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Entrepreneurs Reveal the **Tech Tools** They Can't Live Without

By Nicole Fallon, Contributor, uschamber.com

Are you using these entrepreneur-recommended technologies? Here are the tech tools real small business owners think you should be using in the year ahead.



From managing customer interactions to internal collaboration tools, there are many new technologies that are must-haves for successful entrepreneurs.

In 2010, smartphones and cloud computing were only a few years old, and Siri was still a year away from being released. Ten years later, most of us couldn't imagine life without these technologies, especially business owners who rely on them to keep their companies running.

As we are in a new decade, many professionals are eager to know what tech solutions will emerge and evolve for businesses in the near future. We asked a group of small business owners to share the tech solutions they believe small business owners should adopt in 2020. Here are some of their top recommendations, from up-and-coming technologies to basic (but essential) cloud-based software and apps.

Artificial intelligence

From personalized marketing campaigns to predictive analytics, artificial intelligence (AI) has made modern businesses smarter and more efficient than ever. As Philip Dawson, managing director of luxury ethical jewelry retailer Lily Arkwright, puts it, AI "has the capacity to increase productivity and improve each customer journey."

That's why Dawson's company is developing a machine learning-based AI chat system, one that not only answers customer questions in real time, but that autonomously improves itself over time.

"We expect it to be a real resource and time-saver when we launch," Dawson told CO—. "We truly

believe that investing in technology can bring about a meaningful and positive customer experience."

All-in-one digital workspaces

There are countless collaboration tools out there, but the trend has recently shifted toward robust, all-in-one digital workspaces that allow for different types of collaboration.

Tools like [Notion](#) and [Milanote](#) let teams customize their interfaces and upload a wide variety of media types, so everyone can organize their tasks and projects in their preferred visual style. Notes, to-do lists, image boards, wiki-style documents, spreadsheets, real-time comments and more are all possible within these workspaces. "Milanote is a dream tool for creative entrepreneurs," said Victoria Lofthouse, virtual assistant at No Drama Delegation. "It allows them to create, collaborate and organize ideas, plans and structures in a really simple streamlined way whilst supporting their creativity!"

"We truly believe that investing in technology can bring about a meaningful and positive customer experience".

Philip Dawson, managing director, Lily Arkwright

Inventory management software

For product-based businesses, managing inventory can be a tremendous challenge. A growing number of cloud-based inventory management solutions have come on the market to help businesses improve data analytics and reporting, customer service, operational workflows, scalability and other common retail issues.

Jonathan Boos, CEO of men's accessory retailer Würkin Stiffs, recommends a software called [LOCATE](#), which the company has used to integrate and streamline its order management, sales channels and fulfillment operations. "It has given us our most valuable commodity back: time," said Boos. "We are now growing the Würkin Stiffs brand quicker and stronger with LOCATE. It has been an instant game-changer for our company."

Customer interaction management platform

With so many different avenues for customer service — phone, email, live chat, social media, review sites,

website contact forms, etc. — small business owners are often overwhelmed by the number of apps they need to manage to keep in touch with customers. Customer interaction management solutions like [Podium](#) and [Genysys](#) connect these various communication channels in one place so you can easily manage your customers' experience with your brand from a single platform.

"The business I work for has grown substantially as a result of [Podium]," said Tina Tasche, customer relations manager at Van Horn Automotive Group. "We text customers, chat internally and monitor our reputation all in one platform."

Back to basics: Essential small business tech tools While these technologies aren't exactly "new," small business owners say they're integral to their business in 2020:

Synced calendar app. "I'd be in trouble without [Google Calendar](#). How else would I remember client meetings or know what needs doing and by when? I can use it to take quick notes (fire up a new event) and it saves it to the cloud." — Darren Yap, founder of [Wimble Wellness](#).

Cloud-based file sharing. "[Dropbox](#) allows you to save many big business files online ... [like] images for products and blog posts, which are typically high resolution and occupy a significant amount of storage space. What I like the most about Dropbox is the ability to easily share business files online, especially through platforms where you can't send attachments, e.g. HARO." — Hassan Alnassir, founder of [Premium Joy](#).

Mobile scanning app. "A good scanning application on your phone is ... essential [for] file accessibility. I often find myself with a client who will want to give me a document for their files. I take a picture or scan it and put it in their file immediately. The time saving is enormous and the access to more information is so important." — Paul Miller, CPA and founder of [Miller & Company, LLP](#).

Project management software. "I run an agency with remote staff in different countries, so [Trello](#) is gold for us in order to stay on top of deliverables and assign projects." — Bogdan Marinescu, managing director of [Digital Trails](#).

Third-party e-commerce software. "I use [Etsy](#) ... for our ongoing Haus of Film women in film fundraiser.

We sell T-shirts and teddy bears benefiting women seeking film funding on crowdfunding websites. Etsy has a built-in audience and down-to-earth familiarity. People find it really easy to use and some already have Etsy accounts. The store's established brand helps customers feel safer with online purchases because fraud is another thing we worry about today. I love that Etsy allows customers that peace of mind."
— [Nicole Russin-McFarland](#), film director.

Proposal software. "Proposal software [helps] to automate writing, sending and following up with proposals. I use a tool called [Better Proposals](#). You can grab a proposal template, edit in a few elements

and send your proposal out through email, instead of typing out proposals for hours." — Dmytro Okuniev, founder of [Chanty](#).

Free online education platforms. "[Google Digital Garage](#) is a free service that helps you increase your knowledge of all things digital. It's training and tips in bitesize chunks. As an ... entrepreneur, I need to keep on top of relevant technology and Google has some really cool tools that help me make informed decisions about how to grow my business." — Sarah Brockwell, founder of [SarahBee Marketing](#).

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Planning Strategies

Invest in Your Success: Strategic Planning for Small Business

By Clate Mask



Running a small business can be chaotic. It's easy to get sucked into the day-to-day operations required to keep things running smoothly and profitably. By taking the time to invest in a strategic planning process, you're saying, "I am ready to take this business to the next stage of success."

I'd like to share the best practices I've used to grow Infusionsoft from a start-up with a handful of employees to a thriving, venture-backed organization with 450 employees. They are rooted in the philosophies of experts like Jim Collins, Verne Harnish and Tyler Norton and vetted over 10 years of real-world application. I believe in this process and its power to help small businesses achieve success, and I know it can help you too. So let's get started.
Strategic Planning for Small Business.

1. Articulate Your Vision—Your Purpose, Mission & Core Values

Creating, articulating and sticking to your vision is the single most important job you have as a leader. A

clear vision is needed to guide and influence your strategic planning process. Have you ever asked yourself, "What is the purpose of my business?" If not, sit down right now and figure it out. Our purpose at Infusionsoft is quite simply, "To help small businesses succeed."

Once you've clearly articulated why your business exists, it's time to identify the concrete "what" behind it—the three to five-year Mission you're embarking on. Your Mission should be bold, inspirational and compelling and just gutsy enough to give you butterflies in your stomach. Think of President Kennedy's Mission to put a man on the moon and return him safely home within a decade. Our Mission is, "To create and dominate the market of all-in-one sales and marketing software for small businesses, with 100,000 customers worldwide."

With your Purpose and Mission in place, the last piece you need is Core Values. This is the "how" of your business. Core Values should articulate what is

already true about your business and culture, not describe how you want it to be:

- How do you go about your work?
- What do you value in yourself and your employees?
- What characteristics do you want your customers to experience?

These are your Core Values.

Once you have your Purpose, Mission and Core Values in place, it's your job to hire, train and also fire employees that don't align to it. It sounds like extra work, but you'll actually discover that finding good people is much easier when you've clearly articulated your Vision. At Infusionsoft, we've found that our Purpose, Mission and Core Values attract the right candidates and repel the wrong ones.

2. Understand How Strategy Drives the Plan

When you take the time to define the why, what and how of your business, you're ready to identify strategies to achieve your Mission. To determine what those strategies should be, examine the company strengths that you can employ to achieve a strong return on your investments. Look for resources and capabilities you can leverage for maximum gain. To develop a competitive advantage that is sustainable, I recommend focusing on no more than three to five core strengths.

I firmly believe that strategy is an exercise in saying "no." Focus is an incredible thing. Just think about the power that's achieved when you focus a magnifying glass on a very small area. By focusing your resources on a few core areas, you maximize your chances of success.

Remember: Identify three to five strategies that are borne out of your greatest strengths, all highly focused on achieving your Mission.

3. Link Your Vision to the Annual and Quarterly Priorities

It can sometimes be a challenge to bridge the gap between your long-term vision and the daily operations. The structure we use to bridge this gap is called our "Strategy Planning Methodology." It breaks down our current Mission into the annual and quarterly priorities we need to complete in order to achieve our Mission. The work of the quarterly priorities then gets broken down into SMART

(Specific, Measurable, Achievable, Relevant and Time-Bound) objectives that are owned by employees and have deliverables.

Here's a closer look at the structure of our Strategy Planning Methodology:

Mission: This is typically achievable in three to five years. It should be bold and exciting.

Strengths to Leverage: Three to five key strengths you will need to use to achieve your Mission.

Strengths to Develop: Three to five strengths you will need to develop to achieve your Mission.

Annual Priorities: Three to five priorities you will focus on this year to leverage your current strengths or develop new strengths to get closer to reaching your Mission. It's important to remember that the annual priorities must: Support the current mission, be set annually by the leaders and not become individualized by department or employee.

Quarterly Priorities or Tactical Operating Priorities: Three to five priorities that support the annual priorities.

SMART Objectives: Projects and/or tasks that are required to accomplish the quarterly priorities. Using this Strategy Planning Methodology makes it possible to connect your Mission to the annual, quarterly and even daily operations of the business.

