



Newsletter Samples and Other Useful Information

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- 4 pages – envelope edition
- 4 pages – self-mailer edition

When you sign up, you will have access to both types - there's no need to choose right away.

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Business Success Today

Business Insights Brought to You by Your Accountant

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HUMAN RESOURCES

Key Ways to Cut Staff Costs ...without Cutting Staff

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- Address underperformance issues. Now is the time to say goodbye to weak performers.
- Ask for volunteers. If you offer severance, paid training or job-search assistance, some workers may willingly depart.
- Look for full-timers who will voluntarily accept part-time status.
- Reduce work hours across the board.
- Implement mandatory furloughs.
- Overhaul your pay-for-performance structure to incent high productivity.
- Ask workers to take voluntary pay freezes or even pay cuts.
- Cross-train and reassign employees where the need exists.

The changes you make must not damage the very thing that made you successful, and in many cases that is your employees. Ask them for feedback and ideas. Make them part of the solution.

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FINANCE

How to Add Capacity without Ruining Your Cash Flow

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You could be more productive if you had that tool working for you. In fact, looking at it in another way, not having that piece of equipment is actually siphoning money away from your business.

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Often leasing is the right solution for SMEs. Leasing gives you the benefit of having the equipment work for you at a reasonable monthly fee and avoids a large initial capital outlay. Over and above that, the added capacity is contributing to your positive cash flow.

Leasing equipment enables you to start to appreciate the benefit of that equipment almost immediately. The equipment begins to pay for itself as soon as it earns a single dollar over and above the first month's lease fee. You are essentially cash-flow positive from the very first month.

When you defer acquiring tools/upgrades/expansions, you are relinquishing the capital that they could be generating for your company.

Cut End-of-Year Stress with a Paper Trail That Starts Today

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Basic record keeping is required to manage all day-to-day dealings. These include an overall summary of all business transactions; profit/loss statements that show gross receipts, returns, and credits; income statements showing all gross income; and a business checking ledger that lists all business-related expenses.

In addition to basic bookkeeping, there are several supporting documents each business should keep. These documents are necessary for tax and legal purposes, but also speed up the process of creating end-of-the month/year reports.

All money received from the sale of goods or services is considered gross

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Low-Cost (and Free!) CRM Systems

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Designed mostly for single users, these free/low-cost CRM products may provide all the functionality needed for consultants, micro businesses and entrepreneurs. Here are a few of them:

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Here's why. At no other time in recent history has it been easier or cheaper to start a new kind of company. Possibly a very profitable company. Let's call these start-ups LILOs, for "a little in, a lot out." These are Web-based businesses that cost almost nothing to get off the ground yet can turn into great moneymakers (if you work hard and are patient, but we'll get to that part of the story).

More: <http://tinyurl.com/c8gq7w>

How to Beat an IRS Audit
From *Men's Journal*, via *The Week*

Prepare to negotiate. Be ready to strike a deal: Remember, the IRS wants the case closed just as much as you do. So don't argue about every nickel and dime - you'll only lose credibility that way.

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30 Ways to Become the Most Interesting Person You Know
From *Hello, My Name Is Scott*

How much money is being boring costing you?

ANSWER: Too much.

There is an inverse relationship between how successful you are and how boring you are.

More: <http://tinyurl.com/bfn8ah>

Protection that Keeps Your Business Humming

Buying business and equipment insurance is often considered little more than a necessary evil when, in fact, it might be one of the most important business decisions you make. Business equipment insurance does more than simply protect against theft or vandalism. Depending upon the policy it can protect against most commonly encountered perils, including:

- Equipment failure due to power surge or equipment malfunction
- Repair or replacement cost of a covered item
- Ancillary expenses required to restore vital parts, materials, or covered services

This is especially important when you consider the value derived from many computer storage systems or other common pieces of business equipment. For example, a computer that originally cost \$2,500 may contain tens of thousands of dollars in data, client contact listings or other specialized information. Knowing how to insure both the computer and the content is essential to running a successful business, especially in today's challenging economy.

Learn how to buy the right policy to protect your business without breaking

There's more than meets the eye when insuring business equipment.

the bank with these helpful hints and tips.

Make a list and check it twice. The first step is buying the right policy is to make sure that all your items are included in the policy. Create a list of all items, original purchase price, whether they are owned and used exclusively by the business or not, and condition. It is a good idea to take photographs whenever possible.

Decide upon coverage. Depending upon the type of asset, coverage may be limited to present value, or may pay for full replacement. Common considerations to keep in mind include whether or not the item was purchased new or used, lease terms, and depreciation schedules. Determine deductibles and your desired level of coverage prior to obtaining a quote.

Understand limitations and exclusions related to use. Employees, owners, and others should fully understand and agree to the limitations and exclusions of coverage. For example, unauthorized personal use of a business asset such as a vehicle may

place the company at increased risk should an accident take place. Be sure to ask about additional riders to provide protection for dual-use items or special situations where workers use company equipment off-site or during personal time off.

Update annually. It's a good idea to review and update insurance at least once per year. Pay special attention to newly acquired equipment and take time to update agent files related to disposed or fully depreciated property. Ask about discounts for safety measures, security systems, identification, and other steps designed to deter claims.

