women's Enterprise Scotland, visit [www.wescotland.co.uk](http://www.wescotland.co.uk) or email [info@wescotland.co.uk](mailto:info@wescotland.co.uk)



**FRAMEWORK FOR SUCCESS** Jade's Scrabble creations