4. Establish A Rhythm for Success

Strategic planning isn't a one-time event. Once you've laid out your strategy, it's crucial to stay focused over the long-term. I've found that it's vital to schedule a steady rhythm of productive meetings—annually, quarterly, monthly, weekly and daily. During these meetings, evaluate the plan, what's working and what needs to be adjusted. You may be tempted to skip these meetings, but don't do it. You'll waste a lot more time throughout the week, month and quarter if you're not clear on your goals. Make this investment in regular meetings and you'll get the best thing to help you succeed—confidence.

As an entrepreneur, I've always believed in measuring performance to help people and companies make steady progress toward their goals. One of my favorite quotes is: *"Where performance is measured, performance improves. Where performance is reported, performance improves dramatically. Where*

performance is reported publicly, performance improves exponentially.”

At the end of every quarter, each department goes through what we call a SWOT + exercise. During this time we do a SWOT analysis where we analyze our strengths, weaknesses, opportunities and threats. We take it a step further by evaluating the accomplishments, lessons learned and strategic issues from the quarter. (How do we achieve X outcome, given Y situation?)

By doing this, we are able to make informed decisions about what the next quarterly priorities should be.

Effective strategic planning is the linchpin for your long-term business success. Grounded in your Purpose, Mission and Core Values, a solid strategy can help you develop a plan of action and maximize your likelihood of success in achieving your vision.

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- What is of value and what is not of any real value in selling your business
- How to set the value of your business and your terms of sales
- How to qualify, size up and screen potential buyers
- What other resources and forms you will need
- Other professional advisors you should consult
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- How to professionally package your business to sell it on your own
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The 25 Best Small Business Apps for 2020

Randa Kriss, fundera.com

Best Small Business Apps for Accounting and Finance

Managing your business's accounting is probably one of the most important—and also most complex—responsibilities associated with running a business. These four small business accounting apps, however, can help you organize and perform your basic bookkeeping tasks, including everything from invoicing, expenses, payroll, and more.

1. QuickBooks Online

One of the biggest names in the accounting world, QuickBooks Online is simple, powerful, and *everywhere*. (In fact, many of the apps on this list integrate with the QuickBooks software in some way.) Resources abound on how to get started with it if you're not familiar.

From tax accounting to payroll, profit analysis, and inventory management, QuickBooks can do it all—depending on which version you're paying for. Whether you're a one-person business or a growing startup, QuickBooks Online has a version and a price point that will fit your needs. Plus, with whatever version you choose, you'll have access to the mobile QuickBooks app, which is one of the top-rated small business apps on the Apple App Store. With the QuickBooks mobile accounting app, you can create invoices, track miles, manage expenses, and more—and all on the go.

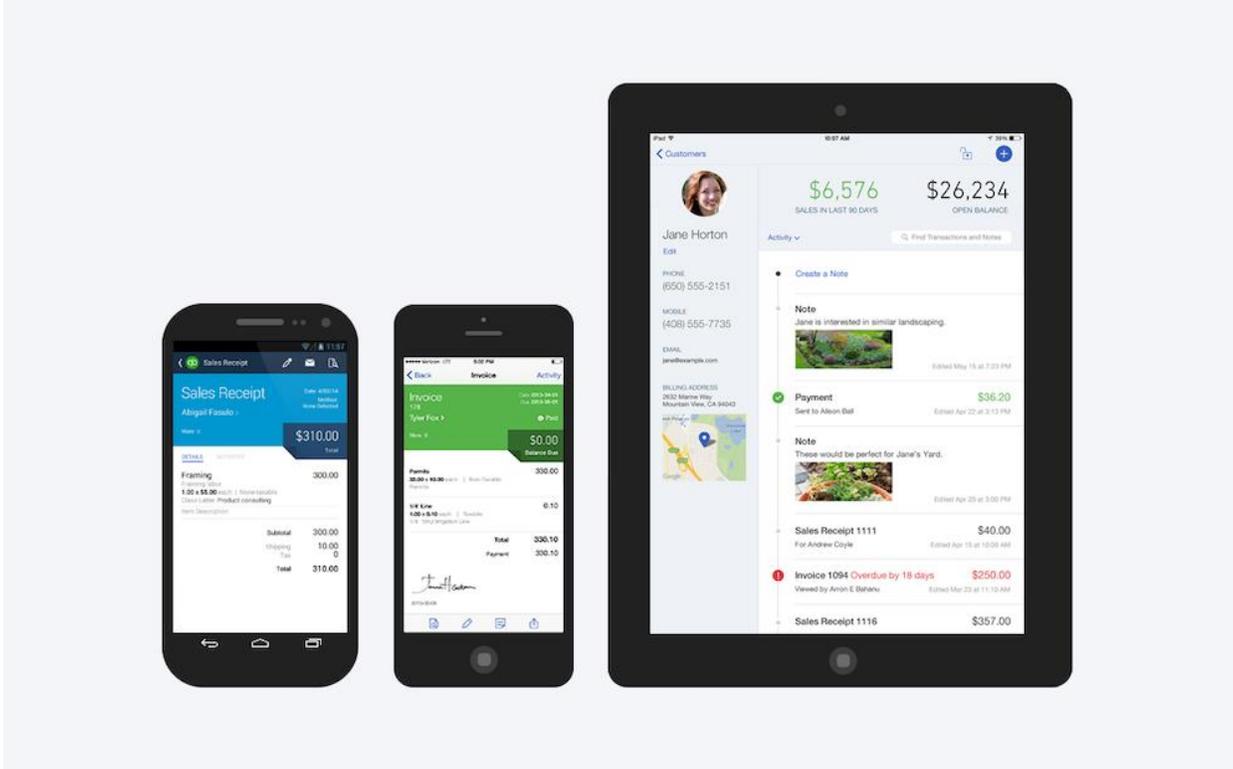


Image source: QuickBooks

2. FreshBooks

For an accounting application with a focus on invoicing, lower prices, and one of the best mobile accounting apps on the market, you might use FreshBooks. With the FreshBooks online software and mobile app, you can oversee your cash flow, expenses, invoices, and more—plus, receive top-notch customer service with all plans, at no additional cost.

3. Wave

Wave is one of the only truly free accounting software systems—allowing you to use their online-based platform, mobile invoicing app, and mobile receipts app without paying anything for a subscription. The Wave accounting app is great for small business owners just starting out—and, they offer payments and payroll paid add-ons to give you the opportunity to extend your functionality within a single application.

4. Expensify

Although Expensify serves a more specific purpose than any of the other three small business management apps above, it can play a particularly useful role in organizing your finances. With Expensify, you can scan receipts and process employee expenses easily and on the go, whether you have an iPhone or Android smartphone. Plus, Expensify can integrate with QuickBooks, Xero, and a variety of other small business apps.

Best Small Business Apps for Managing Inventory

If you're a product-based business, an inventory management app can help you track your stock, make purchase orders, and ensure your sales process runs smoothly from beginning to end. Here are three top options to consider:

5. SOS Inventory

SOS Inventory is designed to make inventory tracking, order management, and manufacturing easier. SOS Inventory integrates with both QuickBooks and Shopify and can be used on desktop, tablet, or mobile. With this app, you can manage inventory in more than one business location, track your items according to a number of different attributes (like serial number and cost history), and create tickets and packing slips, among other features. Although the mobile app is included for free with a software subscription, you will have to pay a monthly fee to access this inventory software. Plans for SOS Inventory start at \$39.95 per month.

6. Delivr

With Delivr, you can access an online-based inventory management application for free. Using Delivr, you can create a product catalog; count, receive, and issue stock; enable stock level alerts; and access your inventory transaction history. Plus, if you're looking for additional features, you can choose from either of Delivr's paid plans, starting at \$49.99 per month per user. It's important to note, however, that Delivr is a web-only service and does not offer a separate mobile app.

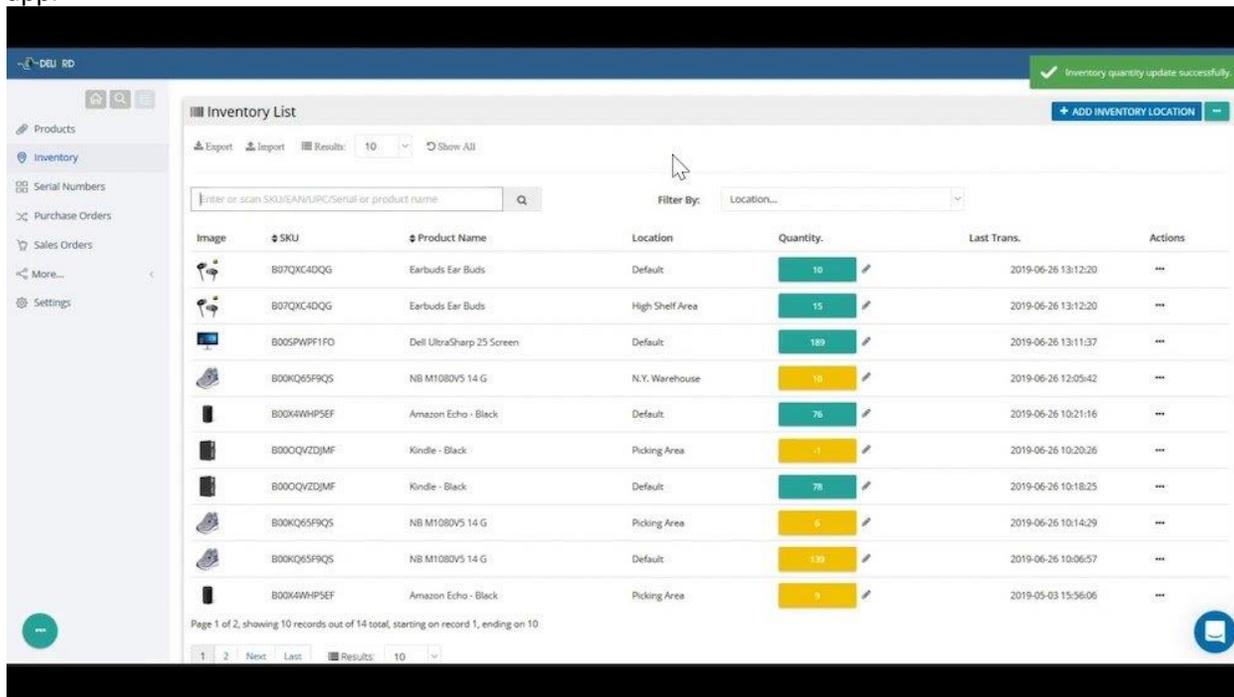


Image source: Delivr

7. Sortly

The Sortly inventory management app gives you the best of both worlds. Sortly can be used through the web platform, as well as using their mobile small business app on your smartphone or tablet. With Sortly, you can maintain your catalog with custom notes and tags, look up barcodes, and use the built-in scanner—all as part of the free version of the software. For greater capabilities, you can elect to purchase either of Sortly's paid plans, which start at \$39 per month.