Weigh options and alternatives carefully. One final consideration to keep in mind is whether or not to allow employees and/or subcontractors to provide their own equipment (and coverage) or not. Not only are there important liability considerations to keep in mind, it doesn't always save as much money as expected. Variations in quality, compatibility, and time savings may erode anticipated savings while increasing risk for the company as a whole. Carefully evaluate how employee-supplied equipment will impact your company prior to creating or purchasing a policy.

BOOK REVIEW

"What Would Google Do?" By Jeff Jarvis

If you've been feeling left behind about how the Internet is changing business, this is a worthwhile book. While the title points to Google, it's about any company that is doing business differently and reaping the rewards. Here are the main takeaways:

- Customers are now in control, not you (just see what happened when Jarvis posted his rant about Dell on his blog).
- Be open to opportunities and link to those who complement your

service/product.

- Be open to the public, not just for the sake of links from Google but also for a new connection with customers.
- Niches rule - the mass market is less important.
- Listen to your customers - really listen. Give them control over where your product goes.
- Make mistakes, but confess to them and learn from them. Be honest; don't hide.

Quick Quiz

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MARKETING

Recession-Busting Strategy: Clicks You Can Count On

Remember the old saw: I know half my marketing is wasted – I only wish I knew which half? Well, the days when SMEs could afford to blow half of their marketing spend are over. In today's economy all businesses, and SMEs in particular, need to invest their SG&A monies where they get the biggest bang for the buck.

For many SMEs, this means Internet marketing. Search marketing (SM) and search engine optimization (SEO) hold up well to ROI scrutiny because they are:

- Measurable
- Affordable (compared to most print and broadcast media)
- Highly targeted

SM versus SEO: Search engine optimization (SEO) involves using design, programming and copywriting techniques to propel your website to the top of the search engine rankings. Search marketing (SM) focuses on the marketing message that you convey when people see you on the results page. It is effective. SM gets users to click through to your site once they spot your message on the listing.

Optimize and promote your website: It makes sense to think about your SM and SEO efforts holistically and to undertake a continuous, recursive process of creative content development, promotion, and results measurement. Here are some tips for doing that:

- Focus your online message relentlessly on your compelling proposition
- Review and refresh your site's keywords on a regular basis
- Create a designated landing page for visitors from search engines
- Make sure the transaction cycle process on your website is clear
- Create onsite campaigns using banners, contests and campaigns
- Optimize and cross-promote your online presence with other media
- Create compelling content for the entire buying cycle
- Test you pages regularly
- Consider paid search engine marketing (paid links). Although 65% of searchers don't click on them, 35% do

Inside this Month

- How to add capacity without ruining your cash flow
- Cut end-of-year stress with a paper trail that starts today
- Insurance protection that keeps your business humming
- Low-cost CRM systems
- Key ways to cut staffing costs ...without cutting staff

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Ways to Win a More Favorable Lease

Commercial real estate agents are aware that lease agreements seem to favor the landlord, but with some negotiation a better deal can almost always be found.

A shorter lease term offers improved flexibility if the needs of the business change. The tradeoff is that a longer-term lease offers affordable business space for a pre-specified period of time.

Identifying your specific business requirements in regard to the lease term is an important part of this process.

Here are some potential strategies that will assist in negotiating a shorter-term lease agreement.

Minimize the landlord's investment in fixtures

For example, in a build-to-suit scenario, you can negotiate with the landlord to minimize his up-front investment in fixtures and chattels. In this scenario, the landlord may be more willing to accept a shorter lease term because the initial construction costs will be lower.

Absorb the removal cost of fixtures and chattels

Agreeing to remove the business's fixtures and chattels at the lease termination saves costs for the property owner. By passing the cost savings to the landlord, you should be able to gain

Your agent is your ally if you want to get the best terms on a commercial property lease.

the required leverage to negotiate a shorter lease term.

Consider paying a rental premium

Landlords often prefer a longer-term commercial lease because this provides them with a stable long-term income.

In order to convince them to accept a shorter-term lease, you may have to accept a higher net rent. By accepting a higher rental rate you should be able to achieve greater flexibility in the lease term.

Negotiate an option to renew

Having the option to renew the lease for an additional specified period of time will offer your business long-term stability at an established rental rate without actually having a long-term commitment.

A renewal option can turn a one- or two-year lease term into a three- to five-year lease term. This gives the business the opportunity to stay in its existing location by providing the landlord notification in writing.

In many cases, the landlord may require a higher rent because of the shorter term of the agreement, and the owner may require a renewal fee in exchange for allowing the business to stay after the initial lease term.

Add favorable lease termination language

Although not a frequently used strategy, this can be effective. Adding a clause to a longer-term lease that allows you to terminate the lease agreement early can result in a long-term lease becoming a short-term lease.

Keep in mind that the landlord will require a penalty of some kind for early termination of the lease agreement.

Utilizing one or all of these strategies gives your Realtor the opportunity to negotiate a shorter-term lease agreement.

Each strategy presents unique benefits and pitfalls that need to be carefully considered for your particular scenario.

With some careful consideration and some careful consultation with a real estate professional, you should be able to negotiate the best lease terms for your business's needs.

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