Best Small Business Apps for POS and Payments

Whether you're a fast-casual restaurant or contracted photographer, a payment app is essential to ensure that you get paid promptly and that your customers can pay you in the way that works best for them. Plus, if you want to manage your payments within the same application as other processes—such as orders, inventory, loyalty programs, and more—a full POS system will allow you to do so. Check out these three flexible payment platforms and what they can offer your business:

8. Square

You've likely heard of Square, as this POS provider largely changed the world of small business apps—and has improved how businesses process credit card transactions. This being said, whether you need a full POS system or a simple mobile POS and card swiper, Square is going to be one of your top options. Square offers multiple software and hardware solutions—but for the most basic version, you'll only pay 2.6% + \$0.10 for every in-person payment you accept.

9. PayPal Here

Another point of sale business app, PayPal Here can process credit cards, checks, and invoices on your phone. Unlike the Square POS app, which offers more expansive features like inventory and order management, PayPal Here provides the simplest and easiest way to accept payments on your phone—and only charges 2.7% per U.S. card swipe. An important point to note, however, PayPal Here works through your PayPal account, as opposed to your bank account, so you'll need to make sure you're synced up properly to use this payments app.

10. QuickBooks GoPayment

Intuit's version of Square and PayPal Here, QuickBooks GoPayment lets you swipe a card, scan it with your phone camera, or key-in details to accept payments from customers. With this app, you can also review your analytics data, monitor your best-selling items, and even connect with your Apple Watch. QuickBooks GoPayment directly integrates with QuickBooks, TurboTax, or Mint—and you only have to pay for payment processing (2.4% + \$0.25 for in-person payments and 3.4% + \$0.25 for keyed-in payments).

Best Small Business Apps for Time Tracking and Team Management

Managing a team can be difficult when you have multiple employees, different schedules, and other responsibilities on your plate. Therefore, you might benefit from one of these scheduling, HR, or time tracking apps—any of which can help your team run much more smoothly.

11. TSheets

For a time tracking app from QuickBooks, you might look into TSheets. TSheets allows you to track time on any device, streamline payroll and invoicing, manage time-off requests, and receive real-time reports. Plus, TSheets can integrate with other small business apps in addition to QuickBooks—including Sage, Xero, Square, and more. This being said, however, TSheets will require a paid subscription, but plans start at only \$20 per month, plus \$8 per user per month.

12. Gusto

For a more full-service payroll and HR app, you might consider Gusto. Gusto's platform allows you to manage payroll, benefits, and compliance—plus, you can calculate and file payroll taxes (at state and federal levels), track sick days and vacation time, and more. Gusto is available via monthly subscription (which includes their free mobile app) and pricing starts at \$39 per month, plus \$6 per month per person.

13. Teamdeck

This resource management software allows you to check team availability, schedule resources, and track working time and days off within one application. Customizable reports can also be generated within Teamdeck to help you oversee

your team's performance and track the KPIs of your choosing. With online software and corresponding mobile app, Teamdeck is a pay-per-user platform with pricing as low as \$3.99 per team member per month.

14. HotSchedules

For a strictly mobile-based employee scheduling app, you might look into HotSchedules. HotSchedules (now part of Fourth) is available for both Android and iOS devices and can be used to assign and manage employee shifts, time-off requests, and calendars. HotSchedules is particularly useful for restaurants and other food-service businesses. This scheduling app is one of the top business applications on the Apple App Store and can be downloaded (with a corresponding account) for \$2.99.

Best Small Business Apps for Communication

Whether you need to talk within your team or with clients, one of these communication apps can facilitate that process for your business. Plus, with productivity tools like these, you'll find added features—like group organization options, video meeting capabilities, and more—that you don't get from just texting or sending an email.

15. Slack

This productivity app makes instant messaging work-friendly. Instead of holding unnecessary meetings or typing twice as many emails, you can just shoot a message over to one of your employees—and get an answer just as fast—whether you're using your computer or mobile device. With a free option and premium versions with additional features, Slack is well worth trying, especially since they claim to increase productivity by 32%.

16. GoToMeeting

If you're managing a remote team or simply use video conferencing frequently, GoToMeeting may just offer the best solution for your needs. You can host unlimited meetings with HD video, use screen sharing, add a dial-in conference line, integrate with Office 365 or Google Calendar, and more—just with the basic version of GoToMeeting. You can use GoToMeeting on your computer or mobile device and the basic plan costs only \$12 per month.

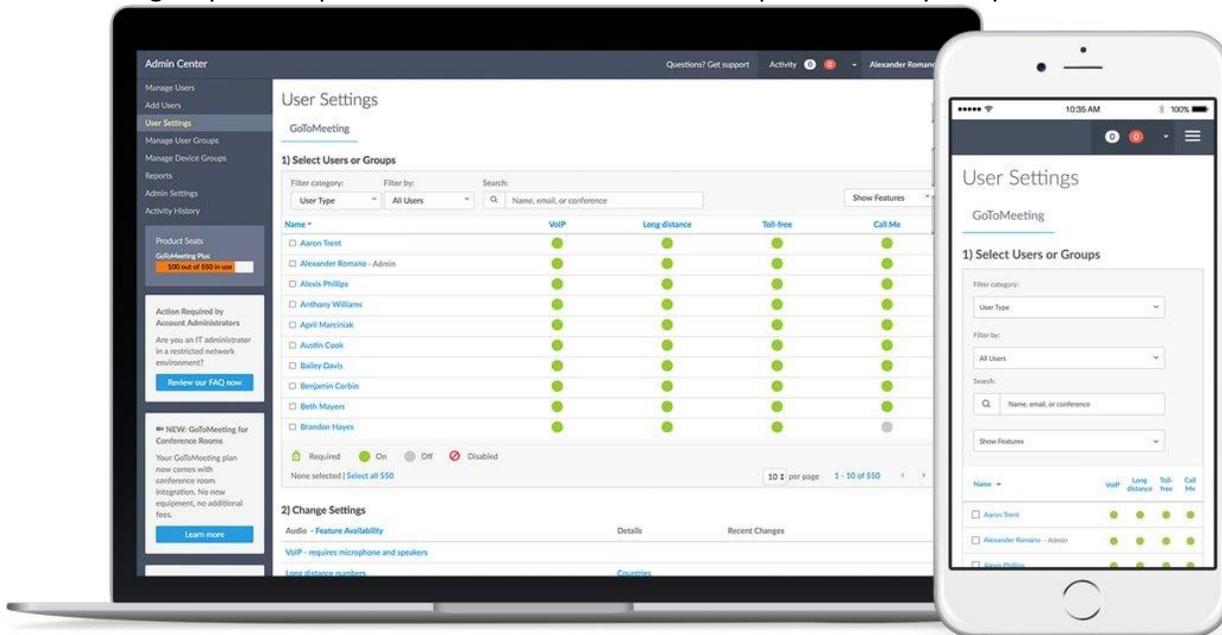


Image source: GoToMeeting

17. Skype or Microsoft Teams

Among video and chatting small business apps, Skype is still one of the most well-known options. With Skype, you can send texts, share files, display your screen to others, include up to 25 other participants, and more. Plus, Microsoft now offers Microsoft Teams (which replaced Skype for Business), the business-specific version of this app, which allows access to basic features within the free version and greater capabilities with either of the paid plans.

Best Small Business Apps for Customer Relationship Management

It can be tricky to manage your customer relationships, especially as a smaller business with limited resources and funding. Therefore, if you're looking to facilitate a loyalty program or maintain customer profiles, one of these small business apps may be able to help.

18. Belly

You can use Belly to create a customized customer loyalty program. You can design your points program based on what customers prefer, plus gain the added capabilities of email, social media marketing, and analytics software. You can manage your Belly account online or using their mobile app—pricing, however, starts on the expensive side, at \$129 per month.

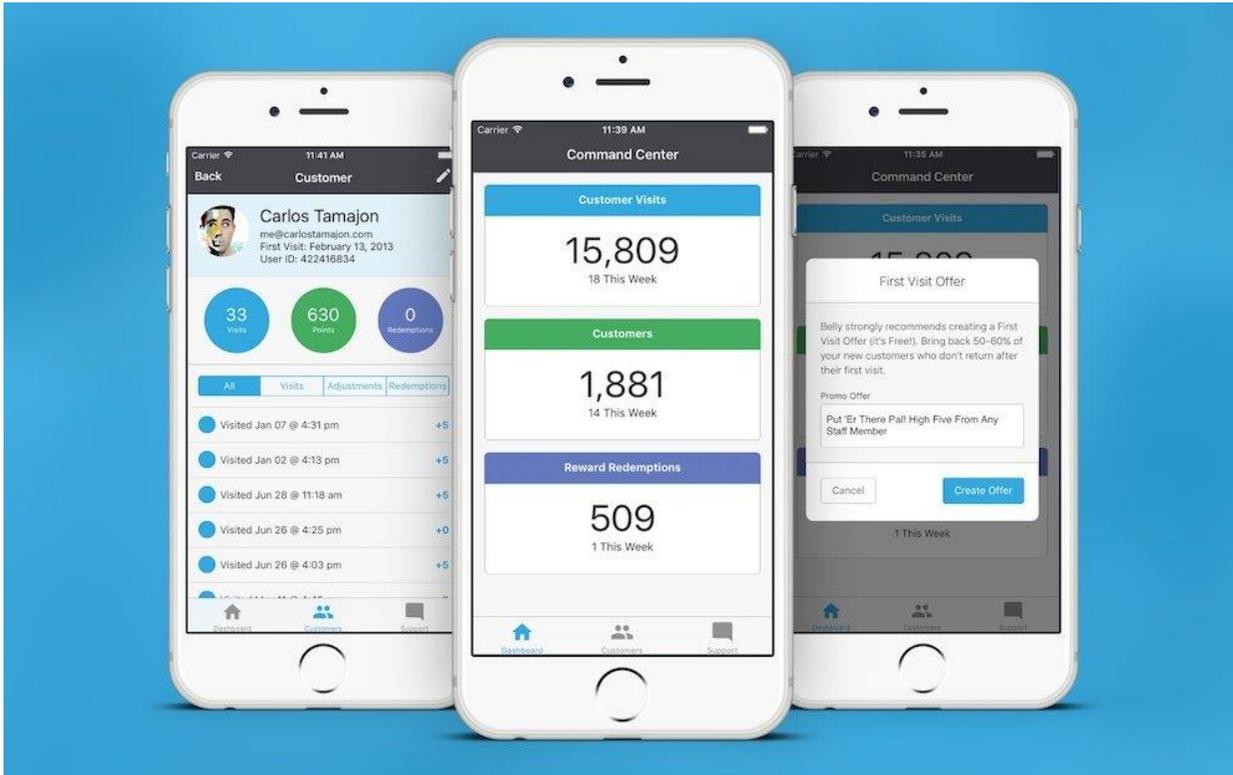


Image source: Belly

19. Spendgo

With Spendgo, you can create customer loyalty and marketing programs whether your customers visit your store, shop online, or use their smartphone. Spendgo allows you to develop a points-based rewards program, push promotions, and even reach customers via text or email. Spendgo can integrate with top POS, ecommerce, and marketing platforms and is available in three different plan levels. You will, however, have to contact Spendgo directly for a pricing quote.

20. Salesforce

Salesforce is perhaps one of the biggest names in CRM platforms—used by small and big businesses alike, all over the world. The Salesforce platform allows you to track and manage customer profiles across departments, develop personalized marketing plans, respond to customer issues, and more. You can use Salesforce online and the mobile app with plans for small businesses starting at \$25 per user per month.

21. Nimble

Similar to Salesforce, Nimble is a CRM software that allows you to manage customer relationships by maintaining contacts, connecting to social media, sending marketing and outreach messages, and more. You can integrate Nimble with G-Suite or Office 365, as well as a number of other popular platforms. Like Salesforce, Nimble includes online software and mobile app—pricing, however, is more affordable, at only \$19 per user per month (billed annually).

Best Small Business Apps for Project Management and Organization

Finally, you never want to forget about the basics—staying organized, creating a workflow, crossing tasks off your to-do list, and anything else involved in your basic responsibilities as a business owner. Check out these project management and organizational business apps to streamline your processes and increase your efficiency.

22. Trello

If you're managing more than a few employees and need to implement larger, more complicated processes, Trello is a good option. This card-based system lets you easily create, assign, monitor, update, and complete different tasks—it's a great way to make sure everyone is as productive and efficient as possible. Plus, Trello integrates with other small business apps like Evernote, Slack, and more. Trello can be used online or on your mobile device and offers an unlimited free version, as well as paid options.



Image source: Trello

23. Asana

Another workflow management app, Asana takes a slightly different approach. Instead of visual cards, like Trello, Asana uses a highly customizable list format that you can design however you like—but the fundamental idea is the same: Using a specific system to manage your tasks will improve productivity for your entire team. Like Trello, you can use Asana on both computers and mobile devices, with a Basic free version or with either of their paid plans.

24. Basecamp

Basecamp organizes your project into six categories, not one to-do list like Trello and Asana. With the Basecamp app, your project or team can access a chatroom, a message board, a documents and images bank, a task list, a calendar, and a recurring check-in system. Although this app operates within a slightly different philosophy of workflow management, it might be right for your team. Basecamp offers a limited, but free, version of their small business management app, as well as an unlimited Basecamp for Business at a flat rate of \$99 per month.

25. Evernote

Finally, if you need a simple note-taking application, you'll want to look into Evernote. If you just want to keep yourself organized, you can use the basic free version of Evernote which allows you to create to-do lists, take notes, and share your notes with others. On the other hand, if you want to use Evernote to manage projects, workflows, and deadlines across your entire team, you can look into Evernote for Business (which will cost \$14.99 per user per month).

7 Tips to Keep Your Business Afloat During COVID-19

Small businesses have been hit especially hard by the pandemic
Some advice for leading through, staying sane and spotting opportunity
By Athan Slotkin, chiefexecutive.net



Unfortunately, the COVID-19 pandemic has already hit small businesses hard. What's worse is that some experts are saying this is only the beginning. Whether the pandemic ends within a month or two or stretches into the long-term, small business owners need to be ready to buckle down, reassess and make changes to their business strategy in order to weather the storm (and beyond). Some advice:

1. Analyze your ongoing burn-rate in both normal scenarios and 'bear-bones' scenarios.

Look at where your business is currently spending money, and consider which expenses are avoidable (some are likely even entirely avoidable after a crisis). Think about excess marketing, rent, the size of your company and other expenses that may be reducible without affecting the quality of your business. Efficiency is crucial to being successful and outcompeting rivals. Many businesses run with lots of excesses, and this is the perfect opportunity to get a leg up on them by running more efficiently.

Consider where you can optimize your burn rate. Perhaps there are some areas where you can reduce spending and make up for that by increasing your own effort levels. Make sure that any optimizations you make are well thought through. As a CEO/owner you only have so much time and bandwidth. The key is to run as lean as possible without sacrificing quality.

2. Think about adapting to current market trends in a complementary way.

Current market trends are going to be difficult to understand and predict, but this might work to your advantage. If you quickly spend the time to understand the current landscape of your market and the world, you can reoptimize your business's positioning. Maybe your business can provide its product or services more remotely than you thought. Maybe a brand repositioning is even in order. If you're able to capitalize on this now, then when quarantine lifts you may have an entirely new revenue stream to leverage or a whole new business pathway. Your business could transform from one that is focused exclusively on in-person services and sales to one that approaches those sales from two angles: in person and/or online.

3. Look at your competition – what are they doing and what can you learn?

Some businesses are suffering more than others right now. Study the ones that seem to be making it through this crisis and learn what they're doing differently. Look at both your indirect and direct competition for the best understanding of what others are doing and which strategies seem to be the most effective. While some strategies may not apply cross industry use what you can and shift these strategies to fit your own needs.

There are countless opportunities to adjust the macro strategy and positioning of your business in order to better match the competition. If you understand how your competitors position themselves during and after this crisis then you can get ready to have an advantage as businesses begin to return to normal operations.

4. Consider the value of your time—is there something you can be doing, related or otherwise, that is a more valuable use of your time?

One of the hardest things to come to terms with as an entrepreneur is knowing when a business pursuit is worth it. This pandemic is an excellent opportunity for introspection. Assess your business, look at how much time you're spending, and understand how much money you're generating (or could be generating). Then earnestly ask yourself: is this pursuit the best use of my time?

In the short term, it may not make sense to continue putting the bulk of your time and resources into your business. If you can temporarily reduce your burn rate to zero (or near zero) it may make the most sense for you to look at other areas to make money (freelancing, for example) and then lean back into your business when the timing is right.

5. Think about the mid-term—is something changing in the way your customers are thinking?

While the short-term will continue to be dominated by the pandemic, it is important to think about what happens in the midterm as well. Are your customers going to change how they think or act even after the pandemic passes? Maybe some of them will end up preferring using services or buying products remotely even after quarantines lift.

You must consider whether traditional business models are going to continue making sense after things "return to normal". Take for example limited capacity experiences like theaters, airplanes, and cruise lines. Each of these sectors will have to seriously consider how the traditional business model is going to play to customers in this new context. Just like businesses in these sectors ask yourself how you should be shifting your business model and strategy accordingly.

Whatever the case may keep this in mind and evaluate the assumptions you've made in the mid-term business strategy. Understanding which of

these assumptions will hold true and which ones you'll need to adjust accordingly.

6. Use time at home to read, take courses, and learn—so that when things are a bit more normal, you can fly by whatever competition you have.

The most important thing you can do right now is to listen to medical experts. Keep yourself healthy, make sure you practice social distancing, and keep at-risk populations protected. Following all these guidelines likely means that you will be stuck at home with a lot more free time than before. Do not view this as a setback. Instead, look at this quarantine as an incredible opportunity to majorly level-up as an entrepreneur. Spend your time reading advice from experts, researching other businesses and entrepreneurs who have accomplished what you want to, and dig through the data to gain a better understanding of your market and the competition you face. This is something you're probably doing anyway. For most successful entrepreneurs reading about business, researching the competition, and improving the self is just a full-time night job. The quarantine gives you an opportunity to condense even more of this into a shorter period. Leverage this to your advantage.

Many of your competitors will be using this time purely as damage control and downtime. You should seize the chance to get ahead and make yourself into the best entrepreneur you can be. If you can, leverage this opportunity so that when the world starts moving like normal again you can fly past the competition.

7. Keep an open mind and stay positive.

The world is a scary place right now. Eventually, things will get better, most things will return to normal, and those things which permanently change are all things that you will be able to adapt to. Entrepreneurship is always full of challenges and this is no different. Approach it like you approached any other roadblock. The fact that you're reading this and thinking about how to make it through places you ahead of most.

8 Small Business Marketing Tips That Won't Break the Bank

Bt Ana Gotter, disruptiveadvertising.com



Marketing is expensive. There's no getting around that fact. Undeniable fact number two: Marketing is also necessary.

If you want your B2B business to grow, you absolutely need to invest in marketing it in some way. Word of mouth is great, after all, but it's often not enough on its own. Even if it would be eventually, you need a lot of momentum and a lot of customers for word of mouth to be significant enough to be sending you the amount of new customers that you need.

This poses a challenge for small businesses who are on a shoestring budget, which many are. It costs a lot to operate a business and because of the price tags and the overwhelming number of options that it involves, marketing is sometimes what ends up getting skipped.

The good news is, we've got the solution, and in this post we're going to take a look at 8 different small business marketing tips to help you get the results you want without breaking the bank

1. Always Carry Business Cards

Business cards give you a quick way to exchange information and they can lend some credibility and professionalism, too. You can meet potential clients, vendors, or even employees pretty much anywhere, so you want to be prepared I can't tell how many times I've been out somewhere and meet someone

who needs a copywriter or content marketer, but I can tell you that my business cards have paid for themselves many times over. I always have a few stashed in my purse because I'm often introduced at get togethers to people as "she ghostwrites books" or "she blogs for a living," and many small business owners will find that the same will be true for them.

People ask about what I do, and about 10% of the time they're in a position where they need a content marketer/copywriter/editor. I give them my card, and they get in touch within a few days.



Not only are business cards a cost effective small business marketing tactic, they're also a great way to find leads that you also have a personal rapport with. Business cards are one thing you can afford to invest in fully (don't forget, they count as a business expense come tax time!). I recommend MOO, and to go big with some of their fancy options. Make sure it matches your branding and ideally have your name, phone number, website, and social profiles (if applicable) attached. B2B businesses should include their LinkedIn profile if they're active there.

2. Network

This ties in a lot with the business card strategy, but it works online and in person. Leverage your network for all it's worth (without being obnoxious) and you'll see much better results.

Your network already knows and hopefully trusts you. Reaching out and letting them know that your business is open and what you can do for them is all that's needed. This can be effective even if it's a single

Facebook post letting your friends know about your goods and services.

People who know you most will be most likely to check it out and they may even tag some of their friends who need the services you offer. There's a huge audience out there who needs your services, after all, and a recommendation from a friend can help you find each other.

It's also good to network within industry groups. I'm in a large number of groups for writers and there are groups like this for every industry. Make yourself known in them, even if they're online—participate, ask questions, and answer questions, too. People often refer work and clients to each other in these groups, so making yourself a standout and building relationships there can be invaluable.

3. Offer Incentives for Referrals

Notice that I don't say "start a referral program." It's the same kind of idea, but my phrasing is intentional here. Most small businesses don't have the money to set up an expensive online referral system with custom links and tracking and automatic payouts.

Instead, you can let your current clients know that if they send you a referral that turns into a customer, you'll give them 10% off your next invoice. I offer this to my clients when I'm actively taking on new clients and I always make sure to send out email reminders of this perk if my schedule is looking a little slow. I even send the emails to past clients who haven't hired me in a while and the discount (and just getting in touch) would often result in them hiring me for another project.

Referrals from clients will give you warm, qualified leads. These leads will know what to expect from you and your clients won't send them your way knowing they'd be a nightmare client or on too tight of a budget to be able to afford you.

4. Work With Other Small Businesses

Partnering up with other small businesses—officially or unofficially—is a great way to go. This could be a vendor, but it could also be other businesses in complementary industries that share a target audience with you. For brick-and-mortar businesses, this would probably mean sticking to other businesses nearby.

Partnerships and collaborations can be flexible. Different strategies you could use include:

- Setting up a referral program where you send each other clients and pay a 10% fee on the first project booked.
- Offering package deals together, like if a site developer and a graphic designer partnered up to offer a full site redesign package.
- Going in together on prizes for a social media contest, with each business contributing an equal share to make the prize more valuable.

5. Start Writing

Content marketing is mostly free (unless you outsource it) and it allows you to rank for more keywords, keep your site content fresh, establish expertise and offer valuable information to your target audience. It also shows that your business is actively up and running to new customers—which is always a plus—and that you're invested in them.

Your on-site blog should be updated consistently and regularly. Blog posts should have a goal in mind, like getting users to subscribe to your email list or get in touch with you to ask about a product or service mentioned in the post.

You can also move your content marketing strategy off your own site and onto someone else's. Pitch sites where your target audience will read your work. Don't turn your post into a sales pitch, because publications will never accept it, but know that you can often have one link to your own content in the post and a link to your site in your bio at the end.

When guest posting, get creative.

If you're a florist, for example, you don't just want to write for magazines for florists. Write a post for a wedding magazine about how to choose a bouquet that matches your wedding. Then write a post on a site that deals with organizing a funeral after a loved one has passed and write about appropriate and symbolic flowers that match the family's budget. This is how you'll most effectively connect with your target audience.

6. Email Marketing

All those emails you've managed to capture through blogging, social media contests and past purchases? Don't just neglect them. Use email marketing

campaigns to stay in touch with your audience, leads and customers both included.

Your email marketing can help to nurture relationships with customers and solutions like MailChimp are affordable for small businesses to use. You can send out a few emails a month, or set up triggered autoresponder campaigns like the following:

- A welcome email series that thanks users for signing up
- Triggered autoresponders that send follow-ups based on page views or abandoned carts
- Order confirmation series, which include information on purchase order, receipts and tracking information if relevant

7. Offer Giveaways, Discounts, or Trials

If you want to get new clients quickly, offering discounts, giveaways or free trials to leads is a great way to drive some conversions. This presents a low-risk, high-reward situation for them, where they have everything to gain and nothing to lose. They don't have to worry about you disappearing after they make that first down payment, or paying too much for glitchy software that doesn't actually work. You know your product or service is good, this can help you show other users, too.

A lot of businesses list these benefits on the homepage of their site or within the first few emails in order to grab users while you still have their interest and before they move on to someone else. Make sure to always specify that it's for first-time customers only, or it'll chew a hole in your pocket quickly.

8. Say Yes to Speaking Opportunities

Once your business starts to gain traction, you may be surprised how often you're asked to appear as a speaker or expert panelist of some sort. This could include just needing to email a writer a small quote or tip for an article, or it could mean hosting a webinar or appearing in front of an audience. Whenever possible (and unless it will hurt your business), always say yes to these, even if they don't pay well or at all. They allow you to build major credibility and can often connect you to your audience and help generate new leads, too.

Whether these events are local or online, announce them online so that your audience and potential leads can see that you've participated in an event as an invited expert, giving you the most results possible out of the engagement.

Conclusion

Marketing is necessary if you want your business to survive, let alone grow, but that doesn't mean it needs to break the bank. These small business marketing tips can help you to actively invest in your business so you can get the most out of any budget that you have available.

**“IF YOU WANT
TO BE
SUCCESSFUL IN
THIS WORLD,
YOU HAVE TO
FOLLOW YOUR
PASSION,
NOT A
PAYCHECK.”**

-JEN WELTER,
NFL'S FIRST FEMALE COACH

ELITE DAILY

Financial Advice for Businesses

By Brian Hill

For many business owners, marketing is the fun part of being an entrepreneur. Creating strategies to stay ahead of competitors is challenging. Interacting with customers is rewarding. The finance part of the entrepreneur's job — working with numbers, ledgers and spreadsheets — can seem tedious by comparison. But understanding and implementing sound financial management techniques contributes significantly to the long-term success achieved by the company.

Obtain Sufficient Capital

Starting a business requires capital, as does expanding a business. When business owners prepare a financial forecast to determine their capital needs, they often show revenue growth that is too optimistic and underestimate early-stage expenses. The resulting forecast of capital requirements is too low, sometimes by a substantial amount. Starting with at least 10 percent more capital than you originally forecast will help make sure you don't face critical capital shortfalls that cause you to have to curtail operations rather than expanding them.

Know When Not to Skimp

One of the goals of financial management is saving money. You want to get the most you can for every dollar you spend. But there are times when the incremental cost of using the highest-quality service provider has major, long-term benefits. Start-up entrepreneurs looking for capital should retain legal counsel highly competent in financial transaction work, and find top-flight accounting advice to help the company set up its accounting and reporting systems. The benefits of doing things right, from the start, pays for the cost of these services many times over in the long run.

Cash Flow, Not Profit

Business owners who see healthy profits on their quarterly profit and loss statements may puzzle over why the company has trouble paying its bills — why cash is always so tight. The answer lies in the company's ability to collect its receivables on a timely basis. Revenues are only part of the financial picture.



If customers are slow to pay for their purchases, the company's cash position can be compromised. Staying on top of accounts-receivable management can solve this problem.

Take Time to Plan

Planning is sometimes viewed by entrepreneurs as a time-consuming, technical process that is only beneficial for large companies. But planning is actually just as critical for a one-person start-up company operated out of a home. The fundamentals of planning are understanding the potential of your market, understanding your competitors' strengths and weaknesses and making sure what you are providing customers is a service or product they are definitely willing to pay for and clearly need. Planning helps companies use resources efficiently, with as little wasted time and money as possible. Planning can reduce the time it takes an early-stage company to reach profitability.

Measure the Impact of Expenditures

Take a close look at all the major expenditures your business made in the last year, and ask whether each contributed to generating additional sales, improving customer service, improving your products or operating your company more efficiently. You may have always advertised in the local paper. Ask your new customers whether they found you through that ad. You may learn that the ad had very little impact on sales.

Review Vendors Annually

Business owners develop long-term relationships with certain vendors based on perceived quality of service and also because they get along well with the vendor on a personal basis. It's easy to overlook year-over-year cost increases from suppliers because you are comfortable doing business with them. Make sure you review your relationships with key suppliers each year, and look at whether there may be lower-cost and more efficient alternatives.

9 Small Business Success Stories to Inspire You

Courtesy of ipage.com



Kettle & Fire Bone Broth

In 2014, Justin Mares – a self-described paleo diet follower – noticed a trend in his community. Though many websites were touting the benefits of “superfood” bone broth, he couldn’t find a commercially available product anywhere.

Seeing opportunity, Mares created a simple website – before he’d even begun sourcing his product – and sent paid traffic to it through Bing Ads to prove his concept. When he received orders for his pre-launch product, Mares knew he was onto something. Five months later, Kettle & Fire bone broth formally launched and has gone on to do six-figures in sales using a testing and validation process

Takeaway: Before diving into product development or sourcing, validate your idea within real market conditions. The insight you generate will inform everything from whether or not you should move forward to your eventual pricing.

The Presentation Source, Inc.

Founded by Laure & James Widmaier in 1997, The Presentation Source was originally intended to promote the adoption and use of quality color presentations.

Seeing substantial opportunity as technology grew and developed, however, they were able to adopt more advanced product offerings and transform their business into a \$3.7 million company with 15 full-time and part-time employees.

Takeaway: Never stop looking for new opportunities. New products, services and technologies may create innovative new ways for you to serve your customers.

Just Cookies

Starting a business is challenging under any circumstances, but for Just Cookies CEO Jason Mercado, the process was complicated by his layoff and subsequent homelessness resulting from the Great Recession.

Taking advantage of Philadelphia’s free entrepreneurial guidance and commercial cooking spaces in local churches, Mercado perfected his cookie recipes, which he advertised on his website and on Facebook. Savvy networking led to the opportunity to share his cookies at a post-Oscars party in 2012 and to the use of a full-time kitchen in Huntington Beach, CA. Reflecting on his success, Mercado is excited to give back: *“My eventual goal with the company is to use it as a way to teach at-risk youth and young adults to become entrepreneurs. With me being homeless before, I understand all of those components. What you did in the past is your past. Let’s talk about what you want to do today.”*

Takeaway: Don’t let obstacles stand in the way of your entrepreneurial dreams. If you’re serious about your business goals, you’ll find a way to achieve them.

View from the Wing

Frequent traveler Gary Leff had a problem: his friends were getting jealous of the way he regularly used his frequent flyer miles to book First Class travel. After fielding the same questions over and over again, Leff decided to start a small business – View from the Wing – which he used to book miles travel for a fee.

Though he initially started the company on a whim, his service now brings in more than \$100,000 per year, according to an interview with Tim Ferriss. While anyone can book points-based travel on their own, Leff found his niche supporting those who didn’t understand the systems or who didn’t want to deal with the hassle of contacting airlines and comparing options.

Takeaway: Business inspiration can strike from the most unlikely sources. Think about the things friends and family members are always asking you for, and you might find opportunities within.

Dixie Belle Paint

The [Dixie Belle Paint](#) company arose out of founder Suzanne Fulford's frustration with the lack of affordable home decor and chalk paint options on the market. In a [profile for Tampa Bay's SBDC](#), she states: *"I saw a need for more size choices, more color choices, and there was a large gap in the market that I knew needed to be filled."*

After experimenting with her own recipes and testing the viability of her business model, Fulford went to market with her new creations and is currently in the process of expanding her Dixie Belle Paint line internationally.

Takeaway: Look for holes that have gone unaddressed in your marketplace. There are always gaps that can be filled by savvy, forward-thinking entrepreneurs.

Music Teacher's Helper

Brandon Pearce was a music teacher who struggled to remember which of his students had paid and which ones hadn't. Assuming that, if it was a challenge for him, it was likely a challenge for others, Pearce coded up a quick up app that could be used to track payments.

Fast forward a few years, and his [Music Teacher's Helper](#) tool was joined by a DIY website tool, lesson management feature and billing portal. In late 2011, the suite was generating nearly \$25,000 in monthly revenue with a 70% profit margin.

Takeaway: The struggles you face in your day-to-day life can provide a wealth of ideas for new products and services. If you're struggling with something, chances are others are too!

Square 36

When P90X enthusiast Bob Maydonik realized his standard-sized yoga mat wasn't cutting it for his workouts, he took matters into his own hands and formed [Square 36](#), a company that produced a 6' x 6' square yoga mat. Described as the largest yoga mat on the market, the Square 36 generated \$10,000-\$25,000 in monthly revenue as of [Maydonik's last report](#).

Takeaway: Think outside the box. A square yoga mat makes perfect sense – yet no one had brought the idea to market before Bob Maydonik's Square 36.

D.C. Mosquito Squad

As the owner of the Washington D.C. franchise of the Mosquito Squad business, Damian Sanchez juggles business ownership alongside his work as a firefighter and dad to four children.

Sanchez originally launched the business to enable his wife to stay home with the family, but thanks to his great services and [savvy tech usage](#) (as profiled on the Infusionsoft website), he's grown his gross revenue to \$1.7 million, spread across a customer base of 3,500 clients and managed with a team of 40 employees.

Takeaway: Look for tech tools that'll make your life easier. Damian Sanchez used Infusionsoft to simplify his business management and marketing needs, but there are many other options out there that can transform the way you live and run your business.

The Barefoot Executive

Led by Carrie Wilkerson, [The Barefoot Executive](#) brand encompasses a website, community, and book that offer guidance to entrepreneurs and work-at-home executives. Though it's built on Wilkerson's success growing multiple six-figure business, she shares accessible startup wisdom in an [interview with Entrepreneur.com's Kelsey Humphreys](#): *"I started my business like everybody does – with just who I knew. I sent out an email, I worked with one client for free for two months to get my systems down, my processes done in exchange for her recommendation and her referrals."*

Takeaway: We all start from the same place. Wilkerson was able to raise children, lose 100 pounds and pay off six-figures of debt while growing her companies, but she launched them the same way new entrepreneurs do all over the world – by starting small and tapping into her existing networks.

8 Tips to Quickly Master Social Media for Businesses and Entrepreneurs

By buffer.com



1. Make a commitment to social media

The first thing that businesses and entrepreneurs can do to find success is make a commitment to social media.

Like any other form of marketing, social media for businesses [can be a real challenge](#). It's hard to grow an audience, create great content, and increase engagement. All too often we see brands giving up on social media after just a few months.

We've found that it takes eight months to one year to really get the hang of social. Not only to get a [consistent content stream](#) going, but to figure out what your audience resonates with and what they don't.

It all starts with planning. Create a social media strategy and write it down in order to hold your business accountable. Your strategy should include a basic company mission statement, [content plan and goals](#). And most

importantly, a powerful statement on "why" people would follow you on social media, what kind of content you plan on creating and posting, and what you hope to achieve.

2. Show off your personality

The second social media tip for businesses and entrepreneurs is to always (authentically) **be you** on social media.

Take a second to think about the brands that you follow on social media.... What makes them special? What makes you follow them?

Chances are that there is something special about the content they post or the way in which they post it. We're guessing they [have a personality](#) and aren't just brand robots pushing out content.

Creating a great social media presence isn't only about showing the value of your product or service to your audience. It's about connection and experiences. The best brands out there share a common point of view with their fans.

One of our favorite examples of this idea in action is [Merriam Webster Dictionary](#). They're a dictionary and they're seeing tremendous success on social media.

3. Listen to customers rather than promote

Tip #3 is that great social media programs are built around listening to customers, not promoting to them.

The way we like to think about it is that social media offers an incredible, open-ended platform that [businesses can use to communicate and engage](#) with customers. That's why we recommend using it that way!

Social media is [becoming a customer service platform](#) and people are coming to expect it. The tricky part is, the better you get at social the more engagement you'll get, and in turn, the more comments. So be prepared for an influx of love from your fans!

The other side is that your customers are the best source of inspiration for content. Lots of businesses are sitting on a never-ending gold mine of content ideas by simply looking at their frequently asked questions, or what people are asking on social media. If you're stuck on what to post, look to your customers first for ideas before anything else.

You can also listen to competitor's customers as well, as funny as that sounds. Tools like Twitter Lists, BuzzSumo, [Facebook Pages to Watch](#), Google Keyword Planner, and [YouTube](#) are all great places to find what's working in your industry.

4. Focus your efforts on a select networks

Social media networks are like shiny new objects. We want to be everywhere at once and try everything because we're sure that this network will be *the one* for us. But the fact is we're all strapped for resources. So if you try to focus on lots of social networks then you're setting yourself up for a long road ahead.

We tried! At one time we were everywhere. We were on all of the standard networks along with lesser-known networks like Anchor, Beme, Tumblr, and Whale. What we found was that we were getting average results across the board. Not to mention it was taking full days to post content to each platform. It wasn't sustainable.

It may seem counterintuitive, but focusing all your efforts on the two to three platforms which give you the best return on investment. [Crafting content unique](#) to each platform is critical. For example, let's say we write a blog post about social media marketing. Writing the copy that will get attention and clicks on LinkedIn is much different than what works on Facebook, which is dramatically different than what works on Instagram, Snapchat, or Twitter.

It's an obsession-like focus on a particular platform that allows you to hone in on successful tactics.

5. Remember that success follows passion

Our last tip on the "strategy" side of social media for businesses and entrepreneurs is to remember that passion helps generate truly great and memorable content.

Success on social media is a long road. As we mentioned before, it took us minimum [eight months of hard work](#) to get to a point where we felt good about our social program. Imagine if those 8 months were filled with posting content that we didn't care about!

The only way to ensure long term commitment and that social media doesn't become a burden is to follow your passion. The nice thing about social media is that your content doesn't have to be directly related to your brand or industry. Meaning it doesn't have to be what everyone else is doing. We suggest that as business owners you pick a topic that they love and are truly passionate about.

6. Experiment with video marketing

Content Ideas:

Video marketing is one of the most talked about topics in social media right now and so we'd love to share a few strategies that you can use to [create awesome video content](#).

Many marketers tell us that they struggle with "what" to create video about. The best solution we have for you when it comes to "what" is to **start with what works**. Sort your blog content in order of most traffic and create videos around those topics.

Again, use Facebook Pages to Watch to figure out what kinds of videos your competitors are making and [generate topic ideas](#) based off of that. Use your customers as resources. Look outside of your specific industry to your favorite brands. The key is to start with what works and gain some confidence.

Best-Practices:

In terms of video best-practices, there are [some scientific factors](#) that people are more likely to interact with. One is video length. On Facebook, for example, the highest engaging videos are between 60-90 seconds. The second highest are between 30-60 seconds. Same holds true for Twitter. So keep your videos short and to the point. Save the best for first, if you will.

If you're going to feature a person (or group of people) in your video, you'll need a good lavalier microphone, natural light from a window, and a tripod. Sound, lighting, and camera stability are key in [creating a quality video](#).

If animated or text-only video are more your style (which we do a lot here at Buffer) all you'll need is great resource for stock video, [quality background music](#), and a video editor.

My two must-have sites for stock video are **Pexels** and **Videvo** and **Animoto** is our go-to video editor.

7. Get the most out of your content

One of the most key aspects in social media marketing mastery is to get the most out of your content.

Businesses and entrepreneurs have so many things going on at once that it can be easy to forget that it's not always necessary to continuously send out brand new content to be successful.

From what we've seen at Buffer, the more you can repurpose and make your content feel fresh in a variety of ways the less content you'll actually have to put out and the more success you'll have.

Experiment with creating [shareable graphics](#) throughout the post that people can use on Twitter, Facebook or LinkedIn. You can also create a series of Instagram Stories to help promote the post. Or you might try creating a short video for Facebook summarizing the post (or even a more in-depth YouTube video!)

Every piece of content you create should have at least 2-3 other pieces of shareable content to accompany it. That way if the link doesn't resonate then the video might. Or if the video falls short, maybe it makes for good Instagram Stories.

8. Boost organic content to a targeted audience

What's great about social media for businesses is that you don't have to be an expert in order to see success with advertising.

Unless you have a team running your social ads or you're able to invest a lot of time running experiments, you could end up [wasting a lot of money](#) on paid advertising.

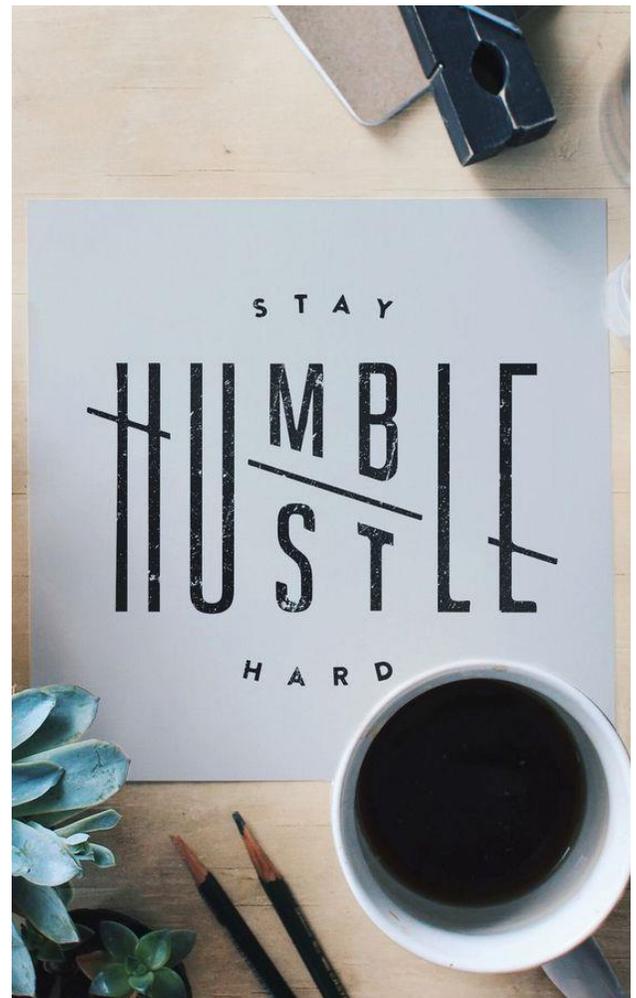
The way we like to think about it is that organic social media posting (traditional posting) is the perfect testing ground for [paid ads and boosted posts](#). In other words, you're using organic reach to determine what posts you should put money behind.

The best part is that you can target specific users within many of the social platform ad managers.

For example, let's say your goal is traffic to your website and you've identified a top performing post.

You can [create an audience](#) that is most likely to also enjoy that post. That could be a [Lookalike Audience](#) that is similar to your website visitors. Or maybe it's an audience who has shown interest in your competitors. It also could be an audience based on demographics like location, age, or mobile device type.

You can then exclude traffic to your website in order to eliminate people who are already familiar with your brand.



Legal Considerations for Small Businesses During and After the Covid-19 Crisis

By Andrew Klaber, Chartwell Law



Regardless of whether the economy opens in the short term or long term, business owners are well served to analyze their current legal position, as it relates to their operations. The following represents a high-level summary of topics that may have been implicated by the virus and the resultant economic slowdown.

Covid-19 Relief Programs

The Small Business Association (SBA) website is a good starting point to investigate the government programs designed to help businesses weather the storm. These programs include the Economic Injury Disaster Loan (EIDL) which offers a forgivable loan, up to \$10,000.00, to provide relief for a temporary loss of revenue related to Covid-19. The program is currently closed but is expected to re-open when funding becomes available. The Payroll Protection Program (PPP) offers forgivable loans based upon the payroll of the business. The loan is forgiven if the business keeps its employees at work. After funding ran out on April 16, 2020, congress appropriated another \$310 billion. The SBA website crashed on April 27, 2020 but the SBA reports it will be up and running shortly. In most cases, the PPP can be accessed with the assistance of your bank.

The above programs will likely involve the presentation of proof that the business is in compliance with the terms of the loan programs. Data should be collected and organized in anticipation of the government's request.

Contracts

Contract problems have likely already become clear. Regardless of whether you are having difficulty performing or your contractual partner is having difficulty performing, it is important to review all contracts to determine the respective rights and obligations under the contractual terms. These contracts may include supply contracts, maintenance agreements, or any other agreement that documents the sale of goods and services. Particular attention should be directed to the existence of a force majeure clause in the contract. These are somewhat unusual in a typical contract. The unique nature of this pandemic has likely provided other defenses to those parties breaching contracts. More specifically, a party may be excused from performing portions of their contract due to the legal principles of impossibility or impracticability. Rather than planning for a lawsuit due to a breach of contract, it is preferable to communicate with your partners and discuss all options to avoid legal complications.

Leases

Leases should be evaluated like all other contracts, however, there are several specific issues unique to leases which should be addressed. Most importantly, the lease should be reviewed to determine whether you may be excused from paying your lease or your tenant may be excused from paying the lease. At present, it appears that any forbearance relative to real estate leases is up to the landlord. It is unlikely that leases were drafted to recognize the existence of a pandemic.

Thus, the parties to a lease are well served in discussing the lease and the ability to perform, pursuant to the terms of the lease. If you are having difficulty making a monthly payment, consider offering to extend the lease or increasing payments in six months' time. If your tenant is not making payments, it may be more financially beneficial to make an alternative arrangement than to initiate a

landlord-tenant action in court. In the parties agree to a modification of payments, the agreement should be reduced to writing and attached to the lease.

Employment

Much has been written relative to unemployment claims for COVID-19. At present, benefits have been increased to reflect the difficulties associated with a broad societal shutdown.

The Families First Coronavirus Response Act (FFCRA or Act) expanded the provisions of the FMLA and provided generous benefits for those employees affected by the Covid-19 virus. If employees went out on FFCRA, it is important to monitor them to confirm their eligibility and make preparations to bring them back to work.

This is also an opportune time to review personnel policies. If issues arose that were not addressed in the employee handbook, the employee handbook should be updated. It may also be helpful to communicate with employees relative to the expectations should this virus, or any other, strike in the future. An employer may face exposure for Covid-19 based worker's compensation claims, following a return to work, and now is the time to discuss best practices with employees to keep them safe and avoid legal exposure.

The reopening of a business and the return of employees is a complex issue. By necessity, the business owner must consider the safety of employees and the public while attempting to engage in commerce. Perhaps in recognition of this difficult task, the Equal Employment Opportunity Commission (EEOC) confirmed employers have the right to request health information from workers during the COVID-19 outbreak. However, if this issue arises, the business owner is encouraged to consult with counsel. Employment law in a post-Covid-19 world is changing quickly.

Insurance

To the extent the business maintains business interruption insurance coverage, the policy should be reviewed. There is a flurry of legal activity relative to claims made against business interruption policies. Thus far, it appears that most insurance carriers are denying these claims, arguing

that they were not anticipated under the policy. At present, the restaurant industry is leading the way with class action lawsuits to clarify the issue. Most policies will not make a specific reference to a pandemic as a triggering event for business interruption coverage, but a review of the policy is nonetheless advisable. There is a possibility that the government will step in as it did after the 9/11 attack and offer support to the insurance industry. Thus, it is essential to;

1. review the policy;
2. file a claim with the carrier;
3. document the losses; and
4. make every effort to mitigate damages.

Loans and Banking Relationships

The COVID-19 pandemic may have resulted in a default on loan or mortgage payments. Banks have taken a varying approach, with some offering a "holiday" on loan payments. Banks are likely doing this in anticipation of an increase in foreclosures. Put simply, banks will not benefit if they suddenly foreclose on all their customers. As with lease agreements, it is prudent to negotiate with the bank rather than simply defaulting. Should a foreclosure occur, counsel should be consulted. It is essential that proper steps are taken to protect the business and avoid any allegation of improper behavior by the bank.

Some business owners may be subject to a Note that documents a private loan and a payment schedule. Both parties will benefit from a negotiated resolution. Like most banks, the Note holder is better served by a temporary adjustment in the repayment schedule, rather than a legal action based on the breach of the Note.

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6 Challenges for Small Businesses

Courtesy of newwavebusiness.com



Small business owners face a range of challenges every day but when it comes to planning for 2020, it's all about balance. Balancing what you know, such as company data and industry trends, with advice from experts and entrepreneurs, to help you better prepare for next year. Here's a look at 6 top challenges that small businesses face right now.

Cybersecurity

Any size company can be a victim of a cyberattack. While a big company may seem a more likely victim due to the sheer volume of data and financial gain, hackers are also targeting small businesses. An attack can prove devastating to small businesses – the National Cyber Security Alliance says 60 percent of small and medium businesses that fall victim to security breaches go out of business within six months. So, the challenge for you as a business owner in 2020 is to identify your cybersecurity needs and solution – to protect your business, your customers and vendors' private data.

Attracting New Business

Attracting new business was cited as one of the top 2020 challenges by small business owners in a Wells Fargo/Gallup Small Business poll. Small businesses expressed optimism for their businesses next year, with 56 percent agreeing that the economy is on the right track for business growth in the next 12 months, according to the Wells Fargo/Gallup's Q4 2019 Small

Business Index. One indicator tempering this optimism is that a third of business owners (33 percent) said an economic downturn is either "very" or "extremely" likely in the next 12 months, though two-thirds said they are somewhat or very prepared for such an occurrence. "For the third consecutive quarter, business owners highlighted attracting customers and new business as their top challenge, with 15 percent putting it at the top of the list," said the index report.

"The Small Business Index is invaluable as one of the tools we use not only to measure current sentiment and priorities among business owners, but future ones," said Elli Dai, head of Small Business and Personal Lending Group at Wells Fargo, in a company statement. "Both the continued optimism of business owners and their thoughts on key priorities and issues for the election and economy overall provide a window into how to best support their continued growth."

Competitors

Competition from online retailers and larger corporations was the second highest-rated challenge cited by small business owners in the Wells Fargo/Gallup poll. "These results seem to indicate that the cautious optimism we have observed over the past few quarters is still present among owners,"

said Mark Vitner, senior economist at Wells Fargo, in a press release about the index.

“As optimism continues to climb, indicators such as the levels of preparedness for a downturn and the challenges they are highlighting denote a more tempered outlook.”

User Reviews

The power of user reviews is a marketing trend that small businesses can't afford to ignore in 2020. Data continue to point to growing research that indicates consumers are more apt to make a purchase if they can see what other people are saying about the product, service or company. “Ninety-two percent of people will hesitate to complete a purchase when there are absolutely no reviews available,” according to the digital marketing group Fan & Fuel.

This is particularly important advice if your business is selling products online. “When real people advocate your brand online, your business and

product become more trustworthy and can lead to increased sales,” writes Rea Regan of Connecteam in a blog for the employee management software company.

Cash Flow Management

Managing cash flow continues to be among the biggest challenges for small business owners. Sixty-nine percent of small business owners who participated in an Intuit QuickBooks study said cash flow concerns keep them up at night. And probably for good reason – it's one of the major factors that can take down a business. One U.S. Bank study reports that 82 percent of business failures are due to poor cash management.

“This is a constant, regardless of the year,” says Ken Wentworth, owner of Mr. Biz Solutions, in a blog by Paige Smith on Fundbox. Even if you have a lot of assets, he says. “Without cash, you have no business.”

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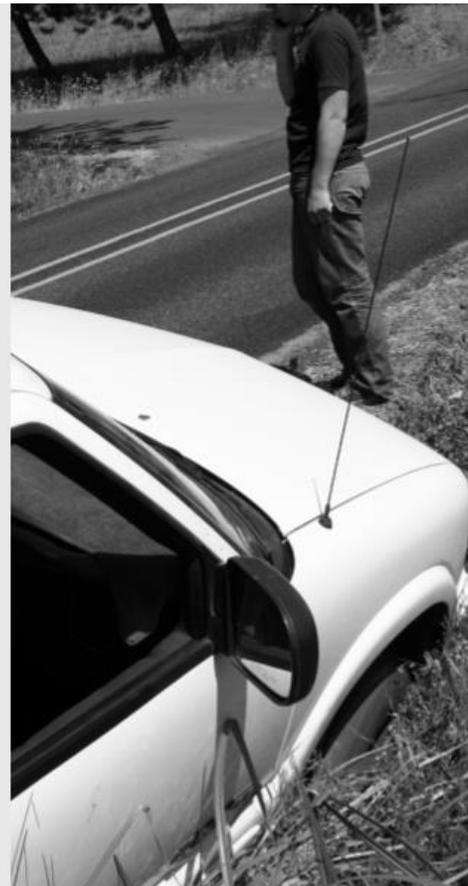
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How to Recruit Employees for your Small Business

BY SUSAN WARD

How to recruit employees is always a top concern for any small business that needs them. Employees are always aging, changing careers, or becoming unable to continue in their positions for one reason or another. And now economists warn that future demographic trends will contribute to a shortage of high quality employees - and small business jobs will go begging. According to some experts, the labor force is shrinking, as more Baby Boomers are leaving the labor market and birth rates have been declining.

What's a small business owner looking for top quality employees to do? Here are some tips for recruiting staff that will increase your chances of attracting (and retaining) the people you need.

1. Find out what the going rate is for the position and match it.

One common mistake small businesses make when creating a position is to base the salary on their budget rather than the market realities. Doing so only makes it more difficult to recruit employees at all, let alone attract top quality ones. If the starting salary for a retail sales person in your area normally makes \$10 an hour, why would someone want to accept your \$8.75 an hour job?

2. Offer an employee benefit program.

Employees consider an employee benefit program a necessity, not a perk and positions that offer benefits will always trump those that have none. On top of that, if you're going to attract high quality staff, your company needs to offer high quality benefits - and that means offering employees at least life, medical and dental coverage. If your small business does not have an employee benefits program, talk to your insurance company about setting one up.

One of the advantages of belonging to business organizations, such as the Chamber of Commerce, is



that they offer more inexpensive insurance including employee benefit programs, so check with the organizations you belong to first to see if you're getting the best deal possible, so you can pass it on to your employees.

3. Make lifestyle part of your employee recruitment offer.

Many employees are just as concerned about the quality of life a position offers as they are about the amount of money it will bring in. If you're fortunate enough to be located in an area with great skiing, beaches, extensive hiking/biking trails, excellent golf courses or other attractive features be sure to play them up when you're trying to recruit employees.

That being said, be sure to promote a really great work-life balance for all your employees. Doing so not only makes for a great work environment, but your employees will also want to come in to work when they're allowed to have time off or don't have to take work home with them. Another benefit: it increases productivity, while cutting down costs related to absenteeism and bad work behavior.

4. Emphasize the benefits your small business offers.

Make your company more attractive to potential employees by offering things such as flexible hours and work at home options.

Among the more unusual benefits, some small businesses offer are being able to bring a pet to work, babysitting and childcare services, and allowing employees to power-nap during the day.

5. Be creative with perks.

As a small business, you may not be able to offer the perks large (corporate) companies are able to offer their employees, but you can offer a reasonable facsimile. For instance, many large companies offer on-site health facilities such as a fully-equipped gym. Chances are as a small business, you're not going to be able to add one of these to your premises, but you could offer employees coupons to use local gym or spa facilities.

Some businesses also offer discounts to employees of neighboring establishments. Chat up your neighbors, suppliers and distributors to see how you can take advantage of discount programs for your employees. Not only will you be injecting money back into your local economy, you'll also be helping out other small businesses in the area. And your employees will likely appreciate saving a few extra bucks. (Read more about the Affordable Perks Your Small Business Can Offer Employees.)

6. Offer employees some way to move upwards.

Most employees aren't looking for jobs where they'll do the same thing for the next thirty years. They're looking for positions that offer opportunities for advancement.

What will the position you're offering promise a new employee? The chance to develop new skills? A stepping stone to a position with more responsibilities? More money after a certain amount of time on the job? Whatever it is, be sure to get the future possibilities on the table when you're trying to recruit someone.

7. Create an employee incentive program.

Employee incentive programs not only reward good employee performance, but give prospective employees something to look forward to if they come work for you.

Whether it's an annual company-paid retreat or a program where employees collect points that they can trade in for cash, employee incentive programs can increase your chances of attracting the people you want to hire.

8. Institute a profit-sharing program.

There's no better way to give employees a stake in a company's success. For businesses that look like they're going somewhere, profit sharing programs can be a powerful inducement to people to come work for you instead of for someone else.

While it may not for every business, you may still be able to find ways to help your employees take part in the business's profit - and feel like a valuable part of the team. After all, your employees are part of your business's success, so why not share it with them? Something you'll want to consider before you try to establish a program is who will set it up, you or someone else? Once you know that, you should draft a plan, set up a trust, establish a record-keeping system and make sure you have a written plan you can offer employees.

The National Federation of Independent Business has an outline of setting up profit sharing for small businesses which may be in the form of regular bonuses. Be sure to check with a lawyer or expert to see if there's a way to start.

9. Sweeten the pot.

When competition for employees is fierce, a plain old signing bonus may be what's needed to recruit the high-quality employee you want and keep them from joining the competition.

If you choose to do this, keep in mind two important things in mind. The signing bonus has to be large enough to matter and the signing bonus has to be contingent upon a certain length of employment. Otherwise, you'll be running a revolving door as people sign up, take the money and run.

10. Widen the scope of your advertising.

It's not enough to place an ad in your local newspaper anymore. Your chances of attracting the employees you want will be much better if you broaden your advertising.

For examples, place ads on job websites and college/university campus boards. Advertise in other towns or cities. Go onto social media and advertise on Facebook and Twitter. And if you have other employees, don't forget to get them involved in the employee recruitment hunt. For example, you can offer signing bonuses to those who successfully refer a new employee.

Make Yours the Offer They Can't Refuse

There are qualified people who can do what you need done - you just need to attract them to the positions your small business is offering. Developing an employee recruitment policy based on the tips above will give you a better chance to recruit the high-quality employees you're looking for.